

Refund and Compensation Policy

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Introduction

1. St George's has a Student Protection Plan in place which provides assurance that the University has in place appropriate arrangements to protect the continuation and quality of study for our students.
2. The Refund and Compensation Policy sets out the approach the University will take to considering refunds and compensation for students in the rare circumstances in which the University is unable to meet its contractual obligations to its students or applicants who have accepted an offer of a place on one of the University's programmes of study.
3. The St George's Tuition Fee Policy deals with refunds of tuition fees to students who have withdrawn or interrupted their study during an academic year.
4. Financial compensation will not necessarily be the appropriate response where the University has failed to meet its obligations, it may be appropriate to offer, for example, an apology, a goodwill gesture, an alteration to learning methods or an option to repeat, tailored to the specific needs of the student.
5. The University's recognises its responsibilities in law, this includes:
 - a. statutory responsibilities under the Consumer Rights Act 2015 (CRA) and the Higher Education and Research Act 2017 (HERA);
 - b. the Student Protection Plan and Refund and Compensation Policy are a requirement of registration with the Office for Students;
 - c. sector wide responsibilities relating to the Office for the Independent Adjudicator (OIA) and the Quality Assurance Agency (QAA). Students have recourse to the OIA where internal University processes have been completed.
6. Refunds and compensations can be understood as follows:
 - a. A **refund** relates to the repayment (or reduction in sums owing) of tuition fees, accommodation costs or other costs paid to the University in respect of the student's study.
 - b. **Compensation** relates to other losses suffered by the student, this may include:
 - i. maintenance and other costs incurred which can be considered wasted,
 - ii. travel costs as a result of relocation,
 - iii. additional tuition costs which the student will incur,
 - iv. commitments to honour student bursaries,
 - v. recompense for material disadvantage arising from a failure of the University.

Circumstances in which refunds and compensation will be considered

7. Payment of a refund or compensation may be considered following an internal complaints procedure. This will generally be as a last resort where other remedies have been considered and deemed insufficient. The following key questions will be considered in deciding whether financial compensation is appropriate:
 - a. whether there has been a failure to deliver against material information provided at the point of offer;

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- b. whether there has been a prolonged disruption to guided learning, jeopardising the students opportunity to develop appropriate levels of understanding;
 - c. whether there has been a demonstrable loss to the student, in particular in enabling the student to achieve the learning outcomes for their programme;
 - d. whether the student has met their responsibilities;
 - e. whether the University has followed its own processes;
 - f. whether the student has been affected in relation to their award outcome or ability to take up a job offer;
 - g. whether alternative arrangements or mitigation were offered and whether these were taken up;
8. The payment of refunds and/or compensation will be considered in the unlikely event that the University is forced to terminate a programme of study on which a student is registered before that student has completed their studies.
9. In such circumstances the University will:
 - a. consult the Students Union and students registered on the programme in drawing up an action plan;
 - b. ensure all students on the programme receive any award due to them for credit passed;
 - c. offer individual advice and guidance to students to support them in considering whether to seek transfer to an alternative programme at St George's or at another institution;
 - d. put in place a refund and/or compensation plan relevant to the particular circumstances of the programme termination and the students concerned.
10. In the event that the University is forced to terminate a programme on which applicants have been offered and have accepted a place, the University will:
 - a. offer advice and guidance to applicants to support them in deciding whether they wish to accept any offer for an alternative St George's programme that the University is able to make, apply for another programme at St George's or apply to another institution;
 - b. consider whether it is appropriate to offer compensation for costs which the applicant has incurred in applying to St George's.

Payments

11. Refunds will usually only be paid to the bank and account holder (or other institution) that originally paid the tuition fee. This applies whether the student tuition fees have been paid by the student themselves, Student Loans Company or a sponsor.
12. Refunds will be provided within 14 days from the agreement that the refund is due.

Jenny Laws, Academic Registrar
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