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GBS Tuition Fee Refund and Compensation Policy

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Related GBS policies

- GBS Student Charter
- GBS Student Code of Conduct
- GBS Student Complaints Policy and Procedure
- GBS Academic Appeals Policy
- GBS Student Protection Plan
- GBS Student Disciplinary Policy
- GBS Equality and Diversity Policy
- GBS Data Protection Policy

External Reference Points

1. Information Commissioner's Office, Accessed online at: <https://ico.org.uk/>
2. UK Public General Acts, *Data Protection Act 2018*, Accessed online at: <https://www.legislation.gov.uk/ukpga/2018/12/contents/enacted>
3. UK Public General Acts, *Equality Act 2010*, Accessed online at: <https://www.legislation.gov.uk/ukpga/2010/15/contents>
4. Pearson PLC Accessed online at: <https://www.pearson.com/en-gb.html>
5. Student Loans Company Accessed online at: <https://www.gov.uk/government/organisations/student-loans-company>
6. Office of the Independent Adjudicator for Higher Education Accessed online at: <https://www.oiahe.org.uk/>

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Global Banking School Tuition Fee Refund and Compensation Policy¹

1. Purpose

- 1.1 The purpose of this Tuition Fee Refund and Compensation Policy is to provide guidance on when Global Banking School (GBS) may make refunds of tuition fees and consider paying compensation to students.²
- 1.2 Students are responsible for the payment of all tuition fees irrespective of whether they are funded by the Student Loans Company, self-funded or sponsored by a third party. However, fee liability is dependent on the timing and/or circumstances in which a student leaves GBS. There may be circumstances in which a student cancels their place or withdraws from their course. It is also possible that GBS will terminate a student's place. A refund of tuition fees and/or compensation may be appropriate in these circumstances.
- 1.3 GBS acknowledges that it may not be possible to preserve continuity of study for one or more students such that a refund of fees and/or compensation might be appropriate. This policy should be read in conjunction with the GBS Student Protection Plan.

2. Tuition Fee Refunds

2.1 Eligibility

- 2.1.1 GBS will only consider claims for refunds of tuition fees where:
- A student who has already paid, cancels their place within the 14-day cancellation period.
 - A student withdraws from his or her programme of study.
 - GBS terminates a student's programme of study.
 - GBS is no longer able to deliver a student's programme of study.
 - A student has made an overpayment.
- 2.1.2 At present GBS offers undergraduate, postgraduate and Pearson programmes of study through our Partnership Awarding Bodies. GBS's main source of income comes from the student fees paid to GBS through our Partner Higher Education Institutions.

¹ Students enrolled on a Foundation year/undergraduate honours degree or masters programmes with a GBS partner university or college must use the appropriate tuition fee refund policy of that GBS partner. Compensation by Global Banking School or a GBS partner organisation will depend on the nature of the significant change(s) affecting students.

² For the avoidance of doubt Global Banking School's Tuition Fee Refund and Compensation Policy applies for tuition fee refund to students on the Pearson programmes. Compensation may apply to all GBS' higher education provisions depending on specific circumstances concerned with the premises normally used for the teaching of students.

2.2 Cancellation

2.2.1 If a student cancels his or her place within the 14-day cooling off period, the student will not be liable for their tuition fees.

2.3 Withdrawal/Termination

2.3.1 If you withdraw from your programme or are required to withdraw by GBS (termination) after the 14-day cooling off period, you may be entitled to a tuition fee refund. GBS will confirm the official date of withdrawal/termination. Calculation of your refund entitlement will depend on your withdrawal/terminate date and how you are funded:

Date of Withdrawal	% Tuition fee due from SLC	% Tuition fee due if self-funded or sponsored
After start date of term 1	25%	33%
After start date of term 2	50%	67%
After start date of term 3	100%	100%

2.4 Payment

2.4.1 Refunds are not paid in cash and will only be made to the original source. Where the tuition fee is paid by Student Loan Company (SLC), GBS will make a refund to SLC. Where the tuition fee is paid directly by the student, a refund will be made to the country and the student account from which the money was paid to GBS. Where the tuition fee is paid by an external sponsor, a refund will be made to that sponsor.

3. Pearson Registration Fee

3.1 The Pearson registration fee is non-refundable. Should a student or sponsor wish to seek a refund of the registration fee, the matter should be taken up directly with [Pearson](#).³

4. Overpayment

4.1 Any overpayment of tuition fees will be refunded to the original source.

³ Please click on the link to access the Pearson website.

5. Compensation

5.1 Eligibility⁴

5.1.1 GBS aims to ensure that the student learning experience, as described in the Student Handbook and detailed in the Pearson Specification is delivered and maintained. GBS will endeavor to mitigate the effects of any minor changes to programme content or delivery. If continuation of study is disrupted, GBS will consider paying affected students' compensation to address consequential additional expenditure. Payment of compensation is subject to the provision of appropriate evidence to support the claim.

5.2 Accommodation

5.2.1 Where GBS experiences teaching accommodation issues, the same principle of ensuring delivery of teaching and learning according to the Student Handbook applies. Where GBS building is not available for a period due to health and safety reasons, GBS will either provide extra teaching sessions to catch up or find suitable temporary alternative accommodation, should the building remain unavailable for an extended period.

5.3 Relocation

5.3.1 If GBS moves location to different premises, students will be consulted, and account will be taken of any inconvenience likely to be caused. GBS will, if appropriate, consider compensating students affected for consequential costs such as additional expenditure on transport.

5.4 Continuation of Study

5.4.1 If GBS is unable to preserve continuation of study, it would consider compensating students affected for consequential costs such as additional maintenance costs and lost time. Compensation for loss of time may include the value of any increase in fees incurred as the result of delay. Any compensation would be based on the student producing objective evidence to demonstrate loss. The maximum claim could be the loss proportionate to the Tuition Fee.

⁴ The student learning experience offered by GBS is guided by the appropriate Pearson BTEC Programme Specification <https://qualifications.pearson.com/en/qualifications/btec-higher-nationals/business-2021.html> and <https://qualifications.pearson.com/en/qualifications/btec-higher-nationals/healthcare-practice-for-england-2018-rqf.html> and <https://globalbanking.ac.uk/about-us/policies-and-procedures>

5.5 Transfer

5.5.1 Where a student must transfer to another higher education provider to complete their programme of study, GBS will consider making compensation for tuition fee.

5.6 Process

5.6.1 Claims for compensation made by a student or group of students must be made in writing and will be considered by a Compensation Panel consisting of the Chief Executive Officer, Dean and Head of Finance. The panel will adopt an evidence-based approach and deal with any claims made sympathetically. The Panel will also consider awarding compensation if a particular cohort of students or all students are affected by a significant disruption.

6. Student Bursaries

6.1 GBS will honor any bursary paid to a student should the student need to transfer to another institution to complete their programme of study as a consequence of the GBS unable to preserve continuation of study due to course or institution closure.

7. Applying for a Tuition Fee Refund or Compensation

7.1 Application for a fee refund and/or compensation must be made in writing, preferably in email, to the finance department. You should clearly set out the grounds for your claim for a fee refund and/or compensation. A written acknowledge will be provided within five working days and you should expect to hear the outcome of your claim within fifteen working days of submitting your written application.

8. Queries and Complaints

8.1 If you have any questions or queries about this policy or how to apply for a tuition fee refund and/or compensation, please communicate your query/request via email to our GBS Finance Department on finance@globalbanking.ac.uk. The finance department will respond to any issues raised.

8.2 If you would like to raise a complaint relating to this Tuition Fee Refund and Compensation Policy, you should follow the GBS Student Complaints Policy and Procedure for more information.

8.3 GBS subscribes to the independent scheme for the review of student complaints. If a student is dissatisfied with the outcome of their complaint, they may be able to apply for a review of the complaint to the Office of the Independent Adjudicator for Higher Education (OIAHE) providing the complaint is eligible under its rules.

8.4 Details about the OIAHE can be found on their website: <https://www.oiahe.org.uk/>. Further guidance about submitting a complaint to the OIA is available at their website: <https://www.oiahe.org.uk/students/how-to-complain-to-us/>.

9. Monitoring and Review

9.1 This policy may be amended by GBS at any time. Any issues related to the monitoring and review of this policy, please contact asqo@globalbanking.ac.uk.

10. Data Protection and Confidentiality

10.1 GBS is registered with the Information Commissioner's Office as a Data Controller. Details of the School's registration are published on the [Information Commissioners website](#). GBS as a Data Controller shall implement appropriate technical and organisational measures to ensure that processing of personal information is performed in accordance with the UK General Data Protection Regulations (UK GDPR) and under the Data Protection Act 2018 (DPA).

11. Alternative format

11.1 This policy can be provided in alternative formats (including large print, audio and electronic) upon request. For further information, or to make a request, please contact:

- **Name:** Student Welfare Management Team
- **Position:** Student Welfare Officer/Manager
- **Email:** welfare@globalbanking.ac.uk