

FINANCIAL INFORMATION FOR STUDENTS

2022-2023

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1. Introduction and general information

1.1 This booklet sets out Newbold College of Higher Education's ("the College") financial terms and conditions and represents a legally binding agreement between the College ("us", "we" or "our") and you ("you" or "your") for the Academic Year stated on the front of this booklet. By accepting your offer to study at the College (as set out in the academic acceptance letter provided by the College), or by continuing your registration, you are hereby confirming that you have read and accept these Terms and Conditions in full.

1.2 In addition to these Terms and Conditions, there are other financial regulations, policies and procedures which apply to your registration and your programme and must be read in conjunction with the terms and conditions stated herein. This booklet and any additional financial Terms and Conditions are published on the College website. It is your responsibility to read these documents carefully as they, together with these Terms and Conditions, form the financial contract between us and you.

1.3 The College may update or amend these Terms and Conditions from time to time to comply with the law or to meet changing business requirements, and this may happen without notice to you. Any updates or amendments will be posted on the College website.

1.4 These Terms and Conditions and any other matters arising out of, or in relation to, these Terms and Conditions, shall be governed by and construed in accordance with the laws of England and Wales. You agree to submit to the exclusive jurisdiction of the English courts to settle any dispute which may arise out of, or in connection with, these Terms and Conditions.

1.5 If you have any questions or queries regarding the issues addressed in this booklet, or any Information that you cannot find here, please contact the Student Finance Office by email.

E-mail: cashier@newbold.ac.uk

Phone: +44 (0) 1344 407421

OPENING HOURS

Finance Office and Cashier

Monday to Thursday: 9:00-13:00

Friday: 9:00-10:30

2. Fees

2.1 Tuition and fees

2.1.1 This section defines the standard fees that students must pay. Additional credits above the standard credits stated in the table below shall be charged at the per credit rate under section 2.3 – ‘Other Charges’.

ANNUAL TUITION FEES FOR FULL-TIME STUDIES	PER YEAR 120 UK credits	PER SEMESTER 60 UK credits
One Year in Mission and Service (including accommodation and meals)		£3,232.00
Undergraduate studies (120 UK credits)	£7,592.00	£3,796.00
Postgraduate studies (120 UK credits)	£9,552.00	£4,776.00
ACCOMMODATION		
Room deposit (halls of residence, any room) – refundable at end of final semester subject to deductions		£200.00
Family housing deposit – refundable at end of final semester subject to deductions		5 weeks of rent
Single room with shared bathroom facilities	£4,145.00	£2,073.00
Single room with shared bathroom facilities and board (Schuil House)*	£6,165.00	£3,082.00
MEALS		
Meals*	£2,204.00	£1,102.00
Non-packaged student cost per meal	£6.12	

*12 meals per week for 30 weeks @ £5.61, no refund or carry-over to the following semester

2.2 Full-time status

2.2.2 There is a UK Home Office requirement for the minimum number of classes that overseas students must take, including those on student visitors’ visas and extended visitors’ visas. These students must enrol for a regular full load each semester of at least 60 UK credits. UK and EEA students must take a minimum full load of 60 UK credits if they wish to be considered as full-time students.

2.2.3 All fees and charges listed above and elsewhere in this booklet, and any other fees and charges currently published by the College, are for the 2022-2023 academic year only, and may be increased in subsequent academic years to reflect the increased cost of delivering academic modules and the provision of other services.

2.3 Discounts

2.3.1 Undergraduate students paying for a full degree in advance (tuition only) will receive a 2% discount on the tuition fees for the first academic year AND will have the tuition rate frozen for all the remaining undergraduate years of study. This means that even if fees are increased in subsequent academic years, you will pay the rate stated in this booklet for such subsequent years. This applies only to undergraduates who pay for a full degree in advance.

2.4 Other Charges

BANK FEES (THESE ARE THE FEES CHARGED BY OUR BANK)	
Unpaid balance fee for bounced or stopped cheques	1% of the value of the cheque
Bounced or stopped cheques (per cheque) (this is in addition to the unpaid balance fee)	£30.00
STUDENT ID CARD FEES	
Initial card	Free
Replacement card	£25.00
CAR REGISTRATION	
First car per semester	FREE
Additional car per semester	£39.00
Fines for minor car parking offences on campus (e.g. parking without permit)	£39.00
Fines for serious offences on campus (e.g. speeding, blocking driveways, driving against one-way system, parking on yellow lines or yellow box grids)	£110.00
FEES PER CREDIT	
Undergraduate credit	£63.26
Postgraduate credit	£79.60
CONTINUATION FEE	
Continuation fee for post-graduate students continuing studies beyond the normal time, per semester	£766.00
KEYS AND ROOMS	
Failure to return key on departure	£50.00
Issue of replacement key	£25.00
Vacating room without cleaning or with unreasonable damage: Cost of cleaning/repair will be charged at cost price	
TV LICENCES	
The TV Licensing Agency issues an annual licence fee (compulsory charge in the UK). We will pass the bill for this fee on to students living in Family Housing to pay directly to the TV Licensing Agency.	

3. How to pay

3.1 Below are details of payment methods and currencies which are accepted:

BRITISH POUND STERLING	Bank transfer, cash, cheque or credit card
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EURO	Bank transfer, cheque or credit card
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3.2 We accept Visa, MasterCard, American Express, and Maestro. Payments with American Express carry a 4% surcharge. American Express, Visa and MasterCard payments are only accepted for minimum payments of £25.

3.3 Cheques must be cleared before payment is accepted.

3.4 The College's bank details are:

HSBC Bank plc

9 High Street Bracknell Berkshire
RG12 1DN
England

Sort code: 40-13-10

Account number: 91427059

IBAN No: GB96HBUK40131091427059

BIC: HBUKGB4102U

Euro Bank Account

HSBC Bank plc 9 High Street
Bracknell, Berkshire RG12 1DN
England

Sort code: 40-12-76

Account number: 57306280

IBAN No: GB96HBUK40127657306280

BIC: HBUKGB4B

To find out more ways to pay, please visit our **Payment Portal**.

<https://www.newbold.ac.uk/fees/payment-portal/>

4. Payment of fees

4.1 Tuition fees

4.1.1 Before you start a programme, and subject to clauses 4.1.2 – 4.3.5 below, you must arrange for enough funding to support your studies and you shall pay tuition fees for the forthcoming semester before or on your enrolment day. Subject to clauses 4.1.2 – 4.3.5 below, if you have not paid all tuition fees in full on or before the enrolment day, you will be unable to register for the programme and commence study at the College.

4.2 Accommodation and meals

4.2.1 You are required to pay accommodation and/or meal fees in advance, three weeks before enrolment day. Normally, the College does not offer instalment payments for accommodation and meals. You will not be allowed access to the Halls of Residence or receive meal credit to eat meals in the Cafeteria if you do not pay your accommodation and meal fees upfront.

4.3 Monthly financial statements

4.3.1 If you complete enrolment, you will receive monthly financial statements from the Finance Office showing what has been charged to your account, what you have paid and how much you still owe the College, or the College owes you. The statement may be emailed to you or printed and placed in your College mailbox.

4.3.2 Like all official Newbold correspondence, communications will be sent ONLY to your College email account (i.e. XYZ@newbold.ac.uk).

4.3.3 To ensure that sensitive financial information is sent only across a secure network, we will not send official communications to your personal email addresses. Reminders to make academic or accommodation fee payments, or letters asking for payment, will be by email only and hard copies will not be posted to you.

4.3.4 It is your responsibility to forward or check your College email account regularly to ensure that you are aware of any issues with fee payment or financial obligations

4.3.5 If you require financial information to be sent to your parents/sponsors, you must give consent in writing and provide the email address to which it is to be sent.

5. Funding of fees

5.1 There are several main methods of funding: self-finance, sponsorship by a Seventh-day Adventist institution, payment of fees by a third party, grants, scholarships, and loans.

5.2 Self-finance

This is when individual students fund their studies themselves.

Payment plan

5.2.1 This section applies to students at the College who the College has agreed may pay their tuition fees through instalments using a Newbold Payment Plan (“Payment Plan”). The Payment Plan exists to help students to pay their tuition fees and does not in any way diminish a student’s liability for the full fees which are due and payable on the first day of each semester.

5.2.2 The College, at its discretion, may accept or reject requests to pay any fees in instalments. It reserves the right to cancel an agreement to pay in instalments at any time and ask a student to pay all fees due. Students shall be given two weeks’ notice when such a decision is taken by the College.

5.2.3 Payment Plans may be available by request on individual basis to students who are enrolled in a full-time degree course.

5.2.4 Payment Plans are not available for students who are receiving either 100% or 75% sponsorship from the Trans-European Division (TED), 100% sponsorship from the British Union Conference (BUC), or 50% TED

scholarships for tuition, and room and board.

5.2.5 Please read the following carefully before registering and choosing to pay by instalment. By paying using a Payment Plan you are agreeing to these terms and conditions. Please keep a copy for your records.

5.2.6 Through the Payment Plans, eligible students are able to pay their tuition fees in four equal instalments, the first instalment being due by enrolment day (the first day of your first semester of study). The remainder will be due in three equal instalments, payable monthly on the 15th day of the three consecutive months following the month in which enrolment day occurs.

5.2.7 Payment Plans are offered by the College subject to availability, and acceptance of your application for a Payment Plan is at the sole discretion of the College. The College is under no obligation to agree to offer a Payment Plan to any student.

5.2.8 To qualify for a Payment Plan, you must meet the following requirements:

- a. You must be accepted as a full-time student and enrolled in one of the College's degree courses.
- b. You must pay the first instalment of 25% of the total tuition fee for your programme or course at the time of registration, i.e., on or before enrolment day.
- c. You will receive a Payment Plan Application Form which must be completed and returned to cashier@newbold.ac.uk within 24 hours of registration.
- d. You must have a UK bank account to setup standing order or direct debit for the balance of the tuition fees by instalment plan agreement.
- e. You must provide credit or debit card details to the College as a secondary source of collecting your payment plan as agreed in case your standing order defaults.

5.2.9 Among other factors, eligibility for the Payment Plan will be dependent on the provision of proof that you (or your parents/guardian) can pay your fees. You will need to provide any two of the following documents as proof of affordability:

- a. most recent P60, or international equivalent document that that explains how much you have earned over the previous tax year
- b. contract of employment
- c. payslips for the last twelve months
- d. any other document that can provide proof of affordability (such as bank statements demonstrating savings)

5.2.10 If your completed Payment Plan Application Form is not received by the College's Finance Office within 24 hours of registration, the Payment Plan will normally be cancelled, and the balance of the tuition fees payable will be due in full.

5.2.11 You are responsible for ensuring that your instalments are paid on time and in accordance with these Terms and Conditions. Failure to do so will be considered a breach of this agreement and, without prejudice to any other rights which the College may have, we reserve the right to:

- a. withdraw you from your Payment Plan, at which time any remaining fees will become immediately due and payable in full; and/or
- b. refuse admittance to classes for your course or programme until such time as all due tuition fees have been paid in full; and/or
- c. refuse admittance to the Library until such time as all due tuition fees have been paid in full; and/or
- d. withhold your grades and certificate in relation to the programme or course until such time as all due tuition fees have been paid in full

5.2.12 Where the College acts under Clause 4.1.11 of these Terms and Conditions, you will not be entitled to a refund of any fees already paid.

5.2.13 You will not be charged interest on your Payment Plan arrangement and no other costs or charges shall be applied to the tuition fees by virtue of your payment under a Payment Plan.

5.2.14 The College may withdraw the option to pay fees by instalment using a Payment Plan at any time at the College's sole discretion. Any such withdrawal will not affect students who are already using a Payment Plan, which will remain in place for the duration of their current programme or course.

5.2.15 If you have breached, or are in breach of, any of these Terms and Conditions, you will no longer be eligible for a Payment Plan in respect of any future programmes or courses you may undertake at Newbold, and the College reserves the right to withdraw you from your Payment Plan and any remaining programme or course you must complete. Tuition Fees will become immediately due and payable in full.

5.2.16 For the avoidance of doubt, the Payment Plan is only available in respect of tuition fees.

5.3 Payment of fees by a third party

5.3.1 Third party sponsors of students will need to ensure that they have either paid the fees in full and in advance for the semester, or where the College, acting at its sole discretion, has agreed that the relevant third party may pay in instalments, provide acceptable evidence of financial support, and arrange for payment of the first instalment on or before enrolment day.

5.3.2 Notwithstanding this, if a third party is paying all or part of your fees on your behalf, you will remain liable for the payment of those fees in all respects, including (without limitation) the consequences of non-payment, late payment or failed payment by the third party. Third parties include, but are not limited to, Student Loan providers, Conferences, Unions, Seventh-day Adventist institutions, parents, guardians, and relatives. The College reserves the right to decide whether a sponsor's guarantee is acceptable.

5.3.3 For the avoidance of doubt, this means that if payment of any fee is not received by the College when due, we reserve the right to bring a claim and issue proceedings against you personally, even where a third party has agreed to pay your fees.

5.4 Sponsorship by a Seventh-day Adventist institution

If a student is to be sponsored by a Conference or Union, or by an official Seventh-day Adventist institution, the procedure outlined below must be followed.

1. First complete the Financial Information section within the Application for Admission (available from the College website).
2. Second, supply an official letter confirming your education subsidy/Conference or Union sponsorship. The letter should give details of the monetary amount or percentage of fees for which the Conference, Union or other official Seventh-day Adventist institution is responsible. Please keep a copy for your records.
3. Finally, it is important that the full tuition fee (or where the College, acting at its sole discretion, has agreed that the relevant institution may pay in instalments, the initial payment) is paid on or before enrolment day, as stipulated by the Finance Office.

5.5 Scholarships, Grants and loans

5.5.1 Newbold College of Higher Education

Each year students will be offered an opportunity to apply for Newbold College of Higher Education scholarships, subject to availability of funds. A successful application for a grant or scholarship often depends on the track record of the student, both academically and financially. Please note that students need to be enrolled at the College to apply for these scholarships.

5.5.2 British Union Conference (BUC) twenty-five percent grant

If your church membership is within the British Union Conference and you are studying at the undergraduate or postgraduate level, you may be eligible for a 25% grant on tuition, and Room and Board for the duration of your studies. For an application form and how to apply, please visit <https://adventist.uk/departments/education/grants/>

5.5.3 Sons/daughters of seventh-day Adventist employees in the British Union Conference (BUC)

Students who are children of workers within the BUC may receive a 25% discount of their costs in addition to the regular BUC 25% grant. For more information and/or further clarification, please contact the BUC Treasurer.

5.5.4 Sons/daughters of Seventh-day Adventist employees in the USA

Students whose parents work for a Church organisation (at Conference, Union, Division or General

Conference level) in the USA are normally eligible for a 70% discount on tuition from the employing Church organisation. These students must ensure that they have a copy of a letter from the organisation for which their parent(s) work(s) sent to the College with their application for Financial Clearance.

5.5.5 Grants and Loans

Non-EU/EEA students will need to check with their country's educational authority for available grants and loans. Where a student is in receipt of grants from other sources, these should be declared in writing from the lending agent and/or authority to the Finance Office before the beginning of the academic year. If the fees are not met in full by these grants, the student must pay the difference between the amount of their award and the programme fee.

5.5.6 Student loan company

UK and EU students on designated undergraduate and postgraduate Theology Programmes can apply for student loans from the Student Loan Company (SLC), England, Scotland, and Wales. EU students would be permitted to apply for loans for tuition fees only, rather than for maintenance costs as well. Students who need advice on how to apply, or who need general advice on the application process, should contact the Chief Financial Officer. For application information, please visit Student Loans Company - GOV.UK (www.gov.uk)

6. Financial Clearance

6.1 New students

6.1.1 Students who **do not require** a visa must pay the total cost for one semester's tuition, accommodation and meal charges in order to receive financial clearance and be able to enrol.

6.1.2 Students who **do require** a visa must pay, in advance, the total cost of one year's tuition fees and the full cost of one semester's accommodation and meals charges in order to receive their CAS (Confirmation of Acceptance for Studies) document.

6.1.3 In most instances, visas to enter the UK are granted on the basis of the College's CAS-letters, and if changes in the student's financial position arise and the student is required to leave, the College is required to inform the UK Home Office

6.2 Continuing students

6.2.1 For continuing students, financial clearance for a semester will be issued when the required initial payment and any further payments due have been received by the College.

7. Student accommodation

7.1 Halls of Residence

7.1.1 On-campus residential housing is provided for single students in Schuil House for both genders. Qualifying students may live in Moor Close.

7.1.2 Accommodation Fees are calculated per semester and must be paid in full, three weeks before enrolment day. Normally, you cannot pay your accommodation fees by instalment.

7.2 Family Housing

7.2.1 Family Housing options are available for letting to student families with or without children who are pursuing a full-time course of study. A Family housing tenancy shall be granted on licence only and for a period of one year and renewed annually, or in the case of short courses lasting less than a year, for the period of study. You shall be required to enter into a licence to occupy with the College before you may occupy Family Housing, and this will be supplied to you separately. Because it is granted by an educational institution, the tenancy is not intended to create an Assured or Assured Shorthold Tenancy within the meaning of paragraph 8 of schedule 1 of The Housing Act 1988, as amended.

7.3 Registered students

7.3.1 For you to be granted a Family Housing licence to occupy accommodation for the sole purpose of pursuing a course of study, you must have applied and been accepted for a full-time course of study or already registered as a full-time student and been financially cleared (as defined in clause 7.3.2 below). If you are in the final semester of your studies, you will not be offered family accommodation.

7.3.2 Being financially cleared means full payment of all fees expected and confirmed by the Finance Office. In addition, a deposit of £1,500 must be paid to the College three weeks prior to enrolment day. The deposit will be refunded, subject to deductions in accordance with clause 7.5, within 30 days of your leaving, after receipt of keys and after a thorough check of the flat has been conducted by the designated employees of the College. Please note that if the flat has not been maintained to the standard expected, part or all of this deposit may be forfeited.

7.3.3 You are required to pay your rent and utility charges on the first day of each month. The first month's rent is to be paid in advance before you can move into a family housing unit. Students who live in family accommodation during regular semesters will pay a monthly rent according to a scale based upon the size and condition of the flat. Typical monthly rates are as follows:

- One-bedroom flat: £777
- Two-bedroom flat: £829
- Three-bedroom flat: £920
- Moor Close room (double): £729 (inclusive of utilities)

7.3.4 Gas, electricity, and water costs (including VAT) will be in addition to these rents in all flats except Moor Close and are charged monthly. All your payments for rent and utilities shall be allocated to rent first before being applied against any utilities.

7.4 Non-registered students

7.4.1 If granted Family Housing accommodation, you are expected to register continuously each year until the completion of your studies, except during the summer break. A Family Housing resident who does not register in any semester violates the licence for which you were given the flat and must vacate the flat immediately unless the non-registration is due to an extenuating circumstance. A licence is granted to you as the registered student and does not pass to your partner or anyone else associated with you. If you do not register in any semester or semesters, either continuously or intermittently, you will be charged non-student rent during the semester or semesters in which you are not a registered student.

7.4.2 Rent refund shall only be for a full month in which the tenant has not occupied the flat.

You may be exempt from paying Council Tax if your spouse or dependent is not a British citizen and has been admitted to the UK (given 'leave to enter' or 'leave to remain') with a 'no recourse to public funds' condition or a 'prohibition on employment' stamped in their passport. This may apply to almost all spouses and dependents from outside the European Economic Area (EEA).

7.4.2 The information regarding Council Tax provided here is a guide only and should not be relied upon as professional advice. You need to contact the local council for more information on Council Tax and any social benefits you may be eligible for.

7.5 Deposit

7.5.1 Where the College has taken a deposit in respect of your Halls of Residence or Family Housing accommodation ("Deposit"), such Deposit will be returned within 30 days of your leaving after receipt of keys, provided that there is no damage or any cleaning required to the accommodation or any property or contents of the College within the accommodation.

7.5.2 In the event that the College is required to undertake any cleaning, item removal or repair work at the accommodation as a result of your failure to keep the accommodation in an adequate condition (to the reasonable satisfaction of the College) then you will be required to reimburse the College for all reasonable costs incurred by the College cleaning, removing items or repairing damage and the College may apply all or any part of the Deposit held by us towards such costs.

8. Working on campus and off campus

8.1 The College advertises student jobs on College noticeboards, including media display screens and through student email at the beginning of the academic year. Jobs may be available in Food Services, Halls of Residence, the Roy Graham Library and Campus and Estate Services.

8.2 You will receive an employment contract from the College which must be signed and returned to the Finance Office before you may commence work and be remunerated. In addition, various HM Revenue & Customs forms will need to be completed by you as part of the employment process. All the above information will need to be provided if you are to be allocated work on campus. Students applying for jobs on campus must have the legal right to work in the UK.

8.3 Off-Campus Work

8.3.1 The nearby communities of Binfield, Bracknell, and Wokingham have a wide range of opportunities for students to find employment. There are also recruitment agencies and a Job Centre which can assist students in finding employment.

9. Refunds

9.1 Tuition

a. Within 14 days

9.1.1 If you choose to withdraw permanently from your studies, you must ensure that you have followed the withdrawal process. You have the right to withdraw from the College at any time in the 14 days after the enrolment day without giving any reason and receive a refund for your fees, subject to a deduction of 15% of the relevant semester's tuition fees to cover our reasonable costs incurred in enrolling and registering you as a student of the College.

9.1.2 Where you wish to withdraw from your programme during such 14-day period, you must ensure that you follow the withdrawal procedure and state clearly that your withdrawal is within the 14-day period. If you have made any payment, or any payment has been made on your behalf, then we will provide you with a full refund minus the deductions for reasonable costs pursuant to clause 9.1.1 as soon as reasonably possible, but in any event within 14 days of the date on which you inform us of your decision to withdraw.

9.1.3 In addition to the 15% deduction described above, we may make a deduction from the refund to reflect any reduction in the value of the materials, if this has been caused by your handling them in a way which would not be permitted in a shop. If we refund you before we are able to inspect the materials and later discover you have handled them in an unacceptable way, you must immediately pay us an appropriate amount.

b. After 14 days

9.1.4 If you withdraw from your programme of study after 14 days from the enrolment day, you will be liable for the full fees for the semester.

9.1.5 For the avoidance of doubt, we consider the date of your withdrawal to be the date on which your withdrawal form is received in the Admissions Office, or the date on which an administrative decision is taken to withdraw you from your programme of study.

9.2 Accommodation and meals

9.2.1 If you withdraw from the College or the College withdraws you at any point during the semester:

- a. Family housing rent: The terms of the licence agreement will apply.
- b. Halls of Residence: Refunds will only be given for whole semesters that have been paid for, and in which you have not occupied the room; or

c. where the withdrawal was made in the 14-day withdrawal period and you move out of the Halls of Residence within a further 14-day period, you will only be charged for the period the room has been occupied. However, if you stay beyond the 14 days after withdrawing, you will become liable for the full semester's accommodation fee.

9.2.2 Where you withdraw from your programme of study or an administrative decision is taken to withdraw you from your programme of study outside of the 14-day withdrawal period, except for where it is due to illness, you shall be responsible for the accommodation fees for the semester.

9.2.3 If you purchase a meal package but withdraw within the 14-day withdrawal period, meal credit that has been used will be re-calculated at the non-packaged price and the difference will be refunded.

9.2.3 Meal credit is not transferable and so CANNOT be passed on for use by a third party. No refund is given for unused meal credit.

10. Owing the College

10.1 You are required to settle your tuition fee account promptly and in line with payment deadlines as agreed. Without prejudice to any other rights the College may have, overdue payment of tuition fees will result in the application of academic sanctions, which may include the withdrawal of services and facilities, including but not limited to, access to lectures and the Library, and the issuance of confirmation letters and results.

10.2 Any enquiries concerning, or issues relating to, your ability to meet payment deadlines should be raised with the Finance Officer at the earliest opportunity. Continued non-payment of overdue tuition fees will result in the application of academic sanctions as stated above.

10.3 The College will withhold all transcripts, diplomas, module marks, letters of completion, status letters and other official/unofficial records until your tuition fee obligations to the College have been met fully.

10.4 If you are in the final year of your studies, we will not release your certificate, or a letter of confirmation of award, transcripts, diplomas, module grades, status letters or any other official/unofficial records until all outstanding tuition fees are paid. In order for you to attend the Awards Ceremony your tuition fees must have been paid in full.

10.5 Without prejudice to any other rights the College may have, failure to pay tuition fees on time will lead to the following:

- a. Within one week you will receive a letter via email reminding you of the missed payment and you will be given one week to rectify the situation.
- b. If the situation is not rectified within the initial one-week deadline, you will receive a second reminder via email with a new deadline of one week to settle the missed payment and you will immediately lose access to the College's IT and Library services.
- c. If the situation is still not resolved after the second week of the missed payment, you will be prevented from attending classes and/or sitting examinations.

10.6 Without prejudice to any other rights the College may have, failure to pay rent and utilities on time will lead to the following:

- a. You will receive a missed payment notice to bring your account up to date within the first week of missing the payment. If you fail to pay the outstanding rent and utilities costs after the first reminder notice, we will issue a final notice and ask for payment within seven days of the date of that notice.
- b. If we do not receive payment within the stipulated date, in the first instance we will stop payment for your utility bills, which will lead to the severing of the supply to your flat. Should the supply of utilities to your flat be stopped, the College will not re-instate the services until all outstanding rent and utilities have been paid in full.

10.7 We would also issue you with a notice to vacate the flat but will give you reasonable notice to enable you to find another place to live.

10.8 For the avoidance of doubt, we will not apply academic sanctions to non-academic student debts unless it is lawful to do so. Without limitations, non-tuition fees include Library fees and charges, accommodation fees, cafeteria fees, and other fines and charges.

10.9 If you fail to pay off an overdue account within three months of leaving the College, the account will automatically be handed to a debt collection agency and ultimately legal proceedings may be commenced against you. Appropriate charges for these services, including any court costs, shall be added to the account balance in such cases.

11. Status letter

11.1 If you require a status letter, you should be enrolled and financially cleared. The status letter will state your exact study load and the time frame within which you are expected to complete your studies.

11.2 Alumni requesting a status letter must be financially cleared (tuition, accommodation, and meal fees) before the request can be granted.

11.3 If you are finishing off your coursework or dissertation beyond the close of a semester, or you elect to stay on at the College beyond the close of a semester to re-sit exams, you will need to be re-enrolled for the additional semester and a continuation fee must be paid before a status letter request can be granted. For details of the continuation fee payable, please see clause 2.4.

If you have suspended your studies, you are not eligible for a student status letter.

12. Student complaints and appeals

12.1 If you feel that your financial needs have not been adequately addressed by the Assistant Accountant in the first instance, you should raise your concerns with the Assistant Accountant.

12.2 If you are still not satisfied with the outcome of your complaint, you may appeal in writing to the Chief Financial Officer within one week of the Assistant Accountant decision. Within a week of receiving the complaint, the Chief Financial Officer will convene a meeting of an ad-hoc Student Finance Committee to consider the appeal. The decision of the committee is final.

13. Accident insurance information

13.1 Group personal injury insurance policy

13.1.1 This policy summary does not contain the full terms and conditions of your Personal Injury Insurance. Please refer to the Policy Document (Policy Number N04834859) for full details. This is available on the College website.

13.2 Insurer

13.2.1 Personal Injury insurance is underwritten by ACE American Insurance Company.

ACE USA Accident & Health is part of ACE USA, the US-based operating division of the ACE Group of Companies headed by ACE Limited (NYSE: ACE). ACE USA is a leading provider of property, casualty, and accident and health insurance, financial products and risk management services through certain US operating subsidiaries. Additional information can be found at www.ace.com. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

13.3 Duration

13.3.1 This insurance is valid for the whole calendar year.

13.4 Scope

13.4.1 Insurance is provided to full-time and part-time students of the College.

13.5 Significant features and benefits

INSURED PERSONS

Any student who is in full-time or part-time education at Newbold College of Higher Education. All the benefits are quoted in US dollars; the amount equivalent to UK Sterling will be calculated at the time of the claim, using the exchange rate in force at that time.

EFFECTIVE TIME

24 hours a day, anywhere in the world.

BENEFIT DESCRIPTION

BENEFIT AMOUNT

Section 1. Accidental death	\$5,000.00
Section 2. Permanent disability	\$5,000.00
Section 3. Evacuation and repatriation	Unlimited
Section 4. Accidental medical expenses	\$2,000.00 Excess \$25.00
Section 5. Dental injury	\$500.00 Excess \$25.00

NEWBOLD COLLEGE OF HIGHER EDUCATION
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