

*Effective for all applicants accepting an offer of a place or enrolling on undergraduate and postgraduate accredited programmes at SAE UK on or after 04 September 2017.*

## 1. Introduction

- 1.1. SAE Institute is committed to a fair and transparent fees policy. You have the right to be informed of any liability and to make an informed choice.
- 1.2. Defaults on payment are treated seriously and will lead to sanctions being taken that may include termination of your studies. You will not be able to progress to a subsequent module with outstanding debt.
- 1.3. It is your responsibility to provide and confirm correct contact details. SAE Institute accepts no responsibility for loss or damage where an applicant or student has provided inaccurate or out of date contact details.
- 1.4. SAE Institute reserves the right to correct any errors or omissions to this policy.
- 1.5. SAE Institute reserves the right to update this policy, normally on an annual basis, or as deemed necessary.

## 2. Payment of fees

- 2.1. By enrolling onto the Programme you are agreeing to pay the tuition fees for your Programme. Enrolment is when you complete your enrolment form and commit to your fees.
- 2.2. Fees are due on day one of each trimester.
- 2.3. You must make payment according to your agreed payment plan.
- 2.4. SAE will issue you with an electronic invoice via Axis.
- 2.5. Payment of your fee instalments must be made by the due date on the invoice.
- 2.6. You are responsible for the payment of your fees. This includes where you have a sponsorship agreement or where you have applied for or been awarded a grant, loan, scholarship or any other source of funding including SLC or SAAS loans.
- 2.7. If student finance or sponsorship is withdrawn, you are liable for any unpaid fees.

## 3. Payment plans

- 3.1. SAE Institute offers payment plans to help you pay your fees.
- 3.2. Payment plans are as follows:
  - 3.2.1. Payment by trimester. This is the default payment plan for UK/EU students. If an EU or UK student does not specify otherwise before the start of a programme, payment is by trimester.
  - 3.2.2. Payment by monthly direct debit.
  - 3.2.3. Annual payment before the first day of your Programme. This is the only payment plan available for T4 visa students, who must make full payment before SAE can issue a CAS (Confirmation of Acceptance for Studies) number to sponsor their visa application.
- 3.3. Any variation to a payment plan must be approved by the UK General Manager.

## **4. Cancellations - where a student cancels their place before a programme begins**

- 4.1. You can cancel your place within the 14 day cool off period, which begins on day one of your first trimester.
- 4.2. You must inform SAE of your decision to cancel by using one of the following methods:
  - 4.2.1. Email [ukadmissions@sae.edu](mailto:ukadmissions@sae.edu) with a completed cancellation form available at: [www.sae.edu/gbr/sae-regulations](http://www.sae.edu/gbr/sae-regulations) or;
  - 4.2.2. Call SAE on +44 (0) 3330 112 315 and provide the information set out in the cancellation form.
- 4.3. You will be entitled to a full refund less your deposit or administration fee where applicable.

## **5. Withdrawal – where a student decides to leave a programme**

- 5.1. You must withdraw from a programme in writing using the [cessation of studies form](#), and this must be submitted prior to the commencement of the next trimester.
- 5.2. The withdrawal date is the date a completed cessation of studies form is received by SAE.
- 5.3. Failing to attend studies does not count as a withdrawal.
- 5.4. If you do not withdraw according to 5.1, you remain liable for all remaining fees. This applies to all payment plans, and includes students who are receiving student finance, and students who are paying by monthly instalment.

## **6. Termination – where SAE decides to end a student’s enrolment**

- 6.1. SAE Institute reserves the right to terminate your enrolment if you are in breach of SAE Regulations. This is detailed in G01 (Code of Conduct) and A08 (Student Progression, Graduation, and Transfer), which can be found here: [www.sae.edu/gbr/sae-regulations](http://www.sae.edu/gbr/sae-regulations)
- 6.2. Where your enrolment is terminated, SAE Institute will notify you of your termination date in writing.
- 6.3. You become immediately liable for the full fees for all modules in the trimester in which your termination date falls, regardless of your payment plan.

## **7. Suspension – where SAE decides to suspend a student’s enrolment**

- 7.1. SAE Institute reserves the right to suspend your enrolment if you are in breach of SAE Regulations including non payment of fees. This is detailed in G01 (Code of Conduct) and A08 (Student Progression, Graduation, and Transfer) which can be found here: [www.sae.edu/gbr/sae-regulations](http://www.sae.edu/gbr/sae-regulations)
- 7.2. If you are suspended for non payment of fees, you may not resume your studies until you have paid all outstanding fees or agreed to a payment plan.
- 7.3. SAE is unable to progress you through your final module and programme assessment until all fees and debts have been resolved and paid in full.
- 7.4. You remain liable for the full fees for all modules in the trimester in which you are suspended. This applies to all payment plans, and includes students who are receiving student finance, and students who are paying by monthly instalment.

## 8. Deferrals

- 8.1. Where you are unable to continue your studies, for reasons beyond your control, you may defer your studies in writing. This is detailed in A08 (Student Progression, Graduation, and Transfer), which can be found here: [www.sae.edu/gbr/sae-regulations](http://www.sae.edu/gbr/sae-regulations)
- 8.2. If you defer before the teaching period, you do not incur fee liability for that teaching period. SAE will inform relevant funding bodies of your status.
- 8.3. If you defer once a trimester has commenced, you remain liable for the fees incurred up until the deferral date. SAE will inform relevant funding bodies of your status.
- 8.4. You may defer your studies for a trimester. Deferral may be renewed twice without incurring further fee liability provided that there are no outstanding fees owing.

## 9. Late payment

- 9.1. SAE has the right to enforce sanctions for late payment of fees, which may include suspension and/or late payment charge of £25 per reminder.
- 9.2. If fees remain outstanding past the end of a trimester, you are automatically suspended until full payment has been made. Suspended students will not have access to SAE facilities or resources (including classes, lectures, and studios), or be able to resume study or receive results, until full payment has been made. Where you do not resolve your outstanding debt with SAE within 90 days, SAE may terminate your enrolment and take reasonable actions to recover the debt as noted in paragraph 9.5.
- 9.3. Once full payment has been made, you may re-join the programme and your enrolment will be reinstated.
- 9.4. If you have outstanding tuition fees your work may be withheld from examinations boards. This will delay the conferment of academic awards and you may be ineligible to attend your degree award ceremony.
- 9.5. SAE may use a third-party debt collection agency to recover unpaid fees and your enrolment will be terminated.

## 10. Refunds

- 10.1. SAE will refund credit balances where they are due.
- 10.2. Requests for a refund must be made in writing using a refund request form.
- 10.3. Refund claims made after 60 days after cessation of enrolment will not be considered.
- 10.4. Current and deferred students are not eligible for a refund. Credit balances will be offset against future liabilities.
- 10.5. Students who do not successfully complete a module are not entitled to a refund for that module.

### **If for any reason a student or applicant is due a refund:**

- 10.6. It is the responsibility of the student or applicant to request a refund.
- 10.7. Refunds are made to the account from which the original payment was made. It is the responsibility of the student to maintain this account for the duration of their studies.
- 10.8. Refunds will be processed within 21 days of a written request being received, provided that full information has been given.

### **For T4 visa students or applicants:**

- 10.9. Once a CAS (Confirmation of Acceptance for Studies) number has been assigned, there will be a £250 administration charge for any refund.

- 10.10. Where SAE Institute has sponsored a visa application by assigning a CAS number, and the visa application is refused for any reason, no refund will be processed until SAE Institute receives a copy of the visa rejection letter.
- 10.11. Where a T4 visa student is terminated or withdraws from their study for any reason, no refund will be processed until SAE Institute has received evidence that the student has left the UK, or has other valid leave to remain in the UK.

## 11. Glossary

**Applicant:** An applicant is someone who has made an application to study at SAE Institute, but has not yet enrolled.

**CAS number:** A “CAS” is a “confirmation of acceptance for studies”. A unique CAS number is given to each student sponsored for a T4 visa application. SAE has a limited number of CAS each year, and will not assign a CAS number until all visa conditions have been met.

**Cancellation:** A student’s place on a programme is cancelled if they fail to enrol at the start of their programme of studies.

**Deferral:** Where a student has a break in their programme of studies, but intends to return at a future stage. Deferral is normally for a trimester and may be renewed up to two times.

**Liability:** The money that a student owes to SAE Institute.

**Module:** The basic unit of study. Each trimester is composed of one or more modules of study. It carries a specific liability for fees. A module is a component of a programme and carries academic credit. Successful completion means academic credit has been achieved. Failure of a module means academic credit has not been earned and requires the module to be retaken.

**Programme:** A Programme has a specific number of modules to be completed in a specified progression for academic credit. A Programme has specific rules detailed in the Programme Handbook.

**SAAS:** The Student Awards Agency for Scotland.

**Sanctions:** Penalties for non-payment, which can include exclusion, termination, or exclusion from SAE Institute facilities such as studios or computer labs.

**SAE Institute:** “SAE Education Ltd” in the UK, commonly known as SAE or SAE Institute. SAE Oxford, SAE London, SAE Liverpool and SAE Glasgow are campuses of SAE Institute.

**SLC:** Student Loans Company.

**Suspension:** Suspension is when SAE temporarily excludes a student. During suspension a student will have no access to SAE buildings, services or online facilities and may not progress with their studies.

**T4 study visa:** Students from outside the UK or EU will normally need a Tier 4 study visa to enter the UK.

**Termination:** Where SAE Institute chooses to end a student’s enrolment on a programme of study.

**Trimester:** A study period of sixteen weeks with one week of orientation, 13 teaching weeks and two weeks of assessment. There are three trimesters in a calendar year.

**Visa sponsorship:** SAE Institute sponsors a visa application by assigning a CAS number.

**Withdrawal:** Where a student chooses to end their programme of study with penalty or without penalty. Penalty is either full fee liability or academic penalty.