



UNIVERSITY_{OF}
WINCHESTER

Payment of University Fees – Regulations 2026/2027

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Summary: This document defines the regulations regarding the payment of student fees and the procedures followed by the University in the collection of fees and recovery of debt.	

PAYMENT OF UNIVERSITY FEES - REGULATIONS

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1.0 COMMUNICATION

- 1.1 Email is the University preferred method of communication. Emails from the Finance Office will be sent to the student's University of Winchester (University) email address (This is not the same as the Student's Canvas account) and their home email address (as updated on My Record). It is the student's responsibility to check their University email account at regular intervals, so that they do not miss important messages.
- 1.2 Posted communications from the Finance Office are normally sent to the student's term-time address during University term time and to the student's home address at other times. The Finance Office reserves the right to send communications to either or both addresses, as appropriate. It is the student's responsibility to collect their mail, or arrange to have it forwarded, so that they do not miss important letters.
- 1.3 Students must notify the University immediately there is any change in either their home or term-time address. Students living in University accommodation must notify Student Housing Services of any change of address. Other students should update their addresses online by accessing 'My Record' on the University website.

2.0 INTRODUCTION

- 2.1 Fees are for the full academic year 2026/27 unless otherwise stated.
- 2.2 Students are personally responsible for ensuring that all appropriate fees, fines and other charges, including any element of fees payable by others (e.g., Student Finance England, employers or sponsors) are paid in accordance with these Regulations for The Payment of University Fees (the "Regulations").
- 2.3 Students of the University of Winchester have a contractual liability to pay to the University their fees for tuition, accommodation and any other services provided by the University as defined in the [Student Terms & Conditions](#). Tuition fees and accommodation fees are "fixed term" contracts, which means students are liable to pay fees relating to the complete academic year. There is a statutory cooling-off period of 14 days to cancel tuition contracts. There is no cooling-off period for accommodation and rights to cancel accommodation contracts are very limited. It is the student's responsibility to make sure, before enrolling, that they are willing to make a commitment for the full academic year and are able to comply with these Regulations for the entire duration of their accommodation agreement. The fees charged will depend on the mode of study undertaken. Please see www.winchester.ac.uk/studentsandmoney for a list of course fees.
- 2.4 The applicable tuition (and, where applicable, accommodation) fee will be stated in the University's offer letter (and, where applicable, in the accommodation offer letter) to the student. The University will not usually send invoices to students for tuition fees, but the fees must be paid on or before the dates set out in these Regulations (see Regulation 7.0).
- 2.5 If a sponsor requires the University to provide an invoice for fees, the sponsor must notify the University (by email to credit.control@winchester.ac.uk). (see Regulation 6.0)
- 2.6 Students may incur additional fees for their programme of study as defined in course pages on the University website. Payment of these additional costs will be expected under the specific arrangements for each separate cost element as communicated in the offer letter or subsequent to enrolment.

3.0 PAYMENT ENQUIRIES

- 3.1 A student who has a query regarding payments may contact the University Income Team, by email at studentpayments@winchester.ac.uk or in person at the Finance Counter, open Tuesdays 10am-12pm and 1pm-3pm (term time only). Alternatively, the University's Credit Controller may be telephoned on +44 (0)1962 827265
- 3.2 First year International students recruited through our partner Oxford International, should contact creditcontrol@oxfordinternational.com for any tuition payment queries.
- 3.3 Further information about fees can also be found on www.winchester.ac.uk/studentsandmoney

4.0 WHAT TO PAY

- 4.1 Tuition fees, accommodation fees and other associated fees are reviewed annually. The current tuition fees can be found on www.winchester.ac.uk/studentsandmoney. Current accommodation fees are available on request from Student Housing Services. Any other additional cost requirements are published on course pages (see section 2.6).

5.0 HOW TO PAY

For all students with our international partner, Oxford International, see section 5.5

- 5.1 All payments made to the University must be made in GB pounds sterling (£). The student is responsible for ensuring that the correct sterling amount is paid on the due date for payment. Any currency conversion costs, or other charges incurred in making a payment or refund must be borne by the student or their sponsor.
- 5.2 Students may pay their fees either:
- In full for the year:

Term 1 starters - no later than 30 September 2026
Term 2 starters – no later than 31 January 2027
Term 3 starters – no later than 21 May 2027

Or
 - In equal instalments on the dates and by payment methods specified below (except for short courses, which cannot be paid for by this method).

5.3 Paying Fees in Full

- 5.3.1 Credit and debit card payments can be made via the University's online payment portal <https://payments.winchester.ac.uk/payments>. The University accepts most credit/debit cards (but NOT American Express). Before paying by debit card, the student must ensure that there are enough funds in their bank account to cover the payment. Before paying by credit card, the student must ensure that the available credit limit is enough to cover the payment.

5.3.2 The University does not accept cheque payments, bankers' drafts, or bank transfers direct to our bank account.

5.4 Paying Fees by Instalments (Applicable to UK, Channel Island & ROI fee paying Students – International students, please see section 7.1.4 below)

5.4.1 A student wishing to pay fees by instalments may do so only by registering for a recurring card payment ("RCP"). RCP is an easy way to pay fees. This method of payment benefits both the University and the Student.

The advantages of paying by RCP are:

- It helps students plan their finances.
- There is no extra charge for paying by instalments.
- Payment dates will not be missed accidentally.
- Payments are made on time as long as there are cleared funds in the account.
- Timely payments avoid interest charges.
- It helps keep the university's administrative costs down

To pay by RCP students must register their payment cards by:

	Deadline to register card:	
Start Date	Accommodation Fees	Tuition Fees
Term 1 (September)	19 September 2026	30 September 2026
Term 2 (January)	18 January 2027	31 January 2027
Term 3 (May)	16 May 2027	21 May 2027

Cards must be registered by these dates to avoid missing the first payment. Debt Management procedures, as set out in section 8 below, will apply to missed instalments.

5.4.2 Fees may only be paid in instalments if using RCP. Except where stated explicitly in these Regulations, the University does not accept instalment payments by any other means other than RCP.

5.4.3 Fees that can be paid in instalments

Tuition fees and accommodation fees for Undergraduate students who start in term 1 (or a **full-time** undergraduate course starting in term 2) and all Postgraduate student fees can be paid in instalments by RCP. All other fees (such as fees for short courses) must be paid in full in advance.

5.4.4 Instalment dates and amounts

The Finance Office will send an email to the student's University email account to confirm the dates and the amounts of the instalments which the University will collect from the student's registered card. The student should receive the email by the following dates:

	Confirmation of payment dates to be received by:	
Start Date	Accommodation Fees	Tuition Fees
Term 1 (September)	7 October 2026	6 November 2026
Term 2 (January)	25 January 2027	19 February 2027
Term 3 (May)	21 May 2027	26 May 2027

It is the student's responsibility to make a note of these dates and check their email accounts. Any student who has not received an instalment confirmation email by the relevant date should contact the Credit Controller in the Finance Office on +44 (0) 1962 827265 or email credit.control@winchester.ac.uk if they are not certain how much they need to have in their bank account to meet a debit card payment, or available on their credit card to meet a credit card payment.

A further reminder email will be sent to the cardholder at least two days before the collection date.

5.4.5 **Setting up an RCP instruction**

RCP instructions are set up via the University's online payment portal at <https://payments.winchester.ac.uk/payments>. Full instructions are given on the portal.

5.4.6 **Duration of an RCP instruction**

Unless cancelled (see Regulation 5.4.7) an RCP instruction will last for the remainder of the academic year to which it relates. The student must renew their RCP instructions for each subsequent academic year that they are liable to pay fees to the University. If an RCP instruction is not renewed by the date stated in the applicable year's Regulations, the student will be liable to pay the fees in full in advance.

5.4.7 **Cancelling an RCP instruction**

The student may cancel an RCP by giving the University Finance Office at least 10 days' notice in writing to: studentpayments@winchester.ac.uk. The University will confirm the cancellation in writing to the student's University email address.

If the Finance Office has not been informed of an RCP cancellation, and an instalment collection fails, the student will be liable to pay interest on accommodation fees (at 3% above the base rate of the Bank of England).

The University will only charge interest on accommodation fees if they have not been paid within 14 days of the due date.

If the University is unable, for any reason, to collect any payment for all or any part of the Fees from the card, the University will issue a reminder letter requesting payment for the missed instalment. If the student is unable to make the agreed payment, they should contact the University Credit Controller as soon as possible.

5.4.8 Further information and guidance on the RCP Instalment Scheme is available from the Credit Controller in the Finance Office on 01962 827265.

5.5 **International Students through Oxford International**

5.5.1 All students recruited through Oxford International must pay Oxford International for tuition fees for the first year of study in full. (For all other years of study, tuition fees are paid direct to the University, see sections 5.1, 5.2, 5.3 and 7.1.4.)

5.5.2 All payments made to Oxford International must be made in GB pounds sterling (£). The student is responsible for ensuring that the correct sterling amount is paid on the due date for payment. Any currency conversion costs, or other charges incurred in making a payment or refund must be borne by the student or their sponsor.

5.5.3 Students may pay the balance of (first year) tuition fees (after deposit)

- In full for the year:
Term 1 starters - no later than 30 September 2026
Term 2 starters – no later than 31 January 2027
Term 3 starters – no later than 21 May 2027
or
- In two OR six equal instalments on the following dates:

Instalment Option	Term 1 start (September) UG and PGT	Term 2 start (January) UG (excluding BA Business Management)	Term 2 start (January) BA Business Management <u>only</u>	Term 2 start (January) PGT	Term 3 start (May) PGT
2 instalments:					
1	20/10/2026	20/02/2027	20/02/2027	20/02/2027	20/05/2027
2	20/02/2027	20/09/2027	20/04/2027	20/06/2027	20/09/2027
6 instalments:					
1	20/10/2026	20/02/2027	01/02/2027	20/02/2027	20/05/2027
2	20/11/2026	20/03/2027	20/02/2027	20/03/2027	20/06/2027
3	20/12/2026	20/04/2027	20/03/2027	20/04/2027	20/07/2027
4	20/01/2027	20/05/2027	20/04/2027	20/05/2027	20/08/2027
5	20/02/2027	20/06/2027	01/05/2027	20/06/2027	20/09/2027
6	20/03/2027	20/07/2027	20/05/2027	20/07/2027	20/10/2027

All new international students must have paid a minimum of 50% of their net tuition fees to be eligible to enrol.

To receive the £500 **early payment** in full International scholarship, full payment needs to be received **before or by** completion of enrolment processes (**the value paid should be reduced by the scholarship value to avoid refunds**).

The scholarship will apply pro rata to part time students. Students repeating study and visiting students are not eligible for the scholarship.

If the student interrupts study or withdraws from study, therefore reducing the tuition fee to less than 100% of the full annual fee, the scholarship will be cancelled.

6.0 PAYMENTS BY THIRD PARTIES

- 6.1 In these Regulations, an employer or other organisation which agrees to pay all or part of a student's tuition fees is referred to as a "sponsor". The University will invoice the sponsor for the appropriate amount. Family and friends are not classed as sponsors. Students who are financially assisted by family and/or friends are classed as self-financing.
- 6.2 Acceptance of sponsorship is at the University's discretion. The University can reject a sponsor and may give reasons for doing so, but it is not obliged to give reasons.

- 6.3 Students with sponsors must inform their sponsor that for each academic year, the sponsor must **provide the University with a purchase order** (if your sponsor does not operate a purchase order system, the University will accept a letter on the sponsor's letterhead signed by the sponsor's authorised representative) containing the following information:
- The student's full name.
 - The student's University ID number if one has been issued.
 - The academic year to which the sponsorship relates.
 - The amount of tuition fees the sponsor will pay for the student for the academic year in question (instalment options are not available).
 - The name of the organisation to whom the invoice should be sent, the full postal address and finance department email address.
 - If required to be stated on the University's invoice, the sponsor's reference and/or purchase order number.
- 6.4 The sponsor should send the purchase order as a .pdf (portable document format) file by email to credit.control@winchester.ac.uk before the student enrolls at the University.
- 6.5 The University may at its discretion reject a sponsor's purchase order or letter if all the required information has not been provided.
- 6.6 Sponsors must pay the University's invoices within 28 days of the date of the invoice.
- 6.7 If a sponsor fails to pay on time or at all, or withdraws their sponsorship, or is only contributing part of the student's fees, the student remains liable for all unpaid fees.

7.0 PAYMENT DATES

7.1 Tuition fees

Courses lasting less than a full academic year (such as short courses or pre-sessional courses) must be paid in full before the start of the course.

7.1.1 Arrangements for loan-financed and self-financing students

If a student at Undergraduate or PGCE level takes out a tuition fee loan for the full value of their tuition fee and has a support notification from Student Finance to confirm this, the loan will be paid direct to the University and used to pay the student's tuition fees.

Postgraduate students funded by Student Finance Northern Ireland can qualify for a tuition fee loan up to £6,500 (students starting 23/24 onwards). The loan will be paid to the University, but the student will need to arrange to pay any fees above the amount of the loan to the University, in the same way as self-financing students.

From September 2023, Masters students funded by Student Awards Agency Scotland (SAAS) may qualify for a tuition fee loan up to £7,000 for one Masters course. The loan will be paid direct to the University, but the student must pay any fees above the amount of the loan to the University. Students must email a copy of their support notification from SAAS to credit.control@winchester.ac.uk no later than 30 September 2026.

In all other cases (excluding PGCE & Full time MSc Occupational Therapy), loans to post-graduate students will be paid direct to the student, who must then arrange to pay their tuition fees to the University in the same way as self-financing students.

If a student has chosen not to take out a tuition fee loan or does not satisfy the requirements for a tuition fee loan, they will be regarded as self-financing. Students whose fees are paid by parents, family or friends are also regarded as self-financing. Self-financing students must pay their tuition fees in accordance with Regulations 7.1.2 to 7.1.4 below.

7.1.2 **Undergraduate Fees (UK, Channel Island & ROI fee paying Students)**

Undergraduate students are required to pay their tuition fees in full, or to pay in equal instalments by RCP (see Regulation 5).

Undergraduate payment options (UK, Channel Island & ROI fee paying students)			
Payment Option	Term 1 start (September)	Term 2 start (January) Full Time (excluding BA Business Management)	Term 2 start (January) BA Business Management (year 1 only)
Full payment	30 September 2026	31 January 2027	31 January 2027
2 equal instalments by RCP only:			
1	1 December 2026	1 April 2027	1 March 2027
2	1 February 2027	1 June 2027	1 May 2027

If a student interrupts or withdraws from study, any balance remaining for tuition fees will be due in full immediately. If the student has opted to pay in instalments, the full outstanding balance will be set to collect by RCP 5 days after Finance have processed the adjustments to the student's account.

7.1.3 **Postgraduate Fees (UK, Channel Island & ROI fee paying Students)**

Postgraduate students are required to pay their tuition fees in full, or to pay in equal instalments by RCP (see Regulation 5).

Postgraduate (including Research) payment options (UK, Channel Island & ROI fee paying students)			
Payment Option	Term 1 start (September)	Term 2 start (January)	Term 3 start (May)
Full payment	30 September 2026	31 January 2027	21 May 2027
2 equal instalments by RCP only*:			
1	6 January 2027	7 April 2027	1 October 2027
2	7 April 2027	1 October 2027	12 January 2028
5 equal instalments by RCP only:			
1	1 December 2026	1 April 2027	1 August 2027
2	1 January 2027	1 May 2027	1 September 2027
3	1 February 2027	1 June 2027	1 October 2027
4	1 March 2027	1 July 2027	1 November 2027
5	1 April 2027	1 August 2027	1 December 2027

*NB – 2 instalments are set to match payment dates for students receiving a postgraduate loan from Student Finance.

If a student interrupts or withdraws from study, any balance remaining for tuition fees will be due in full immediately. If the student has opted to pay in instalments, the full outstanding balance will be set to collect by RCP 5 days after Finance have processed the adjustments to the student's account.

7.1.4 International students - Paying direct to the University

An international student is a student who is not entitled to pay "home fees" as set out in the *Higher Education (Fee Limit Condition) (England) Regulations 2017 (as amended)*.

If an international student requires a student visa, they must request a Confirmation of Acceptance for Studies (CAS) from the University's Admissions Team.

International students must pay the applicable Tuition Fee Deposit to the University before the University will issue its CAS letter. Payments must be made online at winchester.flywire.com

International students must pay the **balance** of their tuition fees for 2026/27 (after the deposit has been deducted) as follows:

Tuition payment options (International fee paying students)					
Payment Option	Term 1 start (September)	Term 2 start (January) UG (Full Time) <u>excluding</u> BA Business Management	Term 2 start (January) BA Business Management (year 1 only)	Term 2 start (January) PGT	Term 3 start (May)
Full payment	30 September 2026	31 January 2027	31 January 2027	31 January 2027	21 May 2027
2 equal instalments (after deposit deducted):					
1	By or on enrolment	By or on enrolment	By or on enrolment	By or on enrolment	By or on enrolment
2	18 January 2027	20 September 2027	10 May 2027	1 June 2027	20 September 2027

Instalment payments can only be made via the University's online payment portal at <https://payments.winchester.ac.uk/payments>. If no invoice is displayed when making an online payment, the student should select the "upfront payment" option for tuition and enter the amount to be paid. **Please do not select the option to register your card for instalments.**

To receive the £500 **early payment** in full International scholarship, full payment needs to be received **before or by** completion of enrolment processes (**the value paid should be reduced by the scholarship value to avoid refunds**).

The scholarship will apply pro rata to part time students. Students repeating study and visiting students are not eligible for the scholarship.

If the student interrupts study or withdraws from study, therefore reducing the tuition fee to less than 100% of the full annual fee, the scholarship will be cancelled.

7.2 Accommodation Fees

Students living in University accommodation will be notified separately about accommodation fees. Students are required to pay accommodation fees in accordance with their Student Residential Licence Agreement and the appropriate Student Residence Regulations.

Accommodation fees can be paid in one of the following ways:

7.2.1 UK, Channel Island & ROI fee paying students

Accommodation Fees - UK, Channel Island & ROI fee paying students					
Payment Option	Term 1 start (September)	Term 2 Start (January)	Term 2 start (Midwifery students only)	Term 2 start (BA Business Management only)	Term 3 start (May)
Full payment	14 October 2026	1 February 2027	1 February 2027	1 February 2027	1 June 2027
3 equal instalments by RCP only:					
1	14 October 2026	1 February 2027	1 February 2027	1 February 2027	1 June 2027
2	6 January 2027	7 April 2027	1 May 2027	7 April 2027	1 October 2027
3	7 April 2027	1 October 2027	1 October 2027	1 June 2027	12 January 2028

Discount for full payment in advance: Students who pay their University accommodation fees for a full academic year in advance by the date noted above may apply a discount of £100 per room from the advertised price. If the room is occupied by more than one student, the discount is shared equally between the students. **The discount is deductible when making the full payment.** If an accommodation agreement ends before it is due to expire because of a breach of the agreement by the student, the £100 discount will be disappplied when the University makes the refund.

RCP instalments coincide with student loans: To help students with budgeting, the University has set 3 instalments dates to coincide with payment dates of maintenance loans from Student Finance. **Accommodation fees are charged at the same daily/weekly rate throughout the licence period. An individual instalment payment does not cover the student's stay in accommodation between one instalment date and the next. Therefore, if a student leaves their accommodation part-way through an academic year, any refunds due to the student, and any balancing (top-up) payments due from the student, will be apportioned on a daily basis.**

If a student terminates their licence agreement and is released from accommodation charges, any balance remaining for residence fees will be set to collect by RCP 5 days after housing have processed the adjustments to the student's account.

7.2.2 International fee-paying students

Accommodation payment options (International fee paying students)*				
Payment Option	Term 1 start (September)	Term 2 start (January) (Full Time) <u>excluding BA Business Management</u>	Term 2 start (January) BA Business Management (year 1 only)	Term 3 start (May)
Full payment	14 October 2026	1 February 2027	1 February 2027	1 June 2027
2 equal instalments:				
1	14 October 2026	1 February 2027	1 February 2027	1 June 2027
2	18 January 2027	1 June 2027	10 May 2027	20 September 2027

* If your contract does not follow these dates, please refer to your Student Residential Licence Agreement.

Discount for full payment in advance: Students who pay their University accommodation fees for a full academic year in advance are entitled to a discount of £100 per room. If there is more than one occupier, the discount is shared equally between the occupiers. **The discount is deductible when making the payment.** If an accommodation agreement ends before it is due to expire because of a breach of the agreement by the student, the £100 discount will be disappplied when the University makes the refund.

Instalment payments can only be made via the University's online payment portal at <https://payments.winchester.ac.uk/payments> . If no invoice is displayed when making an online payment, the student should select the "upfront payment" option for accommodation and enter the amount to be paid. **Please do not select the option to register your card for instalments.**

8.0 DEBT MANAGEMENT

- 8.1 The University will take an understanding approach to any student who is struggling to manage their finances or facing financial difficulties, provided the student contacts the University's Credit Controller (either in writing or by making an appointment) as soon as it becomes apparent that they will have difficulty making their payment.
- 8.2 Realistic payment plans can be arranged in certain circumstances if a student initiates contact with the University about their difficulties at an early stage.
- 8.3 If a student does not warn the University that a payment might be missed or delayed, the University is likely to take debt enforcement action against the student. If debt enforcement action is taken, the university will claim from the student the fees incurred in trying to recover the debt, in addition to the debt itself.

- 8.4 The University may also take enforcement action (and claim the enforcement fees properly and reasonably incurred) against a student who arranges a payment plan but then fails to keep to that plan.
- 8.5 Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity by contacting the University's Credit Controller on +44 (0) 1962 827265 or credit.control@winchester.ac.uk (First year International students recruited through Oxford International with tuition fee payment queries should contact creditcontrol@oxfordinternational.com)
- 8.6 A student may seek further assistance from the following departments:
- a) Contacting Student Services at StudentSupport@winchester.ac.uk, or by telephone on 01962 827341, or in person via their reception desk in the Winton Building.
 - b) Contacting the Students' Union <https://www.winchesterstudents.co.uk/advice>
- 8.7 If no payment plan has been agreed and a student does not make payment when it falls due, the University will follow its Debt Management procedures. These procedures may include starting a claim in the County Court for debt or applying for a possession order or both.

8.8 Tuition Fees - Paid by Student Finance

- 8.8.1 The University is notified by Student Finance England if a student has successfully applied for tuition fee funding. Student Finance will issue the student with confirmation of funding for the applicable academic year (a Student Support Number and payment schedule).
The student should retain the confirmation of funding in case of any funding queries.
- 8.8.2 If a student has applied to Student Finance but the application has not been approved before the date the student is due to enrol, the University may allow the student to enrol for the current academic year provided the student shows the University evidence of their application before enrolling.
- 8.8.3 If the University has not received confirmation of Student Finance funding within 1 month from the course start date, the University will regard the student as being as self-financing, and payment of tuition fees will be the student's personal responsibility.
- 8.8.4 If no payment plan has been agreed and a student who is regarded as self-financing under Regulation 8.8.3 fails to make any payment by the due date, the University will follow its Debt Management procedures. These procedures may include starting a claim in the County Court for debt or applying for a possession order or both.
- 8.8.5 The University will not start enforcement action against a student who has provided their Student Finance Student Support Number and payment schedule if, through no fault of the student's, the University does not then receive payment from Student Finance on the due date.
- 8.8.6 If a self-financing student provides a Student Support Number and payment schedule to the University after having paid tuition fees in respect of the same academic year direct to the University, the University will refund the applicable duplicated amount to the person who paid the fees. A reasonable administration fee may be charged, deductible from the refunded amount.

8.9 OTHER FEES AND CHARGES

- 8.9.1 Payments for the use of University facilities, provision of resources, bank charges, currency conversion charges, administration fees, making good damage, and all other fees and charges that are not 'tuition fees' or 'accommodation fees' are due for payment within 28 days of the date of the University's invoice.
- 8.9.2 All payments made to the University must be made in GB pounds sterling (£). The student is responsible for ensuring that the correct sterling amount is paid on the due date for payment. Any currency conversion costs, or other charges incurred in making or refunding a payment must be borne by the student or their sponsor.
- 8.9.3 The student's contract with the University may be for the supply of more than one service and/or product (e.g., tuition, accommodation, internet, course materials or excursions etc.). If the student agrees to buy several products and/or services from the University and does not make all the agreed payments when they fall due, the University may:
- (a) Suspend the supply of certain services and/or products until payment has been made; and
 - (b) Refuse to supply further services and/or products.
- 8.9.4 The University will not withdraw or withhold services that are reasonably required for the occupation of residential accommodation with the intention of causing the student to give up their occupation or refrain from exercising any rights or pursuing any remedy in respect of that accommodation, but it may withhold non-essential services (such as internet connection) if the student is in debt to the University and has not responded to the University's requests to pay the debt or make and keep to a payment plan.

9.0 ALLOCATION OF PAYMENTS

- 9.1 If a student who is in debt to the University makes a payment, the payment will be allocated to the oldest debt first (and any additional charges associated with it), unless otherwise authorised by the Finance Department.

10.0 EXCEPTIONAL FEE PAYMENT ARRANGEMENTS

- 10.1 The Finance Department will consider individual applications from students for exceptional fee payment arrangements if there are compelling extenuating circumstances or severe student hardship.
- 10.2 Favourable terms for payment are discretionary and if a student does not keep to any agreed payment plan then the concession may be withdrawn, and the student will be liable to make their payments in accordance with the strict terms of their contract.

11.0 DEFAULTS ON A PAYMENT

- 11.1 If payments have been scheduled to be made via RCP (see Regulation 5) (or any other instalment plan) and an instalment is missed, the **University will issue a reminder letter requesting payment for the missed instalment. If the student is unable to make the agreed payment, they should contact the University Credit Controller as soon as possible.**

12.0 OUTSTANDING DEBT

- 12.1 The University will not normally withdraw a student's IT access during an academic year if the student has paid at least 80% of the tuition fees that have fallen due **and** has a current payment plan in place for the balance. The University may ask the student to provide detailed evidence of their income and expenditure before agreeing a payment plan. (See 12.3d for further implications.)
- 12.2 The University will not normally prevent a student from continuing to the next academic year of their course of study if they have paid at least 80% of their full year's tuition fees **and** have a payment plan in place for the balance. The University may ask the student to provide detailed evidence of their income and expenditure before agreeing a payment plan.
- 12.3 The University will not, under standard circumstances, prevent a student from continuing with their studies or completing their programme or course of study. Under certain circumstances restrictions to academic progression or completion may apply:
- a. Students who have outstanding tuition fee debt at their programme continuation stage will be restricted from having their academic profiles decisions confirmed at a Progression and Award Board until the student has paid at least 80% of the tuition fees that have fallen due **and** has a current payment plan in place for the balance. The University may ask the student to provide detailed evidence of their income and expenditure before agreeing a payment plan. Exceptional cases will be considered by the Academic Registrar.
 - b. Students who have outstanding tuition fee debt at their programme completion stage will be restricted from having their academic profile completion decision confirmed at a Progression and Award Board until the debt is settled. Once debt has been cleared, results will be confirmed at the next available Progression and Award Board. Exceptional cases will be considered by the Academic Registrar.
 - c. Students who do not have their academic profiles confirmed at a Progression and Award Board due to outstanding tuition fee debt will be restricted from accessing their confirmed grades, official transcript and, where applicable, from being issued with an award or degree certificate.
 - d. Students who have access to their IT and University email account withdrawn as a result of non-payment of fees, will have any off-site learning activity paused, by the University until the matter is resolved. This includes, but is not limited to, professional placements, volunteering or work experience and field work activity related to their programme of study.
- 12.4 Any academic debt (tuition fees) at the end of the final academic year will preclude a student, and their guests, attending graduation award ceremonies until the debt is settled. Exceptional cases will be considered by the Academic Registrar.
- 12.4.1 All other outstanding debt (accommodation or other charges) at the end of the academic year will preclude a student, and their guests, attending graduation until the debt is settled. Exceptional cases will be considered by the Academic Registrar.
- 12.5 The University will not consider an application for acceptance onto a new programme of study while they have a debt with the University.
- 12.6 The University will refuse to give references to future landlords for students who have accommodation fee debts.

- 12.7 The University will refuse an application for University accommodation from a returning student if they have a poor payment record for accommodation fees.
- 12.8 If at any time the University is liable to pay any money to a student, the University may first apply that money to pay any of the student's outstanding debts to the University. If the amount to be paid to the student is more than the amount of the student's debt, the University will pay the surplus to the student. The University will provide a written explanation of any deductions that have been made to settle outstanding debt. If the debt owed by the student is more than the amount the University is liable to pay the student, the student will remain liable for the shortfall.
- 12.9 Students who fail to comply the University's Regulations for the Payment of University Fees may also be subject to the University Student's Disciplinary Procedures.

13.0 FORMER STUDENTS

If a student withdraws or leaves their studies with debt owing to the University, the Finance Department will continue to pursue recovery of the debt. If the former student fails to agree arrangements to settle the outstanding amounts with the University, the debt may be referred to the University's debt collection agency for further action, which could include court proceedings to recover the debt. The student may then be liable for any other associated costs over and above the debt including interest, court costs and administration costs.

14.0 REFUNDS

- 14.1 All refund requests must be made in writing as follows:

Type of Refund	Email Address
International Tuition Deposit (recruited through Oxford International)	UOWAdmissions@oxfordinternational.com
International Tuition Deposit (recruited direct by Winchester)	International@winchester.ac.uk
All other refunds	credit.control@winchester.ac.uk

- 14.2 The University shall have a reasonable time to investigate any request for a refund and may ask the student to provide further relevant documentation in support of the request before agreeing to make the refund.
- 14.3 Where the student validly exercises a statutory right to cancel, the refund will be made in GB pounds sterling of the same amount that the University received. If the payee's bank or card provider charges currency conversion costs or any other fees, these must be borne by the payee. The University will not pass on its own banking charges or charge any fee in respect of the refund.

- 14.4 Where the student validly exercises a contractual right to cancel, the refund will be made in GB pounds sterling of the same amount that the University received. If the payee's bank or card provider charges currency conversion costs or any other fees, these must be borne by the payee. The University may pass on its own banking charges or charge an administration fee for making the refund.
- 14.5 Refunds will only be made to the source card or account from which the original payment was made.
- 14.6 If at any time the University is liable to pay a refund to a student, the University may first apply the refund to pay any of the student's outstanding debts to the University. If the amount the University is liable to refund is more than the amount of the student's debt, the University will pay the surplus to the student (refunded to original payment source). The University will provide a written explanation of any deductions that have been made to settle outstanding debt. If the debt owed by the student is more than the amount the University is liable to refund, the student will remain liable for the shortfall.
- 14.7 If the University is liable to refund money to a student, but there is a disagreement about how much the University is entitled to retain to pay a student debt, the University will refund to the student the amount that is not in dispute. The University may retain the amount that is in dispute until the dispute has been settled. When the dispute has been settled, the settlement amount will then be allocated to the person entitled to it.

14.8 Tuition Fee Deposit Refunds

Requests for tuition fee deposit refunds should be emailed as follows:

Method of Recruitment	Email Address
International Tuition Deposit (recruited through Oxford International)	UOWAdmissions@oxfordinternational.com
International Tuition Deposit (recruited direct by Winchester)	International@winchester.ac.uk

The amount refunded depends on when the request is received.

14.8.1 A full deposit refund is issued:

- If a Certificate of Acceptance for Studies (CAS) has not been assigned.
- If the University suspends, withdraws or is unable to provide a course prior to the course start date.
- In the event of an error/default by the University

14.8.2 A deposit refund minus the administration fee in 14.9 is issued:

- If a CAS has been assigned but a student visa application has not been submitted.
- If a CAS has been assigned and visa application submitted, but no outcome has been received from UK Visas and Immigration (UKVI) (providing evidence of visa application withdrawal is provided).
- If a visa application was unsuccessful and the reasons were not linked to fraudulent documents or a criminal conviction.

- d) If a visa application was successful, but the date of receiving the outcome is too close to the latest date to enrol on the course to permit travel.

14.8.3 No refund is issued:

- a) If a visa application was successful and there is sufficient time to travel to the University and enrol by the latest course start date.
- b) If a visa application was unsuccessful and the reasons were linked to fraudulent documents or a criminal conviction.
- c) If a fraudulent visa refusal document is provided.

14.9 An administration charge of £250 to cover costs and expenses incurred by the University may be deducted from deposit refunds issued by the University.

14.10 The list mentioned in clause 14.8 is not exhaustive and a request for a fee deposit refund may be considered on a case-by-case basis by the University.

14.11 Refunds made are at the sole discretion of the Director of Marketing, Communications and Engagement (MCE).

14.12 Students wishing to request a refund should follow the process outlined in Appendix A.

15.0 WITHDRAWING FROM OR INTERRUPTING A COURSE OF STUDY

15.1 If a student wishes to withdraw or interrupt studies the student must contact Registry, complete the appropriate form, and (where applicable) return their ID card. If the student is funded through Student Finance England the student must also inform that organisation of the 'Change of Circumstance'. (See www.gov.uk/student-finance). The student will receive confirmation of their withdrawal from Registry by email.

15.2 Simply stopping or suspending attendance at classes or use of services is not a valid means of withdrawing from or interrupting a course of study and does not reduce the student's liability to pay fees in full. In circumstances where the University requires a student to interrupt their studies or withdraw from their studies they shall remain liable for all outstanding debt to the University.

15.3 Withdrawal/Interruption of studies may affect a student's entitlement to University Financial support, as explained at <https://www.winchester.ac.uk/studentsandmoney>.

15.4 If a student withdraws from or interrupts their course during an academic year after enrolment, they are liable to pay a proportion of their tuition fees due for that academic year, whether full time or part time and regardless of their source of funding. (Please note, this does not apply to short courses, full fees are due if a student does not complete the course.)

15.5 If a student is entitled to any scholarship (as a tuition fee full or partial waiver), if the student withdraws or interrupts study and their fee is reduced (as per 15.4), the scholarship will also be reduced to the same percentage proportion. (Excluding the International early full payment scholarship which is cancelled on interrupting or withdrawing from study.)

- 15.6 Withdrawal or interruption from study will become effective from the last date of attendance as specified on the withdrawal/interruption form.
- 15.7 International students who have paid a deposit – if the deposit paid exceeds the percentage fee charged below, the full deposit is non-refundable as per point 14.8 above as the student has enrolled on the course.
- 15.8 PhD students – the dates below apply to withdrawal from study. If a student interrupts study, their fees are due in full for the current year, the following years fees will be adjusted on their return to study to reflect their period of interruption (subject to a minimum 3-month break for tuition fee adjustment).
- 15.9 The applicable proportion payable is set out in the table below:

Start Date	Date upon which the student's withdrawal or interruption is agreed by registry.	Proportion of tuition fee payable.
Term 1 (September) Undergraduate & Postgraduate taught	21 September 2026 to 11 October 2026	0%
	12 October 2026 to 3 January 2027	25%
	4 January 2027 to 4 April 2027	50%
	5 April 2027 to 19 September 2027	100%
Term 1 (September) Postgraduate Research	7 September 2026 to 27 September 2026	0%
	28 September 2026 to 3 January 2027	25%
	4 January 2027 to 4 April 2027	50%
	5 April 2027 to 5 September 2027	100%
Term 2 (January) Undergraduate & Postgraduate taught Excludes BA Business Management & Midwifery	11 January 2027 to 31 January 2027	0%
	1 February 2027 to 4 April 2027	25%
	5 April 2027 to 19 September 2027	50%
	20 September 2027 to 9 January 2028	100%
Term 2 (January) BA Business Management – year 1 only	11 January 2027 to 31 January 2027	0%
	1 February 2027 to 4 April 2027	25%
	5 April 2027 to 23 May 2027	50%
	24 May 2027 to 30 July 2027	100%
Term 2 (January) Midwifery	11 January 2027 to 31 January 2027	0%
	1 February 2027 to 25 April 2027	25%
	26 April 2027 to 5 September 2027	50%
	6 September 2027 to 9 January 2028	100%
Term 2 (January) Postgraduate Research	11 January 2027 to 31 January 2027	0%
	1 February 2027 to 4 April 2027	25%
	5 April 2027 to 5 September 2027	50%
	6 September 2027 to 9 January 2028	100%
Term 3 (May) Postgraduate taught	10 May 2027 to 31 May 2027 (BH)	0%
	1 June 2027 to 19 September 2027	25%
	20 September 2027 to 9 January 2028	50%
	10 January 2028 to 7 May 2028	100%
Term 3 (May) Postgraduate Research	10 May 2027 to 31 May 2027 (BH)	0%
	1 June 2027 to 5 September 2027	25%
	6 September 2027 to 9 January 2028	50%
	10 January 2028 to 7 May 2028	100%

16.0. REPEATING STUDIES

- 16.1 Students repeating a year of study will be charged the fee applicable for the course for the year of repeated study in question. This may be more than the fee that applied when the student first undertook the course of study.
- 16.2 Students repeating a full year will be charged the full year's fee. Students repeating part of a year will be charged a pro rata fee based on the full fee applicable to the number of module credits required to be repeated.
- 16.3 The University has discretion whether to allow a student to repeat part of a year of study.
- 16.4 Students who are required to repeat study for more credits than previously studied due to programme structure or curriculum changes will be eligible for fee adjustments for the additional required credits.

17.0 REFUND AND COMPENSATION FOR ENFORCED TERMINATION OF COURSES

17.1 Planned Mid-Course Termination

The University will refund tuition fees and other relevant costs to students and provide compensation, where necessary, if the University is no longer able to preserve continuation of study for one or more students.

- The Student Protection Plan identifies when students may be eligible to receive a refund of fees and appropriate compensation in accordance with these regulations.
- The University refunds and compensation are to be a remedy of last resort and the University is committed to using its best endeavours to ensure all students are able to continue and complete their studies at the University. It is, however, important to explain how the University will refund or compensate students if the University is unable to preserve that continuity of study. Any such case(s) will be considered on its own merit and any decision taken will be at the discretion of the University.

In these Regulations, a reference to the University no longer being able to preserve continuation of study means that the University has terminated or intends to terminate either:

- i. a University course of study on which an individual has been offered or accepted a place before that individual can register as a student or
- ii. a University course of study on which a student is registered before that student has completed that course.

It does not include changes to or termination of courses where all registered students who would have been expected to complete at the date of termination have done so.

The University recognises two sets of circumstances, planned mid-course termination and unexpected course termination.

A planned mid-course termination occurs when the University can no longer preserve continuity but is able to plan and align the termination with the end of an academic year. Such an event is not in the usual course of the University's business and, as such, is an unexpected event but one that can be planned to mitigate the impact of the termination.

- i. If such circumstances arise, the University will, when preparing its plan for dealing with the termination, consult the students registered on the course and, ensure all students on the course receive the University award or certificate that recognises the stage they have reached;
- ii. offer those students advice and support to help them decide whether to transfer to a different course at the University or seek transfer to a suitable alternative provider to complete the course which is to be terminated;
- iii. offer to pay reasonable travel costs to cover at least one visit per student to such an alternative provider;
- iv. put in place a refund and compensation plan relevant to the circumstances of the particular termination; and
- v. ensure that any student who has been in receipt of a bursary or similar funding and who would have continued to receive that bursary or funding had the course not terminated receives the remainder of that bursary or funding whether they transfer to a different course at the University or to the same course at an alternative provider.

The University will also ensure that its plan for dealing with the termination includes appropriate provision for communicating with and compensating individuals who have been offered or who have accepted a place on the course, to include as a minimum an offer of advice and support to help them decide whether to apply for a different course at the University or seek a suitable alternative.

17.2 Unexpected Course Termination

An unexpected course termination occurs when

- i. a risk to continuation of study crystallises unexpectedly and the University has no alternative but to close a course during an academic year, or
- ii. the University has insufficiently recruited to a course and consequently closes to new recruits, with less than 28 calendar days before your course starts, to the detriment of individuals who have already been offered or accepted places on that course.

If such circumstances arise, the University will treat communication and consultation with the students registered on the course as a priority. As a minimum, the University will:

- i. ensure all students on the course receive the University award or certificate that recognises the stage they have reached;
- ii. offer those students advice and support to help them decide whether to transfer to a different course at the University or seek transfer to a suitable alternative provider to complete the course which is to be terminated;
- iii. offer to pay reasonable travel costs to cover at least one visit per student to such an alternative provider;
- iv. put in place a refund and compensation plan relevant to the circumstances of the termination that includes provision for a refund of tuition fees and compensation in respect of additional costs reasonably incurred by students as a result of the termination, any change of course and any relocation; and
- v. ensure that any student who has been in receipt of a bursary or similar funding and who would have continued to receive that bursary or funding had the course not terminated receives the remainder of that bursary or funding whether they transfer to a different course at the University or to the same course at an alternative provider.

17.3 Compensation

The University will also ensure that it communicates with and compensates individuals who have been offered or who have accepted a place on the course, to include as a minimum an offer of advice and support to help them decide whether to apply for a different course at the University or seek a suitable alternative.

The University will make its best endeavour to rectify a situation where the University is no longer able to preserve continuation of study of one or more students, in agreement with the affected students. However, there are several circumstances, as outlined above, where the University of Winchester would need to consider a refund of tuition fees and associated costs and / or other financial compensation.

In such circumstances the relevant guidance published by either the Office for Students or the Office of the Independent Adjudicator for Higher Education will be considered in preparing any compensation plan.

General

Refund and Compensation for Enforced Termination of Courses is linked to the University's Student Protection Plan and forms an important part of the University's Student Contract Terms and Conditions. It will be reviewed from time to time with those documents.

Refunds and compensation for enforced termination of courses does not apply to individuals who have completed the studies for which they registered as a student with the University.

18.0 COMPLAINTS

If a student is dissatisfied regarding a decision concerning payment of fees or any other debt with the University, they should contact Credit Control in writing or by email using the contact information in section 19. If a student remains dissatisfied, they should follow the University's complaints procedure.

19.0 CONTACT INFORMATION

Email / website	Phone	Contact Type
credit.control@winchester.ac.uk	01962 827265	Payments
UOWAdmissions@OxfordInternational.com		For first year students recruited via Oxford International (tuition deposit queries/refund requests)
Creditcontrol@oxfordinternational.com	020 88192 509	For first year students recruited via Oxford International (payment queries – TUITION FEES ONLY)
StudentSupport@winchester.ac.uk	01962 827341	Student Services for independent advice and support
https://www.winchesterstudents.co.uk/advice	01962 827418	Students' Union for independent advice and support

Appendix A

