# iheed Training Ltd Tuition Fees Terms and Conditions

#### 1 Introduction

- 1.1 This policy applies to all students registering for an iheed Training Ltd programme. This policy applies in addition to the iheed Student Contract. Where there is a conflict between this Fees and Cancellation Policy and related content in the Student Contract or the fee regulations of the relevant awarding institution, this Fees and Cancellation Policy shall apply.
- 1.2 By either entering into your contract for your Programme or by making any payment towards your Tuition Fees, you are both entering into a contract and agreeing to be bound by this policy (the "Contract"). For example, this means that by paying your Deposit or an instalment of your Tuition Fees you are agreeing that this policy applies to you.
- 1.3 It is therefore important to make sure that prior to entering into the Contract you have read and understood this policy. If you have any questions, please contact <a href="mailto:studentfinance@iheed.org">studentfinance@iheed.org</a>

#### 2 Deposit

- 2.1 In order to accept your offer of a place on your iheed Training Ltd programme you will be required to pay a Deposit (the 'Deposit').
- 2.2 The Deposit can be paid either before or after receipt of your offer letter. If your application is unsuccessful and you do not receive an offer letter, then the deposit will be refunded in full to you.
- 2.3 The Deposit will be offset against your overall Tuition Fees.
- 2.4 **Cooling off Period:** If you withdraw within 14 days of payment of the Deposit, you will be eligible for a full refund of the Deposit. Once the Cooling Off Period has expired, you will not be eligible for a refund of the Deposit
- 2.5 If you wish to withdraw within 14 days of payment of the Deposit, and have not yet enrolled on your programme, you should email such confirmation of your withdrawal to the Fees Office at <a href="mailto:studentfinance@iheed.org">studentfinance@iheed.org</a>

#### **3 Tuition Fee Levels**

- 3.1 Tuition Fees will be charged at the rate stipulated by your Education Advisor, which will be reflected within your Official Payment plan (subject to any bursary or discount granted).
- 3.2 Discounts or bursaries may be applied, by iheed Training Ltd, to the Tuition Fee in accordance with the terms advertised on our webinars and pre-enrolment email communications.
- 3.3 Tuition Fees are reviewed annually and are liable to change each academic year.
- 3.4 Students who commence and complete their Programme within a continuous period of study, and within the stipulated timeframe shall not be subject to a Tuition Fee increase timeframe.

- 3.5 Students who take breaks in their studies or take longer than the stipulated timeframe to complete their studies may be subject to tuition fee increases.
- 3.6 Any module taken after the normally scheduled timeline, may be subject to a fee increase to reflect the revised Tuition Fees applicable at that point for that uncompleted module

# **4 Payment Options**

- 4.1 Tuition Fees are payable by either a single upfront payment in full, by semester or by prearranged instalments.
- 4.5 An agreed schedule of payment options ('Payment Schedule') will be provided and agreed with you upon receipt of your Deposit.
- 4.7 Payments can be made online, using a credit or debit card or by bank transfer and must state the correct references (invoice number and student ID number).
- 4.8 All fees are to be paid in full. You will be responsible and must pay for any bank or other charges incurred or any exchange rate fluctuations, in addition to the amount of the Tuition Fees stated within your Payment Schedule.

# **5 First payment of Tuition Fees**

- 5.1 Unless you receive funding from the Student Finance organisations in the UK ('**SF**'), the first payment of your Tuition Fees can be paid at any point once you have paid your Deposit but MUST be received on or before the first instalment payment date stipulated on your payment schedule.
- 5.2 If your Tuition Fees are not received by this date, you will forfeit your place on the programme and lose access to the Learning Management system.
- 5.3 If you receive funding from SF, the timing of your first payments will be agreed in accordance with your SF payment schedule.
- 5.4 For SF students, if we have not received payment by the stipulated deadline in section 5.3 above, access to your online course will be withdrawn and your registration with the academic institution may be terminated.

# **6 Subsequent payment of Tuition Fees**

- 6.1 Unless you receive funding from SF, all subsequent payment instalments MUST be received in accordance with the dates stipulated on your payment schedule.
- 6.2 If you receive funding from SF, the timing of your subsequent payments will be deferred to two weeks after you receive your next and subsequent SF instalment(s).
- 6.3 If your Tuition Fees are not received by the above deadlines, access to your online course will be withdrawn.

# 7 Liability

- 7.1 In the event of a student's loan provider, employer, or equivalent sponsoring body failing to make payment in respect of the Tuition Fees, the student is personally liable for the outstanding payment and/or any future payments.
- 7.2 Students waiting for confirmation of funding from SF or equivalent bodies will be classed as self-funding until confirmation of such third-party support is received.

#### 8 Withdrawal

- 8.1 Students who withdraw within 14 days of the first day of teaching on Module One in their programme (the 'Second Cooling Off Period') will be eligible for a full refund of all fees paid up to that point minus the non-refundable Deposit. For the avoidance of doubt, the commencement date for this Second Cooling Off Period is the date of the first Programme Induction Session. For the avoidance of doubt, the Second Cooling Off Period shall not apply to any subsequent modules.
- 8.2 Students who withdraw after the expiry of the Second Cooling Off Period will be refunded any tuition fees, paid in advance, less the non-refundable deposit and less the administrative fee as outlined in Section 10, for whole modules of your Programme not commenced, based on the official withdrawal date. For the avoidance of doubt, the official withdrawal date is the date on your Programme Withdrawal Request Form (hyperlink to be inserted).
- 8.3. For each subsequent module, students will be fully liable for the Tuition Fee should a request to withdraw from a module be submitted after the start date of any module for which they are registered, regardless of whether they have logged in to their online course or not
- 8.4 Notification of withdrawal must be received in writing by completing and submitting the Programme Withdrawal Request Form
- 8.5 Once a student has withdrawn from their course, they will be removed from the Online Learning Environment ('**OLE**') and section 8.3 above will apply.

# 9 Suspension or Intermittence of Studies

- 9.1 Where a student undertakes an approved Temporary Withdrawal from their studies, Tuition Fees already paid will not be refunded but retained until studies are resumed or permanent withdrawal occurs.
- 9.2. As per section 8.3 above, students who request a temporary withdrawal or intermittence after the start date of a module, will still be liable for their Tuition Fees for that module (as attempted), in full.
- 9.3. Students may be charged for retaking modules and remain liable to pay any outstanding Tuition Fees that may be due at the point of suspension.

# 10 Payment of Refunds

- 10.1 Any refunds due will be made to the bank and account holder (or other financial institution) that originally paid the fee.
- 10.2 Where payment of fees was split between more than one payee, refunds will be made in proportion to the original split.
- 10.3 The following additional administrative charge will be applied to all refunds:
  - £500 for a Postgraduate Diploma or Masters registered student
  - £200 for a Postgraduate Certificate registered student
  - €200 for an RCPI Certificate or Diploma registered student
- 10.4 We aim to process refunds within 3 weeks of receiving your Programme Withdrawal Request Form. Please note at busy periods this may take longer.
- 10.4 All refunds will be calculated in the same currency denomination as the set Programme Fee. We will not offer compensation for any bank or other charges incurred nor for any shortfalls due to exchange rate fluctuations. Other than for refunds made within the First Cooling Off Period, any bank charges for executing the refund will be deducted from the refund amount.

#### 11 Student Debtors

- 11.1 Students who have outstanding financial commitments will not be permitted to progress to their next module until the debt has been repaid or alternative arrangements made.
- 11.2 Students who wish to dispute a debt must submit their dispute to <a href="mailto:studentfinance@iheed.org">studentfinance@iheed.org</a> within 7 days of receiving a payment demand. Any undisputed amounts must be paid.
- 11.3 Students who have outstanding financial commitments will be sent two reminder emails by the Fees Office. If the debt remains unpaid one week after the second reminder email has been sent, the following sanctions will apply:
  - 11.4.1 the student will be temporarily blocked from using the Online Learning Environment, and other resources and academic supports will be withdrawn until arrangements to pay the fees are made; and
  - 11.4.2 following the temporary block of the Online Learning Environment account, the student will be sent one final reminder by the Fees Office with a two-week deadline for payment. Should the student fail to make arrangements to pay their outstanding fees by the stated deadline, a formal withdrawal process will be initiated, the student's record closed, and the student will no longer have access to the Online Learning Environment nor course materials. In the event of permanent withdrawal, liability for the debt will remain; and
  - 11.4.3 the debt will be referred for external collection including the use of legal action where the debt is still outstanding one month after the final reminder has been sent.
- 11.4 Students with outstanding financial commitments will not be presented to Boards of Examiners for ratification of results and issuance of awards. iheed Training Ltd also retains the right to withhold

transcripts/certificates and prohibit attendance at the awards ceremony until the debt has been paid in full, by cleared funds.

#### **12 Variation of Conditions**

- 12.1 iheed Training Ltd may, by two weeks' written notice via the Online Learning Environment, vary the terms and conditions contained in this Fees and Cancellation Policy as may be necessary to comply with any law, regulations or amendment thereof, of the Government of Great Britain.
- 12.2 iheed Training Ltd additionally reserves the right, upon giving two week's written notice of such change via the Online Learning Environment, to make an addition, amendment or alteration to these conditions as is deemed necessary.
- 12.3 These terms and conditions are governed by and construed in accordance with the laws of the Republic of Ireland.
- \* iheed Training Ltd is a subsidiary of Cambridge Education Group Limited (06020370) and registered in the Republic of Ireland (531745) its Registered Office: 2nd floor, Bracken Business Park, Sandyford Business Park, Dublin 18, Ireland D18 V0Y0