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1. Purpose

To outline the University's approach to the collection of income from student and non- student activity.

2. What is covered by the policy?

Student activity: payment of tuition fees; maintenance and studentship payments; accommodation fees; refunds; other student debt

Non-student activity: customer master records; credit checks; currency; invoicing; payment terms; collection agencies; legal proceedings

3. Who does the policy apply to?

All Staff, Students, Sponsors and University Customers.

4. Roles and responsibilities

The Finance Section is responsible for the collection of revenue to the University.

The Accommodation Section is responsible to assist the Finance Section for the collection of income related to University managed accommodation.

All employees of the University are asked to co-operate fully with the Finance Section in the collection of revenue to the University.

5. Policy

Income collection from student and non-student activity is to be dealt with in a sensitive and positive manner in accordance with the University's Financial Regulations.

The University recognises that students are facing increasing financial burdens as they pass through the Higher Education system and seeking advice at an early stage before problems escalate improves the chances of finding a solution.

All correspondence with students must clearly state the amount and type of debt and the payment options available.

All correspondence with students will encourage them to seek help should they be facing financial difficulties. Advice may be sought from the Dean of Academic Affairs, Dean of Student Affairs and the Programme Director.

6. Related regulations, statutes and policies

[NUMed Financial Regulations](#)

[NUMed Tuition Fees Refund Policy](#)

[University Regulations](#)

7. Procedure to implement the policy

Refer to Appendix 1.

8. Monitoring and reporting on compliance

What will be monitored?	Frequency	Method	Who by	Reported to
Payment of tuition fees	Continuous	Reconciliation of student records. Fee paid against due date schedule	Finance Section	CEO, COO and Senior Finance Manager
Payment of accommodation fees	Continuous	Reconciliation of student records. Fee paid against due date schedule	Finance Section	CEO, COO, Senior Finance Manager, Senior Accommodation Manager
Other student debt	Continuous	Reconciliation of records	Finance Section	Outstanding debt over RM500 is reported to the Senior Finance Manager
Credit checks	Periodically plus mandatory for all companies where the initial order is	Via credit reports	Finance Section	CEO, COO Finance Senior Manager as necessary

	over RM50K or where payment patterns have changed			
Follow up for unpaid non-student bills	Invoice by invoice basis once debt is past due date.	Reconciliation reports	Finance Section	Units for authorisation to take further action

9. Failure to comply

a. Tuition fees

Tuition fees will normally be charged for a full academic year. Tuition fees are composite and include registration, tuition or supervision, access to library and IT services, examination, re- examination as an internal candidate and graduation.

The arrangements for charging and collecting tuition fees are covered by the University's General Regulations. Failure to pay tuition fees can impact on a student registration and the services available to the student – see www.ncl.ac.uk/regulations/docs/.

Fees and other charges shall be paid at the times prescribed by the University. It is a condition of registration that the students have made adequate financial arrangements to cover the cost of all tuition fees and maintenance expenses for the whole period of study at the University.

Students who are supported by grant awarding bodies or other sponsors shall provide the necessary information for the University to secure payment from the body concerned. Other students will be classified as self-supporting and will be responsible for the payment of their own fees.

Details of payment options are available from Finance.

Students who do not pay by the due dates will be subject to a suspension of their IT account, and thus access to University controlled facilities such as IT clusters and the Library. In addition, a late payment interest of 0.5% per month will be

charged on the outstanding balance of RM5,000 and above. For outstanding balances of less than RM5,000, a late payment fee of RM150 per semester will be charged.

Where there are any delays in the payments of tuition fees (or other charges relating to academic study at the University), whether by students themselves, a grant awarding body or other sponsor, and where those students cannot show reasonable cause and give a satisfactory assurance as to payment, the Programme Dean or Director may determine an appropriate sanction. Sanctions may include:

- i. denial of the opportunity to sit University examinations or to have assignments assessed
- ii. denial of access to other University facilities, or such sanctions as may be approved from time to time by the Programme Dean or Director
- iii. withholding of exam results
- iv. denial from going to the UK for Electives, SSC, Exchange
- v. non issuance of CAS letters
- vi. non issuance of recommendation letter from the Dean for their visa to the UK for Foundation training
- vii. exclusion from further study in the University. In special circumstances a student so excluded may be readmitted to the University on the authority of the CEO, on payment of all outstanding fees and debts to the University together with an administration charge of RM500.

When sanctions are taken, the relevant University sections who need to be aware of this will receive notification of which students are affected.

Any students who owe tuition fees will not be allowed to re-register at the start of the next academic year and will not be permitted to graduate. A notification will be sent to students to inform them of the situation.

No degree, diploma or other qualification shall be conferred upon students who have not fulfilled their financial obligations to the University or are subject to ongoing disciplinary procedures. Any outstanding debt will be referred to an

external collection agency and, if necessary, legal action will be instigated.

These sanctions may only be applied in the event of non-payment of University tuition fees. They may not be used as a means for handling any other type of debt.

Where the University bank is unable to receive payments that involve either directly or indirectly countries that are subject to varying degrees of Economic Sanctions, students will need to make alternative arrangements to pay their fees.

b. Accommodation fees:

Students must make payments in line with the terms and conditions of their contract. Students whose account continues to be in arrears may lead to referral to an external debt collection agency or a "Letter of Claim" being issued for legal proceedings to be initiated.

In certain circumstances, access to the unit may be restricted, and students may be asked to vacate the unit.

Students may be able to re-negotiate their payment terms with the Finance Section.

Students with accommodation debt on their account will not be allocated University accommodation and will be required to meet with the Finance Section to agree a payment plan. Defaulting on an agreed plan may lead to referral to an external debt collection agency or a "Letter of Claim" being issued for legal proceedings to be initiated.

Outstanding balances on accounts will not be pursued for less than RM300; similarly, refunds will not be made (unless specifically requested) for less than RM300.

c. Other student debt

Other student debt may be Library fines, disciplinary fines, or any other such non-Tuition Fee debt as deemed ancillary by the University.

In the case of other debt, the debt will initially be held and monitored by the relevant sections within the University. An initial reminder email will be sent to the student requesting payment and it is expected that these debts will be paid back when they become due.

If payment is not made by the stated deadline, the section will send follow up emails in line with their individual procedures. Once the follow up emails have proved ineffective and the debt remains outstanding, for student debts over RM300 only, the Finance Section will raise an invoice with payment terms of 7 days. Should the student dispute the amount or reason for the debt they must speak to the relevant section.

If the invoice then remains outstanding after the payment deadline the Finance Section will pass the debt to a Debt Collection Agency for their immediate action. Once the debt has been passed to the Debt Collection Agency the student should only enter into correspondence with the Debt Collection Agency regarding the debt.

d. Non-student activities

Follow-up activity with customers who have not paid their bills by the due date will be the sole responsibility of the Finance Section.

This is carried out on an invoice-by-invoice basis and consists of letters, e mails and phone calls as appropriate for the customer.

Outstanding balances on accounts will not be pursued for less than RM300; similarly, refunds will not be made (unless specifically requested) for less than RM300.

Collection agencies for use will be approved by the CEO.

Once a debt has been passed to an agency, or is with the Legal team, the Finance Section must not enter into negotiations with the debtor.

The customer account will be blocked for use by the Finance Section until the account has been cleared.

In limited circumstances it may be necessary to instigate legal proceedings for the recovery of debt. The Finance Senior Manager will take responsibility for all cases referred to the Legal team.

The costs will be paid by the defendant if the claim is successful.

The relevant sections must co-operate fully with the Finance Section and the Legal team e.g. providing information, contracts, statements etc.

The Finance Section will advise the relevant sections at all stages of proceedings and will advise on enforcement after Judgment has been obtained.

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Does this replace another policy? Yes / No If yes please state. NO		
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Effective from: August 2024		
Review due: August 2026		
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Policy author: Senior Finance Manager		
Person(s) responsible for compliance: Finance Section and Accommodation Section		
Consultation		
Version	Body consulted	Date
August 2024	NUMed Executive Board and Head of Services, Newcastle University Chief Financial Officer	June / July 2024
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If yes or unsure, please consult the Diversity Team in HR for guidance		
Initial assessment by:	Date:	
Key changes made as a result of Equality Impact Assessment		
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APPENDIX 1

Procedure to implement the policy

1. Students

1.1 Tuition Fees - Introduction

Students fall into one of 2 fee paying categories:

- Self-funding students
- Sponsored students

1.2 Self-funding students

For MBBS, BMS and FIS September Intake:

Payment for the first semester fees of each academic year is due before the registration date for each programme.

The fees for second semester are due by 31st January.

Tuition fees that are paid in full at or before registration attract a discount of 2%.

For FIS May Intake:

Payment for the first semester fees of each academic year is due before the registration date.

The fees for second semester are due by 31st October.

Tuition fees that are paid in full at or before registration attract a discount of 2%.

The preferred method of payment is bank transfer.

For all instalments due, a general email reminder will be sent to students at least two weeks before the instalment becomes due.

1. If no payment is received after the deadline:

A late payment interest of 0.5% per month will be charged on the outstanding balance of RM5,000 and above. For outstanding balances of less than RM5,000, a late payment fee of RM150 per instalment will be charged.

Subsequent individual reminders will be sent to students to advise the latest outstanding balance on a monthly basis.

2. If there are outstanding fees after the first individual reminder:

Access to IT accounts and University controlled facilities such as IT clusters and the Library will be suspended as follows:

Programme	1st instalment	2nd instalment
FIS May Intake	July	October
For MBBS, BMS and FIS September Intake	November	March

3. If there are still outstanding fees thereafter, the following sanctions may be imposed:
- i. denial of the opportunity to sit University examinations or to have assignments assessed
 - ii. denial of access to other University facilities, or such sanctions as may be approved from time to time by the Programme Dean or Director
 - iii. withholding of exam results
 - iv. exclusion from going to the UK for Electives, SSC, Exchange
 - v. non issuance of CAS letters
 - vi. non issuance of recommendation letter from the Dean for their visa to the UK for Foundation training
 - vii. exclusion from further study in the University.

1.3 Sponsored students

Invoices are raised with 30-day payment terms. No discounts or instalments are offered to sponsored students. Should a Sponsor default on payment of tuition fees, the responsibility for payment of the fees will revert to the student.

1.4 Charging Policy for Students Withdrawing from the University or Suspending Studies

Any refund of tuition fees and/or reduction in fee liability is at the discretion of the University.

Charges will not be levied for students who withdraw in the first 2 weeks of Term 1 subject to the following administrative fee for withdrawal during the first 2 weeks:

Administrative Fee	Local Students	International Students
Post-Enrolment	RM2,000	RM3,000

After the first 2 weeks from the start date of the first semester, if a student withdraws at any time within the first semester of the first academic year of a programme, no refund will be made for the first semester fees.

For withdrawal from semester two of the first academic year onwards, tuition fees are charged on a weekly basis up to the date of withdrawal from the programme.

In all cases any debts owing to the University shall be fully settled by the student or the outstanding amount will be subtracted from the approved refund of fees.

1.5 Refunds

Refunds should not be made to students who owe tuition fees and will only be made in accordance with Finance policies.

Refunds will not normally be made for amounts less than RM300 unless requested by the student.

Deposits are strictly non-refundable except for the specific circumstances set out in the offer letter only.

A Deposit Refund will only be authorised by the COO in certain circumstances.

Refunds will be returned via a bank transfer. The University does not take any responsibility for payments made by a third party. Cash Refunds are not made.

A refund request in writing will be required where appropriate.

For more information about Tuition Fee refunds, see [\(Tuition Fee Refund Policy\)](#)

1.6 Maintenance and Studentship Payments

The University may reclaim any overpayment made to students should they interrupt or terminate from their study during the academic year.

This includes any overpayments due to changes in mode of study, maternity/paternity leave or sick leave.

1.7 Accommodation Section (Students living within University managed Accommodation)

1.7.1 Terms and Conditions of Contract

All details in respect of tenancy conditions, fees and any additional fees and early termination fees can be found on the University website: <https://www.ncl.ac.uk/numed/students/living-and-accommodation/accommodation/terms-and-conditions/>

1.7.2 Payment Terms

Payment for accommodation fees can be made by debit/credit card, bank transfer or by cheque when students opt to pay in advance, or each term.

Students with a contract for the full academic year or those studying for one semester only and paying in a single instalment fee in advance of their contract start date, may be eligible for a 2% discount.

1.7.3 Refunds

Refunds will not be made to students owing accommodation charges.

Refunds will not normally be made for amounts less than RM300 unless requested by the student/payer.

Refunds will be returned via bank transfer. The University does not take any responsibility for payments made by a third party. Cash refunds are not made.

A refund request in writing will be required where appropriate.

In all cases any debts owing to the University shall be fully settled by the student or the outstanding amount will be subtracted from the approved refund of fees.

2 Non-Student Activity

2.1 Customer master records

All credit sales invoices require the existence of a valid Management Information System (SAGE) customer record.

The Finance Section is responsible for creating and amending all SAGE master records for customers and sales materials.

2.2 Credit Checking Procedure

The University wants to encourage business but at the same time maintain an accurate and up to date database of customers, whilst identifying consistent bad payers and potential bad debtors.

A credit check of all customers, where data is available, will be required if the initial order is over RM50,000. The credit check must be done prior to confirmation of an order or contract.

The Finance Section will assess the credit check and:

- If the company is high risk, authorisation from the CEO will be required if the order is greater than the recommended level.
- If there is little to no risk and/or the value of the order is not significant, no further action will be recommended.
- Apply the relevant credit limit in SAGE.

Additional safeguards (e.g. payment in advance and monthly credit terms) should be considered when the credit assessment identifies significant risk or where the business relates to new or emerging markets.

The Finance Section will periodically review customers, using the above criteria. They will also investigate companies which change their payment patterns. If an invoice is to be raised which causes the credit limit to be exceeded a warning will be flagged. The Finance Section will seek authorisation from the CEO where necessary before the credit limit can be raised above the recommended level.

The overall objective of the University is to limit the risk of a defaulting customer and

not to hinder sales by Units.

When a customer does not conform to the University's credit terms; the University may cease trading with the customer by closing this account.

2.3 Currency

The University's preferred option is to invoice and collect in Malaysian Ringgit.

The University is able to invoice and collect in US Dollars and Sterling Pound. Advice should be sought from the Finance Section on the correct bank accounts for remittance of customer payments.

Where an invoice is raised in any other currency where the currency is volatile, this could result in a very significant loss and the Finance Section is advised to seek help from the UK Finance Management team before agreeing any contract on this basis.

2.4 Invoicing

Invoices should be raised in SAGE for all expected streams of income.

Research Invoices posted to a Research Account may only be raised by the Finance Section.

An invoice will not be pursued and therefore should not be raised for less than RM100.

2.5 Payment terms

Wherever possible a purchase order should be obtained prior to raising the first invoice.

Standard University payment terms for invoices are 30 days. Any exceptions must be agreed in advance with Senior Finance Manager and will depend on the nature of the customer and the services being supplied.