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# **Tuition Fee Liability, Refund and Debtor Policy 2023**

STC Policy Document - OEP Last updated September 2023



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## 1. OVERVIEW

As part of the registration process, it is critical that students understand what is expected of them in terms of tuition fee payments, as well as the options that are available to them for meeting their financial obligations.

## 2. KEY POINT SUMMARY

(This summary is for reference only; it is recommended that students read these Terms and Conditions in full)

- It is the student's, or whoever signs the contract (in case of minors), responsibility to ensure all fees are settled on time.
- Once students sign the Agreement confirming their registration they will be required to commit for the entire scholastic year as per contract. In the cases where students are enrolled without an Agreement students are still expected to honour their financial obligations in full once enrolled on a course.
- Students who are being sponsored by a company and/or via a student loan are expected to settle their payment on application, unless otherwise stipulated within their Agreement
- Students who have not been successful in their loan application but wish to continue studying as a self-funding student should notify Management immediately and make fee payment arrangements according to their revised Agreement.
- Students are legally liable for fees if a sponsor fails to pay.
- Students cannot progress to the next academic year, or graduate, with an unpaid debt.

## 3. SCOPE

All students who have accepted an offer of a place with STC Higher Education (STC) and/or completed registration in any course at STC are bound by these terms and conditions.

## 4. IMPORTANT INFORMATION

- a. A student who withdraws after enrolling and signing this agreement is liable to settle the FULL FEES due for the Programme of Studies.
- b. A student may exercise the right to be refunded the tuition fees under circumstances outlines below:
  - i. Before starting the course, if severe circumstances arise beyond the student's own control (eg. visa refusal). Requests for ex-gratia refunds of part of the fees already settled must be made in writing, including proof of the circumstance, to the Head of Institution. In all situations, an administration fee of 10% of total tuition fee is non-refundable.
  - ii. After starting the course, if severe circumstances arise beyond the student's own control (eg. severe health reasons). Change of employment or being unable to cope with course demands are not included as a severe circumstance. Requests for ex-gratia refunds of part of the fees paid must be made in writing, including proof of the circumstance, to the Head of Institution. Each situation will be analysed on an individual basis, and a decision will be taken based on the number of modules completed/pending, the education/certification provider regulations and the proof of severe circumstances presented.

- iii. When waiting for NCC Education results whilst reading for a University of Wolverhampton under-graduate or post-graduate degree. If the outcome of the pending results is a fail, and progression is compromised, the student is eligible for a full refund of any fees paid to STC Higher Education.
- c. In extreme cases, such as expulsion for failing to comply with STC Rules and Regulations, the student is liable to pay the full fees for the current scholastic year and no refund will be affected. Any unpaid fees will still be due to STC.
- d. STC reserves the right to withhold any results and/or certificates should any balance be due to the institution.
- e. STC will charge the tuition costs as outlined in the course invoice.
- f. Any modifications a student makes to their mode of study may cause the initial fees to change and increase, necessitating a new or revised payment plan. Switching between part-time and full-time modes of study is subject to the necessary availability, approvals, and/or visa requirements. It is the obligation of the student to consult with management about the cost of making any changes to their course, such as adding or changing modules.

## 5. COMMUNICATIONS WITH STUDENTS

- a. In the first instance, communication concerning unpaid payments will be conveyed over the phone. In the second instance, a formal reminder will be sent via e-mail. In cases where a student fails to respond to STC's communication attempts, a legal letter will be addressed to the student.
- b. Statements, invoices, and credit notes will be sent to the student's STC email account, which will be confirmed following enrolment. It is the student's responsibility to maintain, use, and check their STC email accounts on a regular basis throughout their study period.

## 6. PAYMENT METHODS

- a. Fees must be paid by the student, student finance body or sponsor.
- b. Payments can be made via the following methods:
  - Debit/Credit card
  - Direct Bank Transfer to STC Training Ltd. Bank Account
  - Cash or Cheques payable to STC Training Ltd.

Any failed payments may result in the student being instantly blocked and excluded and subject to STC's debt collection procedures.

## 7. TYPES OF PAYMENT PLANS

Bank Details for transfer are available on the invoice.

### 7.1 Full-time EU Students

1 <sup>st</sup> Payment	2 <sup>nd</sup> Payment	3 <sup>rd</sup> Payment
10% to be paid on Application	40% before Induction	50% by the following January (for courses starting in September/October). For other intakes month may vary, as per Agreement

### 7.2 Full-time EU Students

1 <sup>st</sup> Payment	2 <sup>nd</sup> Payment	More Information
10% to be paid on Application	Monthly instalments as per Agreement	Payment should be complete before the end of the academic year, as per Agreement

### 7.3 Part-time EU Students

1 <sup>st</sup> Payment	2 <sup>nd</sup> Payment	More Information
10% to be paid on Application	Monthly instalments as per Agreement	Payment should be complete before the end of the academic year, as per Agreement

Full-time and Part-time students studying at STC will be allowed to split payments according to the Agreement. There is no interest charged on any plans. Each payment plan is subject to the Head of Institution's approval.

Any changes to a student's course are dependent on the availability of the appropriate approvals. Such modifications must be confirmed by the management team in writing. The payment plan will reflect the updated fees that will be charged.

### 7.4 Full-time Non-EU Student (requiring Visa)

1 <sup>st</sup> Payment	More Information
100% to be paid on Application	Full payment needs to be settled prior to course commencement

Full-time students who require a visa to study in Malta are required to settle 100% of their tuition fees upon application, otherwise the a visa will not be granted. Payment in full is required to issue the Acceptance Letter. Any changes that a student wishes to make to their mode of study are subject to the necessary availability, approvals, and visa requirements. Such modifications must then be reported to the management team in writing immediately. The payment plan will reflect the updated fees that will be charged.

## 8. STAND-ALONE COURSES & PROFESSIONAL COURSES

All stand- alone and/or professional courses are individually priced. All fees are paid in advance, however a payment plan is also made possible where students are able to split their fees over the duration of the course. Payment terms will be stipulated within the contract. For stand-alone and professional courses students are not entitled to a refund once the registration process is complete and students are officially enrolled on a course. Students have the **one-time option** of freezing their funds and deferring their start date to the next available intake. If students do not enrol on the next intake any money paid to STC is forfeit.

## 9. 'REFER A FRIEND' SCHEME

Enrolled STC students can participate in STC 'Refer A Friend' Scheme. This scheme is only available for students enrolled on part-time diploma courses and gives actively enrolled students the opportunity to benefit from a monetary discount.

Students would be eligible for a 300 Euro discount off their current course fees, which would be granted every time a new student is referred on a part-time course. The following Terms and Conditions still apply:

- Such potential students would need to meet STC's entry requirements, would need to be approved and provided with an Acceptance Letter.
- For students to be eligible for this scheme they would be required to write to STC management and request a meeting with the new potential student before the new student makes contact with STC.
- The discount will be reflected for the current student once the new referred student pays 100% of their tuition fees.

For Alumni who refer new students the above-mentioned Terms and Conditions apply.

## 10. CHANGE OF CIRCUMSTANCES

It is the responsibility of the student to inform STC of any changes to the following:

- a. ID, passport, address and other contact details such as telephone or mobile phone number.
- b. Travel plans, including exact dates, must be communicated and discussed before committing to the purchase of any flight or travel tickets with administration to ensure no clashes with assessment dates or lectures.
- c. Changes to an account number if on a direct-debit payment plan
- d. Changes to Sponsorship Agreement that would affect the payment plan
- e. Changes from full-time to part-time study or vice versa
- f. Withdrawal – once withdrawn a student cannot return to a course, and fees must still be paid in full

- g. Temporary withdrawal – a student can request a temporary suspension of their studies by contacting administration and compiling a form. All payments owed to STC must be maintained according to the Agreement, even though a student is not attending their lectures. Fees already paid will be carried forward to cover costs of the deferred modules.
- h. Course/Module Changes – Any changes which may alter the original fees charged and require a new/revised payment plan or additional payment need to be communicated to STC in writing. It is the student's responsibility to check costs before adding modules or changing course.

## 11. CONSEQUENCES OF DELAYED/ NON-PAYMENT

- a. Missed payments or instalments may result in STC not issuing results or any certifications to the student. STC reserves the right to suspend and later expel a student if they fail to meet financial obligations. STC also reserves the right to withdraw any offer or cancel any Acceptance Letters issued for a course where the required payments have not been made. This would include withholding access to all school systems.
- b. In cases where third parties settle payments on a student's behalf, enrolled students remain liable for full payment until STC has received all tuition fees in full.
- c. STC has the right to refer any unpaid debt to local legal authorities if a student does not meet their financial obligations and fails to engage with STC in order to resolve the matter. This may involve recovery via formal legal processes.