Cardiff Academy

POLICY /// ADMISSIONS AND STUDENT JOURNEY

# Fees, Payments, Refunds and Cancellations Policy

How fees are set, published and paid, and the circumstances in which applicants and students can cancel, defer, withdraw or transfer and receive a refund – including visa refusals, the 14-day cancellation right, refunds to sponsors and agents, and how to challenge a decision.

| | | | |
|---|---|---|---|
| REFERENCE | **CA-ADM-02** | VERSION | **1.0 (Approved)** |
| POLICY OWNER | **Chief Financial Officer** | APPROVED BY | **Board of Governors** |
| ISSUE DATE | **October 2026** | APPROVAL DATE | **October 2026** |
| REVIEW CYCLE | **Annual (before fees are published for each intake)** | NEXT REVIEW DUE | **October 2027** |
| APPLIES TO | **Applicants, students, parents, sponsors, agents; finance and admissions staff** | PUBLISHED | **Website; offer letters; agent portal; Terms and Conditions** |

**RELATED POLICIES** CA-GOV-08 Student Protection Plan; CA-ADM-01 Admissions; CA-ADM-03 UKVI Sponsor Compliance; CA-GOV-12 Education Agent Recruitment and Management; CA-WEL-08 Student Complaints

**LEGAL ENTITY** Cardiff Education Group Ltd, trading as Cardiff Academy (Company No. 14569122). Registered office: 168 City Road, Cardiff CF24 3JE. Teaching premises: 8 Drake Walk, Cardiff CF10 4LG

## 1 Purpose

This policy makes sure that fees and refund terms are clear before a student commits, are fair under consumer law, and are applied consistently. It forms part of the contract between the Academy and the student and must be read with the Terms and Conditions and the Student Protection Plan.

**FOR DECISION BY THE BOARD** The refund schedule in sections 6 and 7 keeps the cancellation bands in the 2025 policy, adds the statutory 14-day cancellation right, and replaces the "no refund after the start date" rule with a term-by-term approach. A blanket "no refund once a course starts" rule may be challenged as unfair under the Consumer Rights Act 2015. Please confirm the figures marked for confirmation before approval.

## 2 Fees

- Tuition fees for each programme and intake are approved by the CFO and CEO and published on the website and in offer letters **before** applications open.
- Published fees include all compulsory costs of the programme (teaching, learning materials, internal assessment, certification). Any **compulsory** additional costs (for example an application fee or an external examination fee) are shown alongside the tuition fee, not separately. Optional costs (trips, additional tuition) are listed separately and clearly.
- Fees are fixed for the published duration of the programme for students who start it. Fees will not increase during a programme.

### 2.1 Current fee components

| Item | Amount | Refundable? |
|---|---|---|
| **Application fee** | Not currently charged | Not applicable |
| **Tuition deposit (credited against tuition)** | Not currently charged | Not applicable |
| **Tuition fee – IFY (1 year)** | £22,500 (2026–27 entry) | See sections 5–7 |
| **Tuition fee – other programmes** | As published | See sections 5–7 |

## 3 Payment

- The deposit is due when the offer is accepted. The balance is due by the date in the offer letter. For Student visa applicants, a CAS is assigned only when the deposit has been received (see CA-ADM-03).
- Instalment plans may be agreed in writing with the Finance Office.
- Payments are made by bank transfer or card to the Academy's account. Payments from third parties may require identity and source-of-funds checks.
- Fees paid are recorded accurately and shown on the CAS for sponsored students.
- If fees are not paid when due, we will contact the student and agree a plan. Persistent non-payment may lead to suspension from teaching after written notice, but never in a way that puts a student under 18 at risk.

## 4 Sponsored students

Where a government, embassy or employer pays fees, the sponsor's terms apply as agreed in a sponsor letter. Refunds are paid to the sponsor.

## 5 Your right to cancel within 14 days

If you accept an offer at a distance (online, by email or by phone), you have a legal right to cancel within 14 days of accepting, without giving a reason, and receive a full refund of all money paid, including any deposit or application fee. If you ask to start the programme within the 14 days and then cancel, we may deduct a proportionate amount for teaching already provided. To cancel, tell us in writing (email is sufficient) at enquiries@cardiffacademy.co.uk. We will refund within 14 days of your cancellation.

## 6 Cancellation before the programme starts (after 14 days)

| When we receive written notice | Refund |
|---|---|
| **More than 6 weeks before the start date** | All fees paid, less the application fee |
| **4 to 6 weeks before the start date** | 75% of tuition fees paid, less the application fee |
| **2 to 4 weeks before the start date** | 50% of tuition fees paid, less the application fee |
| **Less than 2 weeks before the start date** | Tuition fees paid, less any costs already incurred by the Academy |

These amounts reflect a genuine pre-estimate of the Academy's losses, because places cannot easily be refilled close to the start date.

## 7 Withdrawal after the programme has started

- Students who withdraw after starting receive a refund of tuition fees paid for any **term (or module block) that has not yet started**, provided they give written notice before that term starts.
- Fees for the current term are not normally refundable.
- Where a student must withdraw for serious, evidenced reasons beyond their control (for example serious illness or bereavement), the Academy will consider a pro-rata refund or a credit for future study (section 10).
- Students who are required to leave under the Disciplinary Policy receive a refund of fees for terms not yet started, less any costs incurred.

## 8 Visa refusals

- If a Student visa application is refused, the applicant receives a refund of all tuition fees paid, on receipt of the refusal notice.
- No refund is made where the refusal was due to false documents or deception, or where the applicant withdrew the visa application or failed to attend a biometrics or credibility appointment without good reason.
- Refund requests must be made within **3 months** of the refusal, with a copy of the refusal letter.
- If the applicant decides to reapply, the fees may instead be held for a later intake.
- If a visa is granted but the student does not enrol, section 6 applies, and the Academy must report the non-enrolment to UKVI.

## 9 Deferral and transfer

- An applicant may ask to defer their start to a later intake once, within 12 months. Fees paid are carried forward. Deferral is subject to space and to visa rules; a new CAS is needed for sponsored students.
- Transfers between Academy programmes are subject to entry requirements and may change the fee payable.
- Fees cannot be transferred to another person.

## 10 Exceptional circumstances

The CFO and Principal may approve refunds or credits outside sections 6–9 where there are serious, unforeseen and evidenced circumstances. Decisions are recorded with reasons so that similar cases are treated consistently.

## 11 Academy cancellation or material change

If the Academy cancels a programme or makes a material change, students receive a full refund or alternative as set out in the **Student Protection Plan (CA-GOV-08)**.

## 12 How refunds are paid

- Refunds are paid to the original payer, by the original method where possible, within **28 days** of the refund being approved (14 days for statutory cancellations).
- Where fees were paid through an agent, refunds are normally paid to the original payer directly. Where the agent paid the fees, the refund is paid to the agent and the student is told the amount and date.
- The Academy does not deduct bank charges for refunds it initiates; overseas bank charges and exchange rate differences are outside our control.
- For students under 18, refunds are paid to the parent, guardian or sponsor who paid.

## 13 Agent commission

Commission paid to agents is not deducted from refunds to students. The Academy recovers commission from agents as set out in CA-GOV-12.

## 14 Challenging a decision

If you disagree with a fee or refund decision, write to the CFO within **14 days**. If you are still dissatisfied, use the Student Complaints Procedure (CA-WEL-08). Fee complaints are recorded and reported to inspectors.

## 15 Review

The CFO reviews this policy annually, with legal advice on consumer law compliance where significant changes are proposed.

## Compliance mapping

This policy has been written to meet, and to evidence, the following external requirements. Inspectors and university partners can use this table to locate the relevant provisions.

| | |
|---|---|
| **ISI Educational Oversight (PFE) standards** | Section 4 criteria – fee collection and refund procedures; Standard 52 (complaints including fee complaints) |
| **British Council Accreditation UK criteria** | M24 (clear, accurate information on costs); M16 (accurate payment records); M21 (accurate information) |
| **UKVI Student sponsor guidance** | Student sponsor guidance – refund policy available to students; refunds where a visa is refused; recording fees paid on the CAS |
| **University partner due diligence** | CMA consumer law compliance expected of partners; transparent, fair terms |
| **Legislation and statutory guidance** | Consumer Rights Act 2015 (Part 2: unfair terms); Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013; Digital Markets, Competition and Consumers Act 2024 (drip pricing and unfair practices); CMA consumer law guidance for higher education providers; Money Laundering Regulations 2017 |

## Document control

| Version | Date | Author / reviewer | Summary of changes |
|---|---|---|---|
| 0.9 | Pre-2026 | Various | CA BC Refunds and Cancellations Policy (2025); Terms and Conditions (2019/2025); Admissions fees and refunds policy |
| 1.0 | October 2026 | Chief Financial Officer | New policy written for university partnerships, ISI Educational Oversight and British Council Accreditation UK. Supersedes all previous versions. |

| APPROVED ON BEHALF OF THE BOARD | SIGNATURE | DATE |
|---|---|---|
| Chair of the Board of Governors | | |