

## Student Financial Responsibilities

Academic Year 2020/2021 – September 2020 Intake

This document has been produced to help you anticipate the cost of achieving a university degree. All students are charged tuition fees (inclusive of VAT) which may be paid by a sponsor, or by personal contribution.

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## Finance Information

The following section of this guide will explain, in detail, your financial responsibilities while you are studying at Heriot-Watt University. The main thing to remember is that you are responsible for ensuring that tuition fees are paid in full within Heriot-Watt University's terms and conditions. This applies equally if your fees are being paid by a sponsor or if you are self-financing.

Further information of Tuition Fees for 2020/21 can be found [here](#).

Further information of Scholarships for 2020/21 can be found [here](#).

Please note that all fees are subject to revision. We must emphasize that there are serious consequences for non-payment of fees, including penalty charges, the withdrawal of facilities and withdrawal as a Heriot-Watt University student.

## Student Fees and Charges

### Tuition Fees

Tuition fees cover the provision of tuition which students receive and the cost of University facilities, including the libraries and computing facilities, which are available for use when studying. Fees will not cover, for example, the cost of reference books, notebooks and other stationery needed for study or any University goods or services used which is not a necessary part of the programme. Such additional costs will vary across programmes.

In accordance with the University's Ordinances and Regulations, all fees and charges due, unless otherwise stated, are payable by students to the University in advance of enrolment as a student of the University. Details of tuition fees and other charges are issued to students either at the start of the Academic Year, or as appropriate during the year, and are due for payment as follows:

**Tuition fees (New Students)** – a non-refundable advance payment, equivalent to 10% of the tuition fee is due when a student accepts the offer of a place on the program. The balance will be due according to the student's payment plan or can be paid in full (see payment options below).

**Tuition fees (Continuing Students)** – students will receive their payment plan at the start of the academic year and can either pay in full or as per the dates in their payment plan (see payment options below).

### Security Deposit

There is a refundable security deposit (AED 1,000) charged to cover damage/breakage/loss in connection with academic or non-academic materials/consumables or any other charges. The University in its discretion will apply the deposit against any outstanding debt or any fine that the University has imposed, which are unpaid.

**Refund of Security Deposit:** All security refund requests shall be processed only after completion of the program of study, subject to clearance from all departments. All deposit refunds shall be processed through account payee cheque or through bank transfer only. Please note that for bank transfer requests, bank charges will apply and which will be borne by the applicant/student.

### Other Fees and Charges

Other fees and charges include all other charges applied by the University, such as disciplinary fines, payment for late payment and replacement documentation (e.g. Student Identity Cards). There may

also be Academic School charges, such as bench fees, field trips, breakages or deposits. Please note that this list is not exhaustive.

For student [visa fees](#) (if required), these must be paid at least 30 days prior to the commencement of the programme (or ASAP). Regrettably, these charges are non-refundable.

## Payment Options

The following options are open to you with regards to payment of fees/charges:

- Credit Card (in person at the [Dubai Student Service Centre](#))
- Bank transfer (students must pay all bank charges incurred)
- Online payments
- Payment Plan for local students via Cheque Payment/ Post-dated Cheques
- Payment Plan for International Students paying from abroad via bank transfer or online payment only

### Bank Transfer

In order to ensure that your bank transfer payment is reflected quickly in your student account you will be asked to:

- a. include your Heriot-Watt ID number as the reference number in the bank transfer request
- b. forward the SWIFT payment confirmation number that you receive from your bank to the following email address: [hwudbankconfirmation@hw.ac.uk](mailto:hwudbankconfirmation@hw.ac.uk)

The bank transfer can be made either in AED or USD. The Heriot Watt bank details are as follows:

**a. Paying in AED:**

Bank: Barclays Bank  
Account number: 000002313617  
IBAN number: AE260190000000002313617  
Swift code: BARCAEAD

**b. Paying in USD:**

Bank: Barclays Bank  
Account number: 000002313618  
IBAN number: AE960190000000002313618  
Swift code: BARCAEAD

### Advance Payment of Fees (New Students)

Following the acceptance of your offer at the University, you will receive an email from the University with a payment link for you to pay either the 10% initial non-refundable payment or the full 100% of your fees. A payment plan will also be included for those that opt to pay the balance of their tuition fees by payments.

For those that prefer not to use the online payment link, please refer above for the alternative payment options available.

### Online Payment

1. Payment Link

- **New Students** will receive their payment link and payment plan following the acceptable of their offer
  - **Continuing Students** will receive their payment link and payment plan at the beginning of the academic year
2. The amount will automatically be shown in the system.
  3. You will then be asked to input your credit card/debit card details and submit the request.
  4. You will then be asked to enter your banking password to authorise the transaction.
  5. Once the transaction is authorised the screen will show an approval message stating that the transaction has completed successfully.
  6. You will then receive a confirmation message to your email account from the payment gateway “CC Avenue” which you can use as evidence of payment. This payment will automatically be reflected in your account within the Heriot Watt system.

### Payment Plan for Local Students (not requiring a University sponsored visa)

If you have not paid your fees in full and you would like to utilise your payment plan, your fees will need to be covered by a number of post-dated cheques (PDC) and the values and timing of these will be shown in your payment plan. These PDCs need to be submitted to the [Dubai Student Service Centre](#) (DSSC) prior to commencing your studies. If you are a new student and have paid the 10% non-refundable advance payment of fees, the post-dated cheques will be for your balance.

- For undergraduate students: 7 post-dated cheques (5th of every month from September to March within the academic year)
- For full time postgraduate students this will be 9 post-dated cheques (5th of every month from September to May within academic year)
- For part time postgraduate students this will be 19 post-dated cheques (5th of every month from September to May and September to June within the respective each academic year).

### Payment Plan for International Students (requiring a University sponsored visa)

If you have not paid your fees in full and you would like to utilise your payment plan, your fees will need to be paid via bank transfer or online payment according to the values and timing shown in your payment plan. If you are a new student and have paid the 10% non-refundable advance payment of fees, the bank transfers or online payments will be for your balance.

**New Students** from outside the UAE can avail an international payment plan for their annual tuition fees, allowing them to pay as follows:

- 10% will be due with acceptance of the offer for new students (this is a non-refundable advance payment)
- 15% will be due when you apply for your student visa or no later than 1 September 2020
- 25% will be due on 1st October 2020
- 25% will be due on 1st December 2020
- 25% will be due on 1st February 2021

Please note that 25% of the tuition fees become non-refundable once the visa process has commenced.

**Continuing Students** from outside the UAE can avail an international payment plan for their annual tuition fees, allowing them to pay as follows:

- 25% will be due when you apply for your student visa or no later than 1 September 2020
- 25% will be due on 1st October 2020
- 25% will be due on 1st December 2020
- 25% will be due on 1st February 2021

Please note that 25% of the tuition fees become non-refundable once the visa process has commenced.

### Late Payments

The following will apply if a cheque is dishonoured, returned unpaid or a payment is missed:

- a) You are liable to pay a fine of AED 500.00 to cover the administration costs of processing the dishonoured cheque;
- b) You are liable to pay any penalty charges your bank may levy;
- c) The balance of any amounts due becomes immediately payable in full.

### Help and Support

If you are experiencing financial difficulties in paying fees, you must seek help at the earliest opportunity. It is important to keep the University informed of developments and in the first instance the University recommends that any student facing financial difficulty contacts the Dubai Student Service Centre to start discussing options.

### Debt Management Procedure

The following procedures apply to outstanding fees and charges due to the University:

**Tuition Fees:** the failure to pay tuition fees in accordance with your chosen payment option will result in the full amount of annual fee becoming due immediately. In all instances of non-payment, early communication with the Dubai Student Service Centre (DSSC) is strongly encouraged.

If you are identified as being overdue for payment of tuition fees and you have not contacted the University (DSSC) by the due date, the following steps will be taken:

- **Day 7** - the Finance Office will send a reminder letter to your HWU and personal (if available) email account drawing attention to the outstanding payment. A 4% per annum penalty charge may be levied on the outstanding unpaid balance on your account now or at any point during the debt management process.
- **Day 14** - If the fees remain unpaid, a second letter will be sent to your HWU and personal (if available) email account, setting out the implications of non-payment and stressing the importance of informing the University, as a matter of urgency, of the reason(s) as to why payment has not been forthcoming.
- **Day 21** - If the fees remain unpaid, a third letter will be sent to your HWU and personal (if available) email account, setting out the implications of non-payment, such as possible removal of IT and Library access and also the potential denial of entry into exams at the end of the semester / year. The letter will also stress the importance of informing the University, as a matter of urgency, of the reason(s) as to why payment has not been forthcoming. Your Head of School/Institute will also be notified of the situation.

- **Day 28** - If the fees remain unpaid, the University will withdraw any award of scholarship or other financial assistance offered to you. You will be informed via a fourth letter which will be sent to your HWU and personal (if available) email account.
- **Day 35** - If the fees remain unpaid, Finance will write to you to inform that holds have been placed on your student record. You will not be able to view your results, graduate (if applicable), order transcripts nor enroll into the next academic year until the debt is paid.
- **April** – If any fees remain unpaid, you will be withdrawn from the University. The Provost and Vice-Principal (Dubai) will write to you notifying you of the University’s decision regarding your withdrawal from your programme of study at the immediate conclusion of the Semester Two final exam diet. You will not be able to view your results, graduate (if applicable), order transcripts nor enroll\* in the next academic year until the debt is paid. Your Head of School/Institute will also be notified of the situation. Your University sponsored visa (if applicable) will be cancelled. Legal action will be taken at this stage to recover the outstanding debt.

The University reserves its right to compulsorily withdraw any student who has failed to pay their fees from Day 35 and who has made no attempt to contact the University to discuss the issues and agree a revised payment plan.

\*Students with resit examinations in the August exam diet can exceptionally request reinstatement for their resit exam(s) by contacting [dubaistudentservices@hw.ac.uk](mailto:dubaistudentservices@hw.ac.uk). The student will be compulsorily withdrawn immediately after their resit exam(s).

The University reserves the right to amend this policy from time to time in light of prevailing circumstances

### Other Penalties

You will not be permitted to enrol for the next year of your programme of study whilst owing money to the University for tuition fees.

You may be withdrawn from the University for non-payment of tuition fees and this will therefore prohibit you from taking examinations or assessments at any diet of examinations or from proceeding to your project/dissertation

The University will withhold references and your conferment of degree - no degree certificate or reference will be issued.

Transcripts of results, results letters and certifications will state clearly that the candidate has not yet satisfied the requirements for the award of the degree.

### Appeal Process

If you are not content with a decision concerning payment of fees, please contact [dubaiaccountsreceivable@hw.ac.uk](mailto:dubaiaccountsreceivable@hw.ac.uk)

### Cheque Return

The following procedure details the process undertaken if, for any reason, a cheque is returned from the Bank unpaid:

- **Day 1** – the Finance Office will send an email to the student’s HWU and personal (if available) email account drawing their attention to the dishonoured cheque. A penalty charge of 500 AED will be levied to cover administrative costs.

- Day 7 – If the fees remain unpaid, a letter will be sent to the student's HWU and personal (if available) email, setting out the implications of non-payment and stressing the importance of informing the University, at the earliest opportunity, of the reason(s) as to why payment has not been forthcoming.
- Day 14 – If the fees remain unpaid, the authorities may be informed of the issue and action may be taken.
- Day 21 - The procedures for Non-Payment of Tuition and Other Fees/Charges detailed above from Day 21 will then be followed.

The University reserves the right to amend this policy from time to time in light of prevailing circumstances.

## Refund Policy (Tuition Fees Only)

Should you wish to withdraw from your programme of study before completion, you may be entitled to a refund of all or part of the tuition fee paid. If you withdraw before commencing your studies you are entitled to a refund of all fees paid, except for the admissions application fee and advance payment (equivalent to 10% of the first-year tuition fees). For University sponsored visa students 25% of the tuition fee becomes non-refundable once the visa processing has commenced.

## Qualifying Criteria for Refund of Tuition Fees

Your withdrawal will be processed automatically once you have submitted your completed 'Withdrawal Form'. The Finance Office will process the withdrawal and calculate any refund due as follows:

- a. **Withdrawal Before Enrolment (Early Withdrawal)**

If you withdraw before the first day of the semester, you may be entitled to a refund of fees paid with the exception of the 10% non-refundable advance tuition payment made by new students and 25% of non-refundable tuition fees for students once they have initiated the University visa process (if applicable).
- b. **Withdrawal After Enrolment**

If you withdraw from your programme of study after the first day of the semester, you may be entitled to a refund of the tuition fees for the portion of the year not completed as of the first full month after the date of withdrawal with the exception of any non-refundable payments, including fines.

  - Students not on a University visa (September intake) are eligible for a refund of 10% of the annual fee for each *full* month after the date of withdrawal from September to June.
  - Students not on a University visa (January intake) are eligible for a refund of 10% of the annual fee for each *full* month after the date of withdrawal from January to October
  - Students on a University visa (September intake) are eligible for a refund of 8.33% of the annual fee for each *full* month after the date of withdrawal from September to May
  - Students on a University visa (January intake) are eligible for a refund of 8.33% of the annual fee for each *full* month after the date of withdrawal from January to October.

Only full months after the date of withdrawal will be considered for refund (there will be no fractional refunds for months partially completed).

For example, a September intake student that withdraws on 15 January will be refunded for four months (February, March, April, June) at 10% of the annual fee for each full month.

### Qualifying Criteria for Refund of Tuition Fee - 2+2 Campus Transfer

- a. Student unable to progress - No refund
- b. Deferred transfer to Edinburgh - No refund
- c. Student changed their mind - Additional fees paid will be applied to Year 4 fee
- d. Return to Dubai after Year 3 - Year 2 additional fees credited to Year 4
- e. Student is unable to transfer due to visa restriction - full refund of additional fees