

Heriot-Watt University Dubai

Financial Responsibilities

Academic Year 2019/2020 – January 2020 Intake

This resource 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.

FINANCE INFORMATION

The following section of this guide will explain, in detail, your financial responsibilities while you are studying at Heriot-Watt University. Any questions relating to the information within this section should be directed to the Finance Office at Dubai-Finance@hw.ac.uk or by telephoning 00 971 4 4358671 or 00 971 4 4358672.

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 and Scholarships for 2019/20 can be found at: <https://www.hw.ac.uk/study/scholarships/dubai.htm>

Please note that all fees are subject to revision.

We must emphasise 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

The following types of fees are covered within this guide:

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.

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. This deposit may also be applied against any outstanding debt or any fine that the University has imposed.

Refund of Security Deposit: All security refund requests shall be processed only after completion of the programme 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 for bank transfer requests, bank charges would apply, 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 enrolment 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 accommodation, visa and transport 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.

Arrangements for Payment

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 – a non-refundable advance instalment, equivalent to 10% of the tuition fee is due when a student accepts the offer of a place on the programme. The balance will be due on the date of enrolment and must be paid in full (see payment options below).
- Other Fees and Charges – Refundable security deposit (AED 1,000), student accommodation, transport and visa processing fees and charges are to be paid in advance however fines and other charges levied should be paid within the notice period communicated to you when issued.

Payment options

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

- Cash
- Credit Card (in person)
- Bank transfer (students must pay all bank charges incurred)
- Post-dated cheques (payable in Dubai)
- Instalment Plan for International Students

Post-dated Cheques (payable in Dubai)

At the Dubai Campus, a payment plan is available allowing you to pay a non-refundable advance instalment of 10% of the annual tuition fees with acceptance of the offer. This would be accompanied with 7 post-dated cheques for undergraduate students. For postgraduate students, 9 post-dated cheques for full time study and 19 post-dated cheques for part time study.

Instalment Plan for International Students

Students from outside the UAE can avail an international payment plan, allowing them to pay as follows:

- 10% of the annual tuition fees with acceptance of the offer (this is a non-refundable advance instalment)
- 15% will be due on 1st January 2020 or before enrolment (this will be payable earlier if the student is applying for a University sponsored visa)
- 25% will be due on 1st February 2020
- 25% will be due on 1st April 2020
- 25% will be due on 1st June 2020

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

The policy is currently under review and the University reserves the right to amend this policy in light of prevailing circumstances

Late Payments

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

- a) You are liable to pay an additional 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.

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 Finance Office is strongly encouraged.

If you are identified as being overdue for payment of tuition fees and you have not contacted the University 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. Also, a 4% PA penalty charge may be levied on the outstanding unpaid balance on your account at this time.
- **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 and you have failed to make alternative arrangements with the Finance Office, your access to IT and Library facilities will be withdrawn. Access will not be re-instated until either the outstanding fees are paid in full or a satisfactory payment plan has been agreed with the Finance Office. A third letter will be sent to your personal (if available) email or to a valid UAE correspondence address informing you of the withdrawal of facilities and advising the next steps that will be taken if fees remain unpaid. 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. The case will be referred to the Provost and Vice-Principal (Dubai) recommending your withdrawal from your programme of study unless you provide evidence of exceptional circumstances which the University accepts as a legitimate reason for the failure to make payment on time. The University has the right to enforce withdrawal at any stage. A 4% P.A penalty charge may be levied on the outstanding unpaid balance on your account at this time. If withdrawn, University visa sponsored students will also have their visa cancelled immediately. A fourth and final letter will be sent to your personal (if available) email or to a valid UAE correspondence address informing you of the intention to withdraw you and cancel your visa (if applicable).
- **Day 35** - If the fees remain unpaid, 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. 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 the right to amend this policy from time to time in light of prevailing circumstances

Other penalties applied where fees are outstanding

- 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. However, you would not normally be required to withdraw from the University for non-payment of minor fines.
- 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, including a requirement that you withdraw from the University, you may bring forward a complaint under the University's Student Complaints procedures, details of which are available from the Dubai Student Services Centre (DSSC).

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

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 Finance Office informed of developments. The University will be sympathetic and endeavour to assist where there is good reason that debts have been incurred. However, in order to maintain the quality of its provision, it is essential that the University acts to recover its debts.

Office/Department	Telephone Number	Email Address
Finance	00 971 (0) 4 4358671 00 971 (0) 4 4358672	Dubai-Finance@hw.ac.uk
Dubai Student Services Centre	00 971 (0) 4 5610311 00 971 (0) 4 5610312	Dubaistudentservices@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. Also, 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.

Please note that discretion will be used in some cases.

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

HWU 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, with the exception of the admissions application fee and advance installment (equivalent to 10% of the first year tuition fees). For University sponsored visa students 25% of the tuition fee would be charged and become non-refundable once the visa processing has commenced.

Qualifying Criteria for refund of Tuition Fees

Your withdrawal should 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:

- If you withdraw from your programme of study within 4 weeks of the programme starting you are entitled to a refund of all monies paid, with the exception of the advance installment, (equivalent to 10% of the first year tuition fees) to date. For University sponsored visa students 25% tuition fee would be charged and become non-refundable once the visa processing has started.
- If you withdraw from your programme of study within 4 weeks of the programme ending, you will not be entitled to any refund for that particular year.
- If you withdraw from your programme of study at any other time, the fees for the semester in which you are currently enrolled for will be charged and any balance paid will be refunded.

2+2 Campus Transfer - Qualifying Criteria for Refund of Tuition Fees

- (a) Student unable to progress - No refund
- (b) Deferred transfer to Edinburgh - No refund
- (c) Student changed their mind - Additional fees paid would be applied to Year 4
- (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