



Queen Mary  
University of London

# University Fee Regulations 2025/2026

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## University Fee Regulations 2025/26

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## 1. Introduction

- 1.1 Queen Mary University of London is committed to a fair and transparent policy in respect of fees and charges it expects students to pay.
- 1.2 The University Fee Regulations forms part of the contract between the student and the University.
- 1.3 By accepting an offer of a place or enrolling on a programme, students agree to abide by the terms of these regulations.
- 1.4 The University ensures transparent compliance with all applicable statutory requirements and external funding agencies including Competition and Markets Authority (CMA), the Office for Students (OfS), the Student Loans Company (SLC) and NHS Business Services Authority (NHSBSA).
- 1.5 The university reserves the right to change, amend or alter the procedures set out in these Regulations during the academic year if considered necessary to do so.
- 1.6 The University Regulations are reviewed and updated annually.
- 1.7 These regulations apply principally to students studying at Queen Mary University of London (QMUL)
- 1.8 Students enrolled on the Malta MBBS programme should refer to the [QM Malta MBBS University Regulations](#).
- 1.9 Students enrolled on the QM Paris programme should refer to the [QM Paris regulations](#).
- 1.10 Students enrolled on the Queen Mary Digital programmes run in collaboration with CEG Digital are subject to the [Queen Mary Online Fees and Cancellation Policy](#).
- 1.11 The Income and Credit Control team within the Finance Department of QMUL is authorised to provide a definitive statement on university fees. All other university fee information provided by non-authorised staff shall be considered advisory only and non-binding to the University. Students or staff requiring definitive confirmation of fees should contact the Income and Credit Control team via the [AskQM portal](#).
- 1.12 Students who believe they may be unable to meet the conditions of these regulations (e.g. being unable to make a payment by a due date) should contact the Income and Credit Control Fees team to discuss their personal circumstances via the [AskQM portal](#).
- 1.13 Queen Mary charges university fees annually for its programmes of study. University fees are reviewed each year and are liable to increase each year. University fees for new students (those commencing a new programme of study)

are published on the Queen Mary website. University fees for continuing students (those on a programme lasting two or more years who are progressing to the second or later year of the same programme) are published on the University intranet.

- 1.14 The level of university fees charged is determined by a student's fee status, which is assessed by Queen Mary. At the time of publication there are three levels of fees: (a) the home rate, (b) the overseas rate; and (c) the rate for students from the Channel Islands or Isle of Man.
- 1.15 Eligibility for Home status was revised by the UK government for new students starting from 2021/22. EU/EEA/Swiss students who commenced their studies on or before 1st August 2021, will only be classified as a home student if they have settled or pre-settled status under the EU settlement scheme or other Brexit Protected Rights and they meet the relevant 3 years residence requirement. For full eligibility criteria please see [UKCISA guidance](#).
- 1.16 The Home undergraduate fee for students who study abroad (either as part of an exchange scheme or without an exchange) has been set by the UK Office for Students at a maximum of 15 percent of the full-time fee.
- 1.17 The fee for a full placement year has been set by the UK Office for Students at a maximum 20 percent of the full-time fee in the year the student starts their programme.
- 1.18 Students who study abroad or do a sandwich placement for one semester only will pay the regular student fee rate.
- 1.19 The University will normally increase future university fees for continuing students by an amount defined each academic year, which will not usually exceed ten percent of the previous year's fee.
- 1.20 Fees charged for part-time postgraduate students will be half the full-time fee for each year of study rounded up to the nearest five pounds. Part-time fees will increase by an amount defined each academic year, which will not usually exceed ten percent of the previous year's fee.
- 1.21 The ten percent increase rate does not apply to students on the International Science and Engineering Foundation Programme (ISEFP) and students on the International Foundation Programme (IFP) in the Faculty of Humanities and Social Science who do a preliminary year, from which they may progress to an undergraduate degree programme.
- 1.22 Students who are studying on a Foundation Year (Year 0), will be charged the fee applying to Year 1 of their course (i.e. the Qualifying Stage) when they enter Year 1.
- 1.23 Fees for variable mode postgraduate programmes are payable in the first two years only, even if the student is enrolled for more than two years.

- 1.24 University fee charges may differ from one programme of study to another and reflect the registration, tuition, supervision, and resources required to deliver each programme.
- 1.25 QMUL reserves the right to correct administrative errors and to recover any associated shortfalls in fees but will consider exceptional mitigating circumstances in each case to determine if an instalment agreement may be appropriate.
- 1.26 In circumstances where student fees are subject to both QMUL policies and other regulations, the Deputy Director (Financial Controls and Systems) will determine which takes precedence. This applies to students studying with US Federal Financial Aid as well (see paragraph 7.1 for more information).

## **2. Currency**

- 2.1 All fees published by the University are in British pounds sterling (GBP/ £) unless stated otherwise.

## **3. Student fee liability**

- 3.1 Students are personally liable for payment of their fees throughout their programme of study, even where they have a sponsorship agreement or have arranged for Queen Mary to receive payment on their behalf from the Student Loans Company or NHS. If the sponsor fails to pay, or a student loan or NHS bursary is withdrawn, the student will become immediately liable to pay fees.
- 3.2 Students are liable to pay fees from the start date of their programme of study. Students may enter an instalment arrangement to pay their fees.
- 3.3 Students who fail to pay their university fees when due will be subject to sanctions, which can include the termination of registration.
- 3.4 To re-enrol on a second or subsequent year of a programme, students must have paid all university related debts to Queen Mary from earlier academic year(s).
- 3.5 Students attempting to make payment in a manner believed to be fraudulent will be in breach of their registration with the University. Any incident or suspected incident will be reported to the appropriate authorities.

## **4. Assessment of fee status**

- 4.1 [The Education \(Fees and Awards\) \(England\) Regulations 2007](#) govern the definition of home and overseas students for the purpose of fees. These regulations enable individual institutions to classify the fee status of students. The onus is on individual students to satisfy the institution that they meet the criteria to be classified as home status for the purpose of fees.
- 4.2 Before students enrol on a programme at Queen Mary, the Admissions Office assesses whether the student is a home, an Island student (students from the Isle

of Man and The Channel Islands) or an overseas student for fees purposes, based on information provided in the application form. This determines the level of university fees payable (if appropriate) and is also required for statutory reporting by Queen Mary to UK governmental bodies. If there is insufficient information to determine a student's fee status or if a student feels they have been incorrectly assessed, the student will be required to complete a [Fee Status Assessment Questionnaire](#) and provide documentary evidence.

- 4.3 Fees for residents of the Channel Islands or Isle of Man, will be the same as for Home students.
- 4.4 EU students will be charged international/overseas fees, except for those who have home status under the EU settlement scheme and meet the eligibility criteria.
- 4.5 Students who are unsure about their fee status should read the information provided by UKCISA, which summarises government regulations [UKCISA guidance](#).
- 4.6 Students must check and confirm their fee status during enrolment. If they believe that their fee status has been assessed incorrectly, they should request a review from the Admissions Office. Students must use the Queen Mary appeals procedure if they believe that their fee status has been assessed incorrectly after enrolment. Appeals must be submitted by 31<sup>st</sup> October in the first year of enrolment.
- 4.7 A student's fee status will normally remain the same throughout their course of study and may change only in a very limited set of circumstances. For information about the circumstances in which a student's fee status may change, please review our online guidance the UKCISA guidance above, or contact Advice and Counselling [UKCISA guidance](#).

## 5. **Payment deadlines**

### 5.1 **Undergraduate home students with a University Fee Loan**

- a) Most undergraduate home students are eligible to apply for a tuition fee loan from the Student Loans Company to cover all or part of their university fees. Home students residing in England, as well as continuing EU students, should apply via Student Finance England.
- b) Home students not residing in England should apply via the Student Awards Agency for Scotland, Student Finance Wales, or Student Finance Northern Ireland, as appropriate.
- c) If a student applies for a tuition fee loan to cover only part of the fees, the student is responsible for paying the balance before enrolment.

- d) Payment is made by the Student Loans Company directly to Queen Mary. Students receive a Financial Notification letter from the Student Loans Company setting out their entitlements.
- e) Field trip fees may not be covered by a university fee loan, students must pay these charges themselves before enrolment, where relevant.
- f) Students who hold an equivalent or higher-level qualification to the one they are going to study at Queen Mary are not eligible for tuition fee loans unless they are enrolling on the Graduate Entry Programme in Medicine, in which case they are eligible for partial funding.
- g) New students not in receipt of Student Loans Company funding must pay fees in line with section 5.2 below.
- h) Continuing students are responsible for re-applying annually to Student Finance England (or other relevant UK funding authority) for a tuition fee loan.

## 5.2 Undergraduate home students who are self-funding

Home students who are not eligible for a tuition fee loan or who choose not to apply for a loan have the option of paying their fees:

- In full before enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31<sup>st</sup> January (for programmes starting in September)
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 30<sup>th</sup> April (for programmes starting in January)
- In eight instalments, with 25 percent paid before enrolment and the balance in equal monthly instalments with the final instalment due by 30<sup>th</sup> April (this includes students for whom a university fee loan is not available due to their previous study).

### **It should further be noted:**

- It is a student's responsibility to ensure that the fees are paid before enrolment, where a tuition fee loan is not available.
- Home students who choose the option of paying by eight instalments will be charged a fee of £150 if the payments are not up to date by 31<sup>st</sup> January.

## 5.3 The Channel Islands and the Isle of Man

Students from the Channel Islands and the Isle of Man have the option of paying their self-funding contribution:

- In full before enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31<sup>st</sup> January (for programmes starting in September)
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 30<sup>th</sup> April (for programmes starting in January)

- Queen Mary will invoice the Islands' governments for their contribution directly if applicable.

**It should further be noted:**

- There is a charge of £150 if a student fails to make payment by the due date.

#### **5.4 Undergraduate students paying overseas fees**

International undergraduate students paying overseas fees have the option of paying their fees:

- In full before enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31<sup>st</sup> January (for programmes starting in September)
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 30<sup>th</sup> April (for programmes starting in January)

**It should further be noted:**

- There is a charge of £150 if a student fails to make payment by the due date.
- There is a non-refundable administration fee of £50 for instalment plans, recognising the cost to the university.

#### **5.5 Taught postgraduate students.**

Postgraduate students on taught programmes, regardless of fee status, have the option of paying their fees:

- In full before enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31<sup>st</sup> January (for programmes starting in September)
- In instalments, with 50 percent paid before or at enrolment and the remaining 50 percent by 30<sup>th</sup> April (for programmes starting in January)

**It should further be noted:**

- There is a charge of £150 if a student fails to make payment by the due date.
- There is a non-refundable administration fee of £50 for instalment plans, recognising the cost to the university.

#### **5.6 Postgraduate research students**

Postgraduate students enrolling on a research degree (such as PhD or MPhil) may start on the first day of the month any time throughout the year. Self-funding students starting after October may be charged fees on a pro-rata basis. Students have the option of paying their fees:



- In full before enrolment, this is the only option for students enrolling after 1<sup>st</sup> February and paying on a pro-rata basis.
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by the last working day of the fourth month after enrolment, provided enrolment is before 1<sup>st</sup> February.

**It should further be noted:**

- There is a charge of £150 if a student fails to make payment by the due date.
- There is a non-refundable administration fee of £50 for instalment plans, recognising the cost to the university.

## **6. Degree Apprenticeships**

- 6.1 A student who is on a degree apprenticeship programme, will not normally pay any tuition fees to QMUL, while working for the employer named on their admission application.
- 6.2 If a student changes employers and the new employer does not take over as their apprentice employer and continue paying applicable fees, the student cannot normally stay on the course.
- 6.3 If a student transfers to a different QMUL course, the student will become responsible for paying their own fees with or without a student loan or other alternative source of funding.
- 6.4 Students must inform QMUL degree apprenticeship team immediately if they change employers so that the correct employer will be charged for fees due.
- 6.5 Tuition fees will be paid in line with (DFE) Department for Education requirement and [Apprenticeship funding rules](#) for all elements relating to the degree apprenticeship scheme.

## **7. Postgraduate Master's Loan and Postgraduate Doctoral loan**

In addition to the payment options set out in 5.5 above, students may choose to pay their tuition fee using a master's loan, through the UK Government's [Master's Loan scheme](#).

Students applying for a postgraduate loan (PGL) or postgraduate doctoral loan (PGDL) via Student Finance England must provide evidence before enrolment that their loan is in place to be granted the PGL/PGDL [instalments arrangement](#).

If a student receives postgraduate or doctoral loan funding directly from the Student Loans Company, they are responsible for making payments to QMUL directly. It is possible for tuition fee payments to be aligned with the loan disbursement dates.

To arrange this, students must send their postgraduate loan or doctoral loan schedule via the [AskQM Portal](#) for approval and processing.

If the loan does not cover the full fees, the portion covered by the loan can be repaid in three instalments and the outstanding amount must follow the regular instalment plan e.g. 50 percent at enrolment and 50 percent by 31<sup>st</sup> January.

There is a non-refundable administration fee of £50 for instalment plans, recognising the cost to the university.

### **7.1 American students with US Federal Financial Aid**

Queen Mary is part of the US Government's Federal Student Aid program with the code G06697. The US government pays federal loans directly to Queen Mary in two disbursements for undergraduate programmes and in three disbursements for PGR and PGT programmes. Disbursements occur in September/October, January and June.

Queen Mary will deduct university fees and pay the remainder to students who start in January in two disbursements, one in January and the other in June. Students must sign an instalment plan to confirm that their fees will be paid in three equal disbursements out of the loan disbursement. The non-refundable administration fee of £50 for instalment plans will not be applicable as the funds are received directly from the US government.

If the loan amount does not cover the full university fees, the student must pay the remaining balance before enrolling. Alternatively, they can pay 50 percent of the balance and enter an instalment plan to pay the remaining 50 percent according to the standard regulations for overseas students. The non-refundable administration fee of £50 fee applies to the instalment plan.

All federal aid including direct subsidised and direct unsubsidised, and Graduate/Parent Plus is considered Title IV funding. Students who receive this funding are under the regulatory control of both QMUL policies and US federal aid regulations with US federal aid taking precedence. Students must inform the Bursaries, Grant and Scholarship Office of any action that may impact their Title IV funding. If a student withdraws from QMUL, a pro rata calculation will be conducted to determine how much aid they have earned and any unearned portion will need to be returned to the US Department of Education. The requirements for the Title IV programmes funds supersede any calculations carried out in relation to the QMUL withdrawal policy and refund policy.

### **7.2 Pre-sessional programme and short courses**

All students are required to pay their university fees in full prior to the start of the course.

### **7.3 Study Abroad Associate students.**

Associate students who enrol at Queen Mary for one semester only must pay their university fees in full before enrolment.

**7.4 Associate students who enrol for the academic year have the option of paying their fees:**

- In full before enrolment (students on the one semester programme)
- In instalments, with 50 percent paid before or at enrolment and the remaining 50 percent by 31<sup>st</sup> January (students on a full year programme)

**It should further be noted:**

- There is a non-refundable administration fee of £50 for instalment plans, recognising the cost to the university.

**8. Payment policy on instalments**

- 8.1 Students liable for university fees more than £1,000 in an academic year may choose to pay their fees in instalments.
- 8.2 Students opting to pay by instalments must sign an instalment agreement and are subject to sanctions if they do not pay each instalment by the due date. There is a non-refundable administration fee of £50 for instalment agreement, recognising the cost to the university. This charge does not apply to home undergraduate students where this is not permissible under government regulations.
- 8.3 Where there is a shortfall in payment of fees due to currency fluctuations or bank charges, the student will be required to make good the shortfall.
- 8.4 Queen Mary retains the right to impose a late penalty charge of £150 for any fees not paid by the due date.

**9. Discounts**

**9.1 Prompt Payment**

- a) Students whose university fees are £10,000 or higher will receive a one percent discount if they pay their fees in full before enrolment. The prompt payment discount applies to students who pay the overseas rate of fees on undergraduate, postgraduate programmes and home students on postgraduate programmes. It does not apply to home/EU undergraduate students and Channel Islands or Isle of Man students, where the fees are regulated by the UK government.
- b) The prompt payment discount only applies if the fees are £10,000 or higher in each academic year.
- 9.2 Where the student has been awarded a scholarship towards university fees by Queen Mary, the one percent discount will be applied to the balance due after

the scholarship is deducted, provided the balance due is at least £10,000. Where the balance due is less than this amount, the prompt payment discount will not apply.

- 9.3 Students may deduct the one percent prompt payment discount when they make payment. The deadline for claiming a refund is 31<sup>st</sup> January each academic year for students starting in September and 30<sup>th</sup> April for students starting in January.

## **10. University fee Deposits**

- 10.1 Students applying for taught postgraduate and foundation courses may be required to pay a university fee deposit, as set out on our internet pages and in the offer letter.
- 10.2 Deposits must be paid by the deadline as failure to do so may result in QMUL withdrawing the offer.
- 10.3 Students will be informed of the deposit payment deadline in the offer letter.
- 10.4 Students assessed as overseas for fees purposes must pay the university fee deposit where required before a Confirmation of Acceptance for Studies (CAS) is issued.
- 10.5 Any deposit paid in advance will be credited towards the first instalment of university fees in cases where the student has opted to pay by instalments.
- 10.6 Deposits are usually non-refundable and non-transferable, if the student chooses not to enrol or is otherwise unable to enrol for reasons within their reasonable control.
- 10.7 QMUL may consider a refund of the deposit under certain exceptional circumstances such as the following:
- If a student has failed to secure the necessary clearance to enter the UK and undertake the programme, the student will be required to provide evidence of this including any delays due to visa processing.
  - If Queen Mary does not provide the programme as advertised.
  - If a student was required to pay the deposit to accept a conditional offer and the place is not confirmed because the student fails to meet the conditions of the offer.
  - If a student is not able to apply for a visa because Queen Mary is unable to issue a CAS.
- 10.8 Deposits will not be refunded if a student is found to have provided false information to Queen Mary or if the application for immigration permission is denied because the student previously breached immigration conditions, committed some other criminal offence or used deception.
- 10.9 If a student wishes to defer their offer of a place to the next academic year, any deposit or university fees paid will not be transferred unless the deferral request



is made before 30<sup>th</sup> October 2025 for September starters or 28<sup>th</sup> February 2026 for January starters. The request for deferral must be submitted in writing to the Admissions team. Any payments made after these dates will be forfeited, unless Queen Mary accepts that there are exceptional circumstances. Additionally, if the student has used the CAS granted by Queen Mary to enter or remain in the UK, any payments of university fees will also be forfeited.

- 10.10 If a student is granted permission to defer before traveling to the UK and the CAS is cancelled by Queen Mary, any deposit or university fees paid in advance will be credited towards the fees charged when the student enrolls in the following academic year.

## **11. Cancellation rights**

- 11.1 Students have the right to cancel their acceptance of a place at QMUL for any reason, and if this is done during a 14-days cancellation period (the "Cancellation Period"), they can receive a refund of their deposit and or any fees paid. The Cancellation Period will start on the day they accept an offer from QMUL, and if a student pays a deposit, the Cancellation Period will start on the day that the deposit is paid.
- 11.2 To cancel the contract, a student must clearly inform the admissions team in writing of their decision to cancel before the Cancellation Period has expired. This can be done by emailing [admissions@qmul.ac.uk](mailto:admissions@qmul.ac.uk).
- 11.3 If a student cancels the Contract within the Cancellation Period, QMUL will reimburse any deposit received from them as soon as we can, and no later than 21 days after the day on which the student informed us of their decision to cancel the offer. We will make the reimbursement using the same means of payment as was used for the initial transaction. Students will not incur any fees because of the reimbursement (except for any exchange rate differences).
- 11.4 Cancelling this payment also denotes the decision to decline a confirmed place on the course applied to at Queen Mary. Once cancelled there is no guarantee that we will be able to reinstate the place as it may be given to an applicant on a waiting list.
- 11.5 Students who cancel the offer after QMUL has provided a service will not receive a refund of their deposit.
- 11.6 We will aim to reimburse any applicable funds without undue delay within 21 calendar days of receipt of the notification of cancellation where we are in receipt of full payment information.

## **12. Sponsored students**

- 12.1 A sponsor is a company, government body, employer, charitable or third-party non-domestic organisation; a relative, individual or friend is not deemed an official sponsor.
- 12.2 Students whose fees are paid in full or in part by a UK government agency (such as FCDO or the Commonwealth Scholarship Commission), a foreign government, employer or official body such as an international scholarship organisation are sponsored students and must provide a letter from their sponsor when they enrol.
- 12.3 If the programme is longer than one year, a new letter must be provided each year when the student re-enrols. The letter should confirm the address to which the invoice should be sent, a contact name and the amount of the sponsorship. Until the letter is provided, a student is deemed to be self-funding. Sponsor fees are due within 30 calendar days of enrolment.
- 12.4 In the case of postgraduate research students, the sponsorship letter should include any additional fees that have been agreed with the student's academic school/institute.
- 12.5 Where the sponsor is only paying a portion of the fees, the student must pay the remaining balance before or at enrolment. Payment should be made according to the same arrangements that apply to self-funding students.
- 12.6 Students remain personally responsible for payment of university fees and other charges, even if there is an arrangement for Queen Mary to receive payment on the student's behalf from a sponsor or any other third party.
- 12.7 Queen Mary will only accept sponsors if they pass a credit check.
- 12.8 This section does not apply to undergraduate home students whose fees are paid by the Student Loans Company or an NHS bursary.

## **13. Other fees**

- 13.1 Certain programmes include compulsory field trips or residential stays, the cost of which is invoiced separately from university fees.
- 13.2 These extra course costs are not covered by loans from the Student Loans Company or fee grants through NHS bursaries for home undergraduate students, so students must pay these costs themselves.
- 13.3 A Queen Mary graduate who moves from a postgraduate certificate/diploma to a master's programme will pay the difference between the current fees for the master's cohort they are joining, discounted by the Queen Mary fee paid for their certificate or diploma in previous years.

## 14. How to pay

14.1 Queen Mary reserves the right to refuse or reject any financial transaction where the payment origin cannot be identified or confirmed.

14.2 We accept, sterling banker's drafts, debit cards, credit cards (VISA and MasterCard only) and bank transfers. Fees can be paid in the following ways:

### 14.3 Pay by bank transfer:

(a) Domestic UK transfer directly to Queen Mary bank account:

Account name:	Queen Mary University of London
Bank:	Barclays Bank PLC
Address:	1 Churchill Place, London E14 5HP
Sort code:	20 -57-30
Account number:	20218782
IBAN number:	GB37BARC20573020218782
SWIFT code:	BARCGB22

You must include your name, student number and reason for transfer (such as university fees, accommodation deposit, accommodation fees, etc.). Please ensure that the transfer includes any charges made by your own bank and our bank. Any excess payment will be refunded to the payee on request. After you have transferred payment, please send documentation from your bank giving details of the transfer together with a cover letter stating your full name and programme of study via the [AskQM Portal](#)

(b) International bank transfer paid in local currency via Transfermate and Flywire

Queen Mary has partnered with both Flywire and Transfermate to facilitate bank transfers from overseas. The in-country payment will be made locally to Transfermate or Flywire who will send the funds on to Queen Mary in sterling. Full details can be found on the Queen Mary [payments method webpage](#).

### 14.4 Pay online at

[Making payments online](#). You must have your student number to make a payment.

## 15. Invoices

15.1 New students are sent a university fee invoice in late August or early September (or in November or December for students starting their programme in January). The invoice is payable in full unless the student enters into an instalment plan to pay by instalments. Payment is due before enrolment.

15.2 Continuing students are sent a university fee invoice in August. Payment is due before enrolment.

## 16. Withdrawals and interruptions

- 16.1 If a student interrupts their programme of study, when they resume, they are required to pay the fees of the new cohort they are joining.
- 16.2 Exemptions from the above will be considered if satisfactory evidence is provided to show that a student has interrupted their programme of study due to any [protected characteristics](#), which were the main or only cause of the student's impaired ability to study. Reasonable adjustment will be made to the fee increase.

For advice about the financial and immigration implications of withdrawing, interrupting or resitting, please refer to [Advice and Counselling Service's detailed guidance](#) for home/EU students and overseas students.

- 16.3 Students enrolled in a programme lasting two or more years, who have not taken a break from their studies, will be subject to an annual fee increase of ten percent in 2025/26. However, if a student interrupts their programme, the increase may be higher than the ten percent rate for continuing students in 2025/26, as they will be charged the new fee for the cohort they join. This is unless they fall under the protected characteristics of pregnancy and maternity, gender reassignment, or disability which will be determined at the time of the interruption.
- 16.4 Students who wish to withdraw from their programme or interrupt their studies must submit a withdrawal or interruption form. They should discuss the decision with their School's Student Support/Experience Officer, who will then authorise the withdrawal or interruption by signing the form.
- 16.5 Any refund of university fees that is due will take effect from the date on which the form is signed.
- 16.6 Withdrawal and interruption forms are available from the Student Enquiry Centre in Registry or [online](#).
- 16.7 Retrospective or back-dated withdrawals or interruptions are only permitted in exceptional circumstances and will be verified against attendance records.
- 16.8 Withdrawals or interruptions cannot be backdated to a previous academic year.
- 16.9 For the purpose of these regulations, a continuing student will be defined as any student who is enrolled on a full-time programme of study lasting more than one year. Continuing students are always charged the fee of the year they join after a period of interruption. This does not include students on a one-year programme who interrupts their programme of study.
- 16.10 Students on a one-year programme who interrupt their programme of study, will return at the rate of the new cohort they join. This could mean that there may be a substantial increase in their fee as the ten percent rate increase for 2025/26 does not apply.



- 16.11 Students are advised to contact [Advice and Counselling](#) prior to interrupting their programme of study in order to understand the financial and/or immigration impact of this course of action.
- 16.12 Undergraduate and taught postgraduate students who interrupt their programme of study will be charged fees at the rate for the academic year when they resume their studies, e.g. a student who interrupts their programme of study in 2024/25 and returns in 2025/26 will pay fees at the 2025/26 rate when they return.
- 16.13 For students on the MBBS and BDS programme they will be charged the clinical rate of the cohort they join and not the increase of the clinical rate of the year they start the programme.
- 16.14 Students will be liable for the following amounts of university fees in the event of a withdrawal or interruption:

<b>Fee Status</b>	<b>Fees due on date of withdrawal/interruption</b>
Overseas	<p>50 percent of annual fee due if before first day of Semester 2</p> <p>100 percent of annual fee due if on or after the start of Semester 2</p>
Home undergraduates (and continuing EU students)	<p>25 percent of annual fee due if before first day of Semester 2</p> <p>50 percent of annual fee due in Semester 2</p> <p>100 percent of annual fee due if in Semester 3</p> <p><a href="#">Queen Mary semester dates</a></p>
Home postgraduates (taught)	<p>50 percent of annual fee due if before first day of Semester 2</p> <p>100 percent of annual fee due if on or after the start of Semester 2</p> <p><a href="#">Queen Mary semester dates</a></p>
Home postgraduates (Research)	Pro-rata fee due, which is calculated from date received by Research Degrees Office.

- 16.15 Students who withdraw may be eligible for a partial or full refund of university fees as set out in section 16.11 above.
- 16.16 If a student withdraws with fees owing to Queen Mary, the balance will become immediately due and payable.
- 16.17 Self-paying or sponsored home/ EU students (eligible for the home rate of fees) who interrupt their programme of study and have already paid their university fees in full or in part will not normally be eligible for a refund. The fees will be retained and applied against future fee charges when studies are resumed. In the case of undergraduate home students who receive a student loan, the Student Loans Company claws back the loan if the student becomes ineligible for the loan, based on the date of interruption.
- 16.18 International students who have paid their fees in full and interrupt their programme of study before the start of semester 2 will normally be allowed to credit 50 percent of the fees paid, when they resume studies the following academic year.
- 16.19 International students who interrupt their studies during semester 2 will not be allowed to carry forward any part of the fees towards future fee charges. These provisions do not apply to postgraduate research students whose fees are calculated on a pro-rata basis.
- 16.20 International students who have paid their fees in full and have withdrawn from their programme of study before the start of semester 2 will normally be refunded 50 percent of their fees once they leave the UK.
- 16.21 Undergraduate and taught postgraduate students who interrupt their programme of study will be charged fees at the rate for the academic year when they resume their studies i.e. a student who interrupts their programme of study in 2024/25 and returns in 2025/26 will pay fees at the 2025/26 rate when they return.

[Queen Mary semester dates](#)

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| Resume at start of Semester 1          | 100 percent of annual fee is due.  |
| Resume at start of Semester 2 or later | 50 percent of annual fee is due<br>(or 75 percent in the case of a home undergraduate student) |
- 16.22 Where a self-funding postgraduate research student withdraws from their programme of study the calculation rule below will apply:
- The academic year will be taken to be a 12-month period from the 1st of August to 31st July.

- If a student leaves the programme before 30th of April fees will be calculated on a pro-rata basis calculated as 1/12 of the annual fee for each month or partial month of study up to the last date of attendance.
- Students withdrawing after the first nine months of each academic year will not be entitled to a refund.

16.23 Where a self-funding postgraduate research student is given permission by Queen Mary to interrupt their studies, a pro-rata fee will be charged. The fee calculation is one-twelfth of the annual fee for each month or partial month of study up to the date on that interruption of study commences.

These rules only apply to self-payers. Where a student is sponsored by a research council or Government Agency the refund will be calculated in accordance with the published rules of the funding body.

## **17. Transfers into Queen Mary University of London**

17.1 Undergraduate or taught postgraduate students who transfer from another UK university into the second or subsequent year of a programme at Queen Mary will be charged the following fees:

Transfer in at start of Semester 1    100 percent of annual fee is due.

Transfer in at start of Semester 2    50 percent of annual fee is due (or 75 percent in the case of a home undergraduate student)

17.2 Postgraduate research students who transfer from another UK university partway through their studies are charged fees on a pro-rata basis.

17.3 Undergraduate transfer students who pay overseas fees will be charged the rate applicable for the year cohort they are joining. Undergraduate transfer students who pay home fees will be charged the appropriate regulated rate as set by the UK government. All other students pay the fees applicable for new students.

17.4 Students who transfer to Queen Mary from an overseas university as part of a joint articulation agreement between the two institutions will be charged the new student rate if they are joining a one-year programme at Queen Mary, or the continuing student rate for the cohort they are joining if the transfer is into the second or subsequent year of the programme.

## **18. University fee refunds**

18.1 **For Students paying overseas fees**

18.2 Queen Mary does not refund overseas university fees except in certain exceptional circumstances. Students who have signed a payment agreement to

pay in two instalments are liable for 100 percent of the university fees even if they withdraw before the second instalment is due.

- 18.3 If a student withdraws from the programme before the start of Semester 2, they will be entitled to a 50 percent reduction in fees, minus any applicable charges. If an overseas student is granted a refund and is subject to UK immigration control, the student must provide documentary evidence that they have left the UK, are now exempt from UK immigration control, or have retained or been granted immigration permission on some other basis (such as transfer to another UK university). Acceptable evidence would normally include a flight ticket, boarding pass, or stamp of entry into their home country.
- 18.4 Students who withdraw in the semester 2 will not be eligible for a refund of fees in any circumstance.
- 18.5 If a student is already in the UK and begins the programme at Queen Mary while an immigration application to extend their stay is pending, they will forfeit any deposit and university fees paid if their immigration permission is subsequently denied and they must withdraw from the programme at any point during the academic year. Any outstanding fees will become due immediately.
- 18.6 If a student is outside the UK and makes payment in full and is refused a visa, a full refund will be granted to the student on production of the refusal letter. This will only apply if the student has not commenced their programme of study.
- 18.7 Where a student's university fees are paid in full or in part by a US Federal student loan, the refund will be governed by the provisions of the US student loan programme. Where the student loan covers only part of the university fees, any refund due on the balance paid directly by the student will be subject to the standard refund provisions set out above. For details about US loan refunds, see: [Loans for American Students](#)

**18.8 For Home undergraduate students**

Home undergraduate students who withdraw from the programme or interrupt their studies will be eligible for a partial refund of excess amounts paid. Interrupting students will have any excess amounts applied to university fee charges incurred when they resume studies.

**18.9 For Home postgraduate taught students**

Home students on taught postgraduate programmes, including distance learning and variable mode students, who withdraw from the programme or interrupt their studies will be eligible for a partial refund of excess amounts paid. Interrupting students will have any excess amounts applied to university fee charges incurred when they resume studies.



#### **18.10 For Home postgraduate research students**

Home postgraduate research students who have paid in full are eligible for a pro-rata refund from the date on which notification is received by the Research Degrees Office by post or e-mail. If the student is in receipt of a scholarship, the amount of fees refunded will be rebated by any scholarship paid in advance. Students in receipt of a Research Council UK studentship will be subject to the terms and conditions of their award.

#### **18.11 Pre-sessional programme**

Students have a legal right under the Consumer Contract (Information, Cancellation and Additional Charges) Regulations 2013 to cancel the Contract within 14 days (the "Cancellation Period") without giving any reason. The Cancellation Period will expire 14 days from the date of Confirmation of Acceptance. To cancel a student must inform admissions by a clear statement at [admissions@qmul.ac.uk](mailto:admissions@qmul.ac.uk).

If cancellation is done in accordance with the paragraph above, we will refund the Fees paid within 14 days of the date on which a student informs us that they wish to cancel. However, if we start providing the services within the Cancellation Period then QMUL will not offer a refund.

Refunds will not be given for any other reason for the pre-sessional programme.

In cases where a student can demonstrate that their decision to withdraw has resulted from the failure of the University to deliver what could have been reasonably expected, then a refund or credit will be granted.

### **19. Course cancellation**

Where a course is cancelled by Queen Mary, a full refund will automatically be made to all students affected.

### **20. Processing of refunds**

- 20.1 Students who withdraw must first submit the appropriate form to their School and Registry (see 16 above).
- 20.2 The student's status will then be changed to 'withdrawn' on the student record system. Students who wish to apply for a refund must make the application via their MySIS portal.
- 20.3 Refund requests that are based on extenuating circumstances must be accompanied by documentary evidence, such as a medical or death certificate, or a refusal notice issued by the UK immigration authorities. If the request is due to a transfer, a letter confirming acceptance to another UK university must be submitted.

- 20.4 If a student has any other outstanding debt to Queen Mary, this will be deducted from any refund of university fees.
- 20.5 Refunds are normally issued by the Income and Credit Control Office within 21 days of the receipt of the written request and supporting documentation. All refunds are processed in Pounds Sterling. Refunds are made in the same form as the original payment except in the case of payments made by cash, cheque or in person by credit card, in which case the refund will be made by bank transfer.
- 20.6 In accordance with UK anti-money laundering laws, payments made by anyone other than personally by the student cannot be refunded to the student but must be returned to the remitter.
- 20.7 If payment was split between more than one payer, any refund will be made in the same proportion as the original split. In the case of a student transferring to another UK university, the refund will be paid directly to the new institution. For Queen Mary's policy on anti-money laundering, see: [QMUL Anti Money Laundering \(AML\) and Criminal Finances Act \(CFA\) Policy](#)
- 20.8 Subject to compliance with Queen Mary's policy on anti-money laundering, any written agreement entered by Queen Mary and a third-party sponsor for the payment of fees (in full or in part) will take precedence over these regulations if the agreement sets out how refunds are handled (i.e. US loans).
- 20.9 Bank charges may be deducted by Queen Mary if the refund is made by electronic transfer.
- 20.10 Refunds processed to an overseas bank will be subject to a £25 administration charge.
- 20.11 Refunds will not be made in cash or by banker's draft.
- 21. Failure to pay.**
- 21.1 Queen Mary will try to accommodate the needs of its students wherever reasonable. Where students are having problems paying university fees or other monies owing, it is essential that they contact the Income and Credit Control Office via the [AskQM Portal](#) immediately to discuss alternatives. Students who are having financial difficulties may wish to contact our Advice and Counselling Service to discuss, in confidence, possible funding options. See: [Advice and Counselling Service](#).
- 21.2 Students who fail to pay 100 percent of university fees by 31<sup>st</sup> of January (for September starters) and 30<sup>th</sup> of April (for January starters) or, in cases where they have an instalment agreement with payment due on a later date, default or miss a payment will be recorded as a debtor in the Student Record System. The following sanctions may be imposed if satisfactory payment arrangements cannot be agreed:

- Registration may be terminated in accordance with university [Ordinance C3](#)
  - Re-enrolment at Queen Mary will not be allowed until all outstanding university fees are paid.
  - The student will not be allowed to receive exam result or progress/re-enrol/graduate.
  - All documentation from Queen Mary, including exam results, transcripts and degree certificates, will be withheld.
- 21.3 Queen Mary will refer unpaid accounts to external debt collection agencies to pursue payment and seek recovery through the courts where necessary.
- 21.4 If the debt is cleared by 31 July, the student's registration may be reinstated but this is subject to an administration charge of £250 and the student, if on an undergraduate or postgraduate taught programme, will not be reinstated until at least 12 months after registration was terminated. Postgraduate research students are subject to the administration charge of £250 and may usually be re-instated immediately.
- 21.5 International students whose immigration permission is dependent on their enrolment at Queen Mary will be reported to the UK visas and Immigration by Registry if they fail to enrol due to non-payment of fees, or their registration is terminated.
- 21.6 The following steps will be taken where a student has not paid in full by 31<sup>st</sup> of January (for September starters) or made satisfactory alternate payment arrangements:
- On 7<sup>th</sup> of February each year or the nearest working day thereafter, the Income and Credit Control Office will draw up a list of student debtors for circulation to academic schools/institutes and Registry. Information regarding the attempts made to recover a student's debt may also be made available to Academic Registry.
  - Registry will write to students on the list to warn them that their registration will be terminated if satisfactory payment arrangements are not made within 10 days.
  - On or around 21<sup>st</sup> February, the Income and Credit Control Office will send an updated list of student debtors to Registry. Registry will terminate the registration of those students who have not made satisfactory payment arrangements. Students will be notified of this decision in writing.
  - The following steps will be taken where a student has not paid in full by 30<sup>th</sup> of April (for January starters) or made satisfactory alternate Instalment arrangements. On or around 2<sup>nd</sup> of July, the Income and Credit Control Office will send an updated list of student debtors to the Registry. The Registry will terminate the registration of those students who have not made satisfactory payment arrangements. Students will be notified of this decision in writing.

- Registry will write to students on the list to warn them that their registration will be terminated if satisfactory payment arrangements are not made within 10 days.

## 22. **Third Party Disclosures and sharing information.**

- 22.1 Information on a student's debt may be released or exchanged between different offices of the University in the legitimate course of a student debt collection activities. An example of this would be informing a student's department of the outstanding debt to the University.
- 22.2 If the student falls into arrears of payment to the University, the University may disclose adequate, relevant and sufficient personal data to a third party to enable the debt to the University to be pursued and recovered.

## 23. **Queries and Complaints**

- 23.1 Students who wish to make a complaint, can access QMUL'S complaints handling policy at <https://www.qmul.ac.uk/governance-and-legal-services/student-appeals/>
- 23.2 If you have questions regarding the content or application of this policy, or if you are not satisfied with a decision taken regarding the fees you have been charged, the arrangements for payment, refunds or any sanctions imposed for non-payment, please contact the Fees team via the [AskQM Portal](#) in the first instance so we can attempt to resolve any issues which you have.
- 23.3 If you not satisfied with our response, then you may submit a formal complaint in writing to:

Mrs Janice Trounson  
Deputy Director of Finance  
Finance Department  
Queen Mary University of London  
Mile End Road  
London E1 4NS  
Email: [j.trounson@qmul.ac.uk](mailto:j.trounson@qmul.ac.uk)

- 23.4 You may wish to take advice from [QMSU Academic Advice Services](#) who can provide independent and confidential advice about complaints.

## 24. Useful contacts

- **At Queen Mary University of London**

**For queries about payment of fees, deadlines and instalment plans contact:**

The Fees Office via the [AskQM Portal](#)

**External sponsors**

Telephone: 0207 882 7676

Email: feesponsor@qmul.ac.uk

**For queries about your student record, contact:**

AskQM Team

0.01 IQ East Court

450 Mile End Road

London E1 4GG

Telephone: 020 7882 5005

Monday to Friday, 10:00 am to 4.00 pm

via the [AskQM Portal](#)

- **For advice about immigration, Student Finance and practical and financial issues contact: [Advice and Counselling Service](#)**

The Advice and Counselling Service

Geography Building, Ground Floor West

Queen Mary University of London

Mile End Road

London E1 4NS

Telephone: 020 7882 8717

via the [AskQM Portal](#)

**Student Finance England (for home UG students residing in England)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0300 100 0607

Text relay (if you cannot hear or speak on the phone): 18001 then 0300 100 0607

Monday to Friday, 8.00 am to 8.00 pm

Saturday and Sunday, 9.00 am to 4.00 pm

[Contact Student Finance England](#)

- **Student Finance Services European Team (for EU UG students)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0141 243 3570

Text relay (if you cannot hear or speak on the phone): 18001 then  
0141 2433570

Monday to Friday, 8.00 am to 8.00 pm

Saturday and Sunday, 9.00 am to 4.00 pm

- **Student Finance Services European Team (for Home PG Students resident in England)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0300 100 0031

[Text relay](#) (if you cannot hear or speak on the phone): 18001 then 0300 100 0031

Monday to Friday, 8am to 8pm

Saturday and Sunday, 9am to 4pm

[Contact Student Finance England](#)

- **Queen Mary University of London Students Union Academic Advice Service for independent, free and confidential advice open to all Queen Mary students**

Mile End Road

London

E1 4NT

Telephone: 020 7882 8030

Academic Advice Service ([qmsu.org](http://qmsu.org))

Monday to Friday 9:30am to 5:00pm

Additionally, the Student Voice Team and the Vice President of Communities may be contacted at the below email addresses:

[su-representation@qmul.ac.uk](mailto:su-representation@qmul.ac.uk)

[su-vpcommunities@qmul.ac.uk](mailto:su-vpcommunities@qmul.ac.uk)



