



University Fee Regulations 2026/2027

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University Fee Regulations 2026/27

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1. Introduction

1.1 Purpose

Queen Mary University of London (QMUL) is dedicated to maintaining a fair and transparent fee policy. This document outlines the regulations regarding fees and charges for the academic year 2026/27.

1.2 Contractual Agreement

By accepting an offer or enrolling in a programme, students agree to these regulations, which form part of their contract with QMUL.

1.3 Compliance

Queen Mary University of London (QMUL) is committed to complying with all applicable laws, regulations, and guidelines, including those related to competition and consumer protection as enforced by the Competition and Market Authority (CMA), and regulatory requirements from relevant bodies such as the Office for Students (OfS) and other funding agencies

1.4 Amendments and Review

Queen Mary University of London (QMUL) reserves the right to make reasonable amendments to these regulations during the academic year, if necessary, in response to changes in the law, regulatory requirements, or exceptional circumstances. QMUL will notify students of any changes via email, the QMUL website, and the Mysis portal. These regulations are reviewed and updated every three years, or as required by changes in legislation or regulatory requirements.

1.5 Scope

These Fee Regulations apply to all students enrolled at Queen Mary University of London (QMUL). They outline the terms and conditions related to the payment of tuition fees and other charges by students. These Regulations are specific to QMUL and do not apply to students enrolled at other institutions, such as QM Paris, QM Malta, or QM Online. Information regarding the fee regulations applicable to these institutions can be found via the following [QM Paris](#), [QM Malta](#) and [QM Online](#)

1.6 Authority

The Fees team within Queen Mary University of London's (QMUL) Finance Department is authorised to provide definitive fee-related information in accordance with QMUL's Regulations. Students seeking key fee-related information are advised to contact the Fees team in writing to ensure accuracy and compliance with QMUL's fee policies via [AskQM](#)

1.7 Financial Concerns

Students facing difficulties in meeting fee obligations should contact the Fees team to discuss their options via [AskQM](#).

1.8 Fee Levels and Fee Increases

The fee payable by a student is determined by their fee status, as assessed by Queen Mary University of London (QMUL). QMUL operates three fee levels: home, overseas, and Channel Islands/Isle of Man. The University reviews its fees annually, and they are subject to increase each year. For continuing students, QMUL typically increases tuition fees by a specified percentage each academic year, which is generally capped at no more than 10% of the previous year's fee. Information on fees for new students is available on the QMUL

website, while continuing students can access their fee information on the University's intranet

1.9 Government Regulations

The tuition fees for undergraduate students ordinarily resident in the UK are subject to statutory controls, with the UK government establishing maximum fee caps in accordance with relevant legislation and regulations, as administered by the Office for Students

Eligibility criteria for home status are detailed in the following sets of regulations issued by the Government's Department for Education:

- [The Higher Education \(Fee Limit Condition\) \(England\) Regulations 2017](#) (S.I. 2017 No.1189), as [amended](#), which provide mainly for undergraduate courses
- [The Education \(Fees and Awards\) \(England\) Regulations 2007](#) (S.I. 2007 No.779), as [amended](#), which provide for postgraduate courses

The regulations can be difficult to understand, so UKCISA has provided detailed guidance.

1.10 Specific Fee Arrangements

- **Part-time postgraduate students:**
 - QMUL charges part-time postgraduate students a tuition fee equivalent to half of the full-time fee applicable for each year of study, rounded up to the nearest £5.
 - The fee is subject to annual increases, which are usually capped at 10% of the previous year's fee.
 - The exact fee for subsequent years will be confirmed in advance, taking into account factors such as inflation and government-regulated fee caps.
 - Students will be notified of any fee changes in accordance with QMUL's policies and regulatory requirements.
- **Foundation Year (Year 0) students:**
 - A student who completes the Foundation Year (Year 0) at Queen Mary University of London (QMUL) is considered a new entrant to their subsequent Undergraduate programme.
 - The student will be liable for the applicable tuition fee for the Year 1 cohort they join, which:
 - may be higher than the Foundation Year fee
 - may exceed the standard 10% annual fee increase cap applicable to continuing students.
 - In subsequent years, the tuition fee will be subject to the annual fee increase, typically capped at 10% for continuing students.
- **Variable mode postgraduate programme.**
 - The student is required to pay fees for the Variable mode postgraduate programme in the first two years only, even if their enrolment exceeds two years.
 - The fee payment period does not extend beyond the initial two years.

2. Currency

2.1 Currency

All fees are listed in British pounds sterling (GBP/£) unless otherwise stated.

3. Student Fee Liability and Payment Policy on Instalments

(For further information, refer to [Appendix 3](#))

3.1 Personal Liability

Students are responsible for paying their fees, even if they have a sponsorship agreement or funding from the Student Loans Company or the NHS. If these sources fail to pay, the student must cover the fees.

3.2 Payment Arrangements

Students are encouraged to pay their fees in full at enrolment. However, students can arrange to pay fees in instalments as set out below. Failure to pay may result in sanctions, including termination of registration.

Eligibility: Students with fees over £1,000 can pay in instalments.

Agreement: An instalment agreement must be signed, and a £60 administration fee applies (except for home undergraduates).

Shortfalls: Students must cover any shortfall due to currency fluctuations or bank charges.

Late Payment: A £180 penalty applies for late payments.

3.3 Fraudulent Payments

A student who attempts to pay fees by fraudulent means will be investigated under Queen Mary University of London's (QMUL) [Student Discipline Policy](#). If the investigation finds the student guilty, they may face disciplinary action as outlined in the policy. The University reserves the right to report such actions to the relevant authorities for further action.

4. Assessment of Fee Status

(For further information, refer to [Appendix 4](#))

4.1 Regulations

A student's fee status in England is determined in accordance with the Education (Fees and Awards) (England) Regulations 2007, as amended, and other relevant legislation, including the Higher Education (Fee Limit Condition) (England) Regulations 2017. The fee status is based on factors such as nationality, residency status, and course type, as set out in the applicable regulations. Students must provide evidence/demonstrate their eligibility for home status via the [Fee status assessment](#)

4.2 Assessment Process

QMUL's Admissions Office assesses fee status based on application information. If insufficient information is provided, students must complete a [Fee status assessment questionnaire](#).

4.3 Fee Status Changes

A student's fee status typically remains the same throughout their course, with limited exceptions. For more information, consult [UKCISA guidance](#) or QMUL's [Fee status](#) information

For confidential advice on fee status eligibility, please contact the Queen Mary Advice and Counselling Service [practical advice](#).

5. Payment Deadlines and Arrangements

(For further information, refer to [Appendix 5](#))

All students who do not receive Student Loans Company funding must pay their tuition fee in full before enrolment or submit an instalment plan.

5.1 Undergraduate Home Students with Student Finance Tuition Fees Loans

Eligible students can apply for a tuition fee loan from the Student Loans Company. Payment is made directly to QMUL.

5.2 Undergraduate Home Self-Funding Students

Home students not using a loan can pay fees in full or in instalments. Specific deadlines apply based on the programme start date.

5.3 Channel Islands and Isle of Man Students

These students have similar payment options as self-funding students, with specific deadlines.

5.4 Overseas Students

International fee-paying students are required to pay their tuition fees in full prior to enrolment.

However, a student may pay their fees by instalments, subject to the following conditions:

- The student must pay a £60 non-refundable administration fee for instalment payments.

The following payment deadlines apply:

- 31st January for students commencing in September
- 30th April for students commencing in January

5.5 Postgraduate Students

Postgraduate students are required to pay their tuition fees in full prior to enrolment.

However, a student may pay their fees by instalments, subject to the following conditions:

- The student must pay a £60 non-refundable administration fee for instalment payments.

The following payment deadlines apply:

- 31st January for students commencing in September
- 30th April for students commencing in January

5.6 Research Students

Postgraduate research students can start at any time and may pay fees on a pro-rata basis if starting after October.

5.7 Postgraduate Master's and Doctoral Loans

Eligible students may pay their tuition fees in instalments using a Master's or Doctoral Loan from the UK Government. To qualify, students must provide evidence of their loan at enrolment. Master's and Doctoral Loans are disbursed directly to the student, who is then

responsible for paying their tuition fees to Queen Mary University of London (QMUL). A non-refundable administrative fee of £60 applies to instalment plans. To align tuition payments with loan disbursement dates, students should submit their loan schedule to [AskQM](#) for approval.

If the loan does not cover the full tuition fees, the loan-covered portion will be payable in three instalments, with the remaining balance due in accordance with the regular instalment plan (50% at enrolment and 50% by 31st January).

6. Degree Apprenticeships

(For further information, refer to [Appendix 6](#))

6.1 Fee Responsibility

Students on degree apprenticeships typically do not pay tuition fees while employed by the sponsoring employer.

6.2 Employer Changes

If a student changes employers and the new employer does not assume fee responsibility, the student may not continue the course.

6.3 Transfers

Students transferring to a different QMUL course become responsible for their tuition fees.

6.4 Employer Notification

Students must inform QMUL of any employer changes to ensure correct fee billing.

6.5 Funding Rules

Fees are paid according to [the government requirements](#).

7. Discounts

7.1 Prompt Payment

A 1% discount is available to overseas and postgraduate students paying tuition fees of £10,000 or more if fees are paid in full before enrolment. This does not apply to home/EU undergraduates or Channel Islands/Isle of Man students. Students may deduct the prompt payment discount when making payment.

7.2 Scholarships

The prompt payment discount applies to the balance after scholarship deductions if the balance is at least £10,000.

7.3 Deadlines

Refunds must be claimed by:

- 31st January each academic year for students starting in September.
- 30th April for students starting in January

8. University Fee Deposits

(For further information, refer to [Appendix 7](#))

8.1 Requirement

In accordance with the University's admissions policies, a deposit may be required to reserve a place on the programme. Details of the deposit amount and payment terms will be as stated on the University's website.

8.2 Deadline

Payment of deposits is required by the specified deadline as stated in the relevant offer letter. Failure to comply may result in the withdrawal of the offer.

8.3 Refunds

Deposits are non-refundable and non-transferable unless under exceptional circumstances (e.g., visa issues, programme changes).

9. Cancellation Rights

(For further information, refer to [Appendix 8](#))

9.1 Cancellation Period

Students can cancel their offer acceptance within 14 days for a full refund of deposits and fees.

9.2 Process

The applicant is required to contact the Admissions team directly via their [Applicant portal](#) to request the withdrawal of their application. To facilitate this request, the applicant must provide the following information:

- Their Queen Mary Application Reference number or UCAS Personal ID number.
- A clear statement of their request to withdraw their application; and
- The reason for their request.

The University will endeavour to process the request; however, it reserves the right to refuse the withdrawal of an application where it is not possible to do so. Applicants are advised that the University is not always able to accommodate a request to withdraw an application.

10. Sponsored Students

(For further information, refer to [Appendix 9](#))

10.1 Documentation

Provide a sponsor letter at enrolment. Fees are due within 30 days.

10.2 Responsibility

Students remain responsible for fees until the sponsor has paid in full.

11. Other Fees

(For further information, refer to [Appendix 9](#))

11.1 Field Trips

Additional costs for compulsory trips are invoiced separately and not covered by loans or bursaries.

12. How to Pay and Invoicing

12.1 Methods

Payments can be made via bank transfer, online, or by card, as set out on the [University's website](#). Include your name, student number, and payment reason.

12.2 Invoicing

New Student Invoices are sent in August/September (or November/December for January starters). Payment is due before enrolment. For Continuing Students, invoices are sent in August, with payment due before enrolment.

13. Withdrawals and Interruptions and Fee Liability

(For further information, refer to [Appendix 10](#))

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.

13.1 Fee Liability

Fees are due based on the withdrawal/interruption date. Refunds are processed from the last date of attendance specified on the form.

13.2 Advice

[Contact the Advice and Counselling Service](#) for confidential advice on the financial, immigration and other practical implications of withdrawing/interrupting.

14. Transfers into QMUL

(for further information, refer to [Appendix 10](#))

14.1 Fee Structure

Fees depend on the transfer timing and programme type.

15. University Fee Refund and Compensation Policy

(For further information, refer to [Appendix 10](#))

15.1 Overseas Students

Refunds are limited and subject to specific conditions.

15.2 Home Students

Partial refunds are available for withdrawals or interruptions.

15.3 [Refund and Compensation Policy](#)

16. Course Cancellation

16.1 Refunds

The University Refund and Compensation Policy describes the circumstances in which the University will provide refunds where a Course has been cancelled. Queen Mary shall not be liable for any failure or delay in the delivery of the programme arising from a Force Majeure Event, if Queen Mary has taken reasonable and proportionate steps to mitigate the impact of such events. A Force Majeure Event is an event beyond the control of Queen Mary that affects its ability to deliver the programme in accordance with [QMUL Terms and Condition](#)

Examples of such events include, but are not limited to: severe weather, fire, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not), natural disaster, government or public authority restrictions, epidemic or pandemic disease, failure of public utilities or transport systems/networks, or failure to deliver a service due to the industrial action of a third party.

17. Processing of Refunds

(For further information, refer to [Appendix 8](#))

17.1 Procedure

To notify the University of their intention to withdraw from their programme, a student must contact the Student Support Officer in their school and complete a withdrawal form via the [student portal](#). The student must provide the following information: their full name, Queen Mary student ID number, programme of study, and date of birth. Refunds are processed within 21 days.

18. Failure to Pay

(For further information, refer to [Appendix 11](#))

18.1 Consequences

Consequences of Non-Payment Failure to pay your fees may result in the termination of your registration and withholding of your documents. For further information on the consequences, please visit, [the unpaid fee information](#).

19. Third-Party Disclosures

(For further information, refer to [Appendix 12](#))

19.1 Information Sharing

Debt information may be shared within QMUL for collection purposes.

20. Queries and Complaints

(For further information, refer to [Appendix 12](#))

20.1 Contact

For complaints, refer to QMUL's [Student complaint policy](#). Initial queries should be directed to the Fees team.

21. Useful Contacts

Fees Office:

For payment queries, contact the Fees Office via [AskQM](#)

Student Enquiry Centre: [AskQM](#)

Advice and Counselling:

For money, immigration, and other practical advice, contact the Advice and Counselling Service <https://www.qmul.ac.uk/welfare/>

1. Amendments and Review of the University Fee Regulations

- 1.1 QMUL reserves the right to make reasonable amendments to these regulations during the academic year, if necessary, in response to changes in the law, regulatory requirements, or exceptional circumstances. We will notify students of any changes via email, QMUL website, and the Mysis portal. These regulations are reviewed and updated every three years, or as required by changes in legislation or regulatory requirements
- 1.2 These regulations will be reviewed at least every three years.
- 1.3 The Chief Governance Officer and University Secretary is authorised to approve minor updates to this policy on behalf of the Finance and Investment Committee, provided they do not alter the underlying rules, principles, or intent.

Appendix 1: Glossary of Terms Used in the QMUL Fee Regulations

1.1 Introduction

This glossary provides definitions for key terms used in the University Fee Regulation. It is intended to help students understand the regulations and their implications.

1.2 Definitions

1. **Cancellation Period:** The 14-day period during which a student can cancel their acceptance of a place at Queen Mary University of London and receive a refund of their deposit and/or fees paid, as per the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.
2. **CAS (Confirmation of Acceptance for Studies):** A number issued by Queen Mary University of London to international students whose offer is unconditional, and they meet other CAS issuance requirements, required for a student visa application, as per UK Visa and Immigration guidelines.
3. **Channel Islands/Isle of Man students:** Students from the Channel Islands or Isle of Man, charged the same fees as home students, as per the Regulations on fee status.
4. **Continuing student:** A student enrolled on a full-time programme of study lasting more than one year.
5. **Degree Apprenticeships:** A programme where students work for an employer while studying, and the employer pays the tuition fees, as per UK Government guidance on degree apprenticeships.
6. **Deposit:** A payment required from some students to secure their place on a programme.
7. **EU students:** Students from European Union countries, usually charged international/overseas fees, except for those with protected rights under the EU settlement scheme, as per on the Regulations fee status
8. **Fee Status:** A student's classification as Home, Overseas, or Islands (Channel Islands/Isle of Man) for fee purposes, as per the Fee Status Regulations
9. **Field trip fees:** Additional costs for compulsory field trips or residential stays, not covered by university fees or loans.
10. **Home students:** Students who meet the requirements of the fee status Regulations to be charged the home rate of tuition fees, a lower fee rate than Overseas students.
11. **Instalment plan:** An agreement to pay fees in multiple instalments, rather than in full upfront.
12. **Interrupting student:** A student who temporarily stops their studies, intending to resume them later.
13. **Islands students:** Students from the Channel Islands or Isle of Man, charged the same fees as home students, as per the Fee Status Regulations.
14. **Joint articulation agreement:** An agreement between Queen Mary University of London and another institution, allowing students to transfer between the two institutions.
15. **Overseas students:** Students who are not eligible to pay the 'home' rate of tuition fee as per the Fee Status Regulations.
16. **Postgraduate Master's Loan:** A loan provided by the UK government to help students fund their postgraduate studies, as per UK Government guidance on postgraduate loans.
17. **Postgraduate Doctoral loan:** A loan provided by the UK government to help students fund their doctoral studies, as per UK Government guidance on postgraduate loans.
18. **Pro-rata basis:** A fee calculation method that considers the proportion of the academic year the student has completed.

19. **QMUL**: Queen Mary University of London.
20. **Sponsor**: A company, government body, employer, or other organisation that pays a student's fees in full or in part.
21. **Student Loans Company**: A UK government agency providing loans to students to help fund their studies, as per the Student Loans Company website
22. **Terms and conditions**: refer to the rules, specifications, and requirements that govern a contract or agreement between two parties, typically a business and its customers or users. They outline the rights and responsibilities of both parties, establish guidelines for using a product, service, or website, and provide legal protection for businesses.
23. **Taught postgraduate students**: Students on a postgraduate programme involving taught modules, rather than research.
24. **Title IV funding**: US Federal student aid, including Direct Subsidised and Unsubsidised Loans, and Graduate/Parent PLUS Loans, as per the US Department of Education website.
25. **Transfer student**: A student who transfers from another university to Queen Mary University of London.
26. **UKCISA**: The UK Council for International Student Affairs, providing guidance on fee status and other issues affecting international students, as per the UKCISA website.
27. **University fees**: The fees charged by Queen Mary University of London for its programmes and services.
28. **Withdrawal**: A student's permanent departure from a programme of study.

Appendix 2: Enrolment

At the start of each academic year, an agreement is formed between Queen Mary University of London and a student, including an agreement for the student to meet various expectations of the University, including these Fee Regulations.

2.1 Enrolment Process

Students must follow the step-by-step enrolment process outlined on the website to ensure a smooth and successful enrolment experience.

Students must meet all enrolment conditions by the specified deadlines. Failure to do so may result in temporary or terminated enrolment status.

2.2 Offer Acceptance and Pre-enrolment

The applicant is required to formally accept the QMUL offer of admission by the deadline specified in the Offer Letter. Upon acceptance, the applicant confirms their understanding of an agreement to be bound by the terms and conditions outlined in the University's Offer Letter and related policies, including the University Fee Regulations.

Prior to enrolment, the student must complete the online pre-enrolment process via MySIS, during which they are required to review and explicitly agree to the University Fee Regulations. By completing this process, the student reconfirms their acceptance of the terms and conditions of their enrolment and acknowledges that they have had the opportunity to review and understand the University Fee Regulations.

The student must select a tuition fee payment method from the following options:

- a) Pay in full before or at enrolment
- b) Set up an instalment plan
- c) Apply for UK government student finance (if applicable)
- d) Provide proof of sponsorship or scholarship funding

2.3 Payment and Status Assignment

The University will send an email with detailed instructions based on the student's selected payment method.

The University will assign the student's enrolment status in the Student Record System.

2.4 Meeting Enrolment Conditions

The student must ensure the following conditions are met by the enrolment deadline:

- a) Full payment of fees due
- b) Activation of an instalment plan (where applicable)
- c) Provision of a valid loan confirmation (where applicable)
- d) Submission of sponsorship or scholarship evidence (where applicable)

2.5 Important Notes

The University reserves the right to amend or modify the enrolment process and deadlines, as necessary.

The student must regularly check communications from the University via its website and email.

Failure to meet enrolment conditions may result in temporary or terminated enrolment status and disruption to study.

2.6 Relevant University Policies and Procedures

- Queen Mary University of London. [Student Handbook](#).
- Queen Mary University of London [Terms and conditions](#)
- Queen Mary University of London. [Processes and Policies](#).
- Queen Mary University of London. [Resident's Handbook](#).
- Queen Mary University of London [Refund and Compensation Policy](#)

Appendix 3: Student Fee Liability and Instalment Payment Plan Policy

3.1 Introduction

This appendix outlines the policy and procedures for student fee liability and the instalment/payment plan. It explains the personal liability of students for their fees, payment arrangements, consequences of non-payment, and the terms and conditions of the instalment/payment plan.

3.2 Personal Liability

Students are personally liable for the payment of their fees throughout their programme of study, regardless of any sponsorship agreement or arrangement for payment on their behalf from the Student Loans Company or NHS. In the event of a sponsor's failure to pay or the withdrawal of a student loan or NHS bursary, the student will become immediately liable to pay fees.

3.3 Payment Arrangements

Students are liable to pay fees from the start date of their programme of study. All students who are not in receipt of Students Loan Company funding must pay their fees in full before enrolment to ensure the avoidance of difficulties in making payments during their studies. However, the University offers the ability for students to enter an instalment arrangement with the University.

3.4 Instalment Plan

- **Eligibility criteria:** Students liable for university fees more than £1,000 in an academic year may choose to pay their fees in instalments.
- **Instalment agreement:** Students opting to pay by instalments must sign an instalment agreement, which outlines the terms and conditions of the instalment plan.
- **Administration fee:** A non-refundable administration fee of £60 will be charged to students who opt for an instalment plan. This fee does not apply for home undergraduate students.
- **Shortfalls and penalties:** 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. A late penalty charge of £180 will be imposed on students who fail to pay their fees by the due date.

3.5 Consequences of Non-Payment of the instalment plan

Students who fail to pay their university fees when due will be subject to sanctions, including termination of registration. Please refer to Appendix 11 for further details. Furthermore, 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).

3.6 Fraudulent Payments

Attempting to pay fees fraudulently is a serious offence and will be investigated under Queen Mary Student Discipline Policy and may result in disciplinary action, including but not limited to, a fine, suspension, or expulsion. Such actions may be reported to the relevant authorities for further action.

Appendix 4: Assessment of Fee Status

4.1 Introduction

The assessment of fee status is a critical process that determines the level of university fees payable by students. This appendix outlines the guidelines and procedures for assessing fee status at Queen Mary University of London (QMUL), in accordance with the Education (Fees and Awards) (England) Regulations 2007 (as amended) and the Education (Student Fees, Awards and Support) (England) Regulations 2017 (SI 2017/114) (as amended).

4.2 Definition of Home and Overseas Students

The Education (Fees and Awards) (England) Regulations 2007 (as amended) and the Education (Student Fees, Awards and Support) (England) Regulations 2017 (SI 2017/114) (as amended) define the categories of students eligible to pay the home rate of tuition fees.

4.3 Assessment of Fee Status at QMUL

Before enrolling on a programme at QMUL, the Admissions Office will assess your fee status based on the information provided in your application form. This assessment determines the level of university fees payable (if applicable) and is also required for statutory reporting by QMUL to UK governmental bodies.

4.4 Appeals Procedure

If a student believes their fee status has been incorrectly assessed, they should request a review from the Admissions Office (adm-mgrs@qmul.ac.uk). Reviews are typically only conducted with additional relevant information. Post-enrolment appeals must follow the Queen Mary appeals procedure, submitted within the specified timeframe (by 31 October for September starters or within 14 days for other start dates). Appeals are considered on grounds of procedural error or new material information not previously available.

4.5 Change in Fee Status

Your fee status will normally remain the same throughout your course of study and may change only in a limited set of circumstances. For information about the circumstances in which your fee status may change, please review our online guidance, the UKCISA guidance, or contact the Advice and Counselling Service.

4.6 References

- UKCISA. [Guidance on fee status assessment](https://www.ukcisa.org.uk/student-advice/find-your-fee-status/). <https://www.ukcisa.org.uk/student-advice/find-your-fee-status/>
- QMUL. Flowchart for determining [fee status](#).
- QMUL. List of required documents for [fee status assessment](#).
- [Office for Students](#).

Appendix 5: Fee Payment Deadlines and Arrangements

5.1 Introduction

This appendix outlines the fee payment options available to students at Queen Mary University of London (QMUL). It is essential that students read and understand this information to ensure timely payment of their fees and avoid any additional charges. All students who are not in receipt of Students Loan Company funding are encouraged to pay their fees in full at enrolment to ensure the avoidance of difficulties in making payments during their studies.

5.2 Undergraduate Home Students in receipt of Student Loans Company loan

- Most undergraduate home students are eligible for a tuition fee loan from the Student Loans Company (SLC) to cover all or part of their university fees.
- To apply for a tuition fee loan, students residing in England should apply via Student Finance England, while those residing in Scotland, Wales, or Northern Ireland should apply via the relevant Student Awards Agency.
- If a student applies for a tuition fee loan to cover only part of the fees, they are responsible for paying the balance before enrolment.
- The SLC will pay the tuition fee loan directly to QMUL, and students will receive a Financial Notification letter outlining their entitlements.

5.3 Payment Options for Undergraduate Home Self-Funding Students

Home students who are not eligible for a tuition fee loan or choose not to apply for a loan can pay their fees in the following ways:

- In full before or at enrolment
- By an agreed Instalments:
 - 50% paid before enrolment and 50% by 31st January (for programme starting in September)
 - In 8 instalments, with 25% paid before enrolment and the balance in equal monthly instalments with the final instalment due by 30th April.

5.4 Payment Options for International Undergraduate students paying overseas fees

- In full before or at enrolment
- By an agreed instalment:
 - 50% paid before enrolment and 50% by 31st January (for programme starting in September)
 - 50% paid before enrolment and 50% by 30th April (for programme starting in January)

5.5 Payment Options for Postgraduate students on taught programmes, regardless of fee status

- In full before enrolment
- By an agreed Instalments:

50% paid before enrolment and 50% by 31st January (for programme starting in September)

- 50% paid before or at enrolment and 50% by 30th April (for programme starting in January)
- For those in receipt of Student Loans Company Postgraduate Master's Loan, see below.

5.6 Payment Options for Postgraduate Research Students

Postgraduate students enrolling on a research degree (such as a 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 options of paying their fees:

- In full before or at enrolment (this is the only option for students enrolling after 1st February and paying on a pro rata basis)
- In instalments, with 50% paid before or at enrolment and the remaining 50% by the last working day of the fourth month after enrolment, provided enrolment is before 1st February.

5.7 Payment Options for Students in Receipt of a Postgraduate Master's Loan or Postgraduate Doctoral Loan

These government-funded loans are designed to support students in financing their postgraduate studies at Queen Mary University of London (QMUL).

- **Eligibility Criteria** To be eligible for the Postgraduate Master's Loan or Postgraduate Doctoral Loan, you must meet the following criteria:
- **Nationality:** Be a UK or EU national
- **Programme:** Be accepted onto a postgraduate master's or doctoral programme at QMUL
- **Residency:** Meet the residency requirements as specified by the UK Government
- **Application Procedures** to apply for the Postgraduate Master's Loan or Postgraduate Doctoral Loan, follow these steps:
 - [Postgraduate Master's Loan](#)
 - [Postgraduate Doctoral Loan](#)

The application process typically opens in June for the upcoming academic year.

- **Payment Procedure:** Students must provide evidence at enrolment that their loan is in place to be granted a postgraduate three instalment plan. If a student receives a postgraduate Master's Loan or doctoral loan funding directly from the Student Loans Company, they are responsible for making payments to QMUL directly: tuition fee payments can be aligned with loan disbursement dates. To arrange this, students must send their loan schedule to [AskQM](#) for approval and processing.
- If the loan does not cover the full fees, the loan-covered portion can be paid in three instalments. The remaining balance must be paid either in full before enrolment or as per the regular instalment plan (50% at enrolment, 50% by 31st January).

5.8 Additional Fees and Charges

- Field trip fees may not be covered by a university fee loan, and students must pay these charges themselves before enrolment, where relevant.
- A late payment charge of £180 will be applied if a student fails to make payment by the deadline date.
- A non-refundable administration fee of £60 will be charged for instalment plans, recognising the cost to the university.

5.9 American Students with US Federal Financial Aid

- QMUL is a participating institution in the US Government's Federal Student Aid programme (FSA) with the code G06697.
- To receive federal loans, students must meet the eligibility criteria set by the US Department of Education.
- **Eligibility:** Students must be enrolled in an eligible programme, meet the citizenship requirements, and have a valid Social Security number.

- Disbursement of Funds: The US government pays federal loans directly to QMUL in two disbursements for undergraduate programmes and in three disbursements for postgraduate research (PGR) and postgraduate taught (PGT) programmes.
- **Instalment Plans:** Students must sign an instalment plan to confirm that their fees will be paid in three equal disbursements out of the loan disbursement.
- 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 £60 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 £60 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 programme funds supersede any calculations carried out in relation to the QMUL withdrawal policy and refund policy.

5.10 Pre-sessional Programme and Short Courses

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

5.11 Fee Structure for Study Abroad Students

Students studying abroad for less than a Full Academic year

- All students, regardless of their fee status, will be required to pay the full tuition fees as per their standard rate.

5.12 Home Fee Payers Studying Abroad for a Full Academic Year

- Students classified as 'Home' fee payers who undertake a study abroad programme for a full academic year (including university exchange, work placement, Erasmus, or other approved programmes) will be charged 15% of their normal tuition fee amount to Queen Mary University of London (QMUL).

5.13 Overseas Fee Payers Studying Abroad for a Full Academic Year

- Students classified as 'Overseas' fee payers who undertake a study abroad programme for a full academic year (including university exchange, work placement, Erasmus, or other approved programmes) will be charged 50% of their normal tuition fee amount to Queen Mary University of London (QMUL).

5.14 Study Abroad Associate Students

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

5.15 Associate Students Enrolling for the Academic Year

- Payment Options: 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% paid before enrolment and the remaining 50% by 31st January (students on a full year programme)

5.16 Programme Upgrade Fee Payment Policy

Upgrade Fee Liability: Students upgrading their programme of study are liable for the difference between the current Queen Mary University of London (QMUL) fee applicable to their existing programme and the fee applicable to the new programme.

Calculation of Fee Differential: The fee differential will be determined based on the current year's fee structure and the fee applicable to the cohort the student is joining upon upgrade.

5.17 Upgrade Fee Calculations

Certificate to Diploma Upgrades: The fee differential will be calculated as the difference between the Diploma fee and the current QMUL Certificate fee.

Diploma to Master's Upgrades: The fee differential will be calculated as the difference between the Master's fee applicable to the cohort being joined and the QMUL Diploma fee.

5.18 Additional Information

- It is the student's responsibility to ensure that their fees are paid in accordance with the payment options outlined above to avoid any additional charge.
- Failure to pay fees may result in penalties, including late payment fees and/or withdrawal from the programme.
- Students are advised to consult the QMUL website for the most up-to-date information on fee payment options and regulations.
- Students with outstanding fees will not be permitted to enrol or continue their studies.

5.19 References

- Student Finance England: [Student Finance](#).
- Student Awards Agency Scotland: [SAAS](#).
- Student Finance Wales: [Student Finance Wales](#)
- Student Finance Northern Ireland: [Student Finance Northern Ireland](#)

Appendix 6: Degree Apprenticeships

6.1 Introduction

This appendix serves as a comprehensive guide to tuition fee arrangements and employer responsibilities for students participating in a degree apprenticeship programme at Queen Mary University of London (QMUL). To ensure compliance with the Department of Education Funding Rules it is crucial that both students and employers thoroughly review and understand the information presented. The following section provides an overview of the key terms and conditions governing tuition fees, employment changes, and course transfers within QMUL, enabling students to navigate their degree apprenticeship programme with clarity and confidence

6.2 Tuition Fee Arrangements

- Students enrolled in a degree apprenticeship programme at QMUL are not typically required to pay tuition fees, as these are covered by the employer named on their admission application.
- Tuition fees for degree apprenticeships will be paid in accordance with the Department of Education funding rules.

6.3 Changes in Employment

- If a student experiences a change in employment, they must notify the QMUL Degree Apprenticeship Team immediately.

6.4 Transferring to a Different QMUL Course

- In the event of a transfer to a different non-apprenticeship course at QMUL, the associated tuition fees will become payable by the student, to be funded through a student loan or alternative means.

6.5 Notification of Employer Changes

- It is essential that students inform the QMUL Degree Apprenticeship Team promptly of any changes in employment to ensure that the correct employer is charged for fees due.

6.6 Key Responsibilities

Students are responsible for:

Notifying the QMUL Degree Apprenticeship Team of any changes in employment.

Understanding their tuition fee arrangements and employer responsibilities.

Employers are responsible for:

Covering tuition fees for students enrolled in a degree apprenticeship programme.

Notifying QMUL of any changes in employment status.

Appendix 7: University Fee Deposits

7.1 Payment of University Fee Deposits

Queen Mary University of London (QMUL) requires students applying for some courses to pay a university fee deposit, as specified on our website and in the offer letter. The deposit amount and payment deadline will be clearly stated in the offer letter.

7.2 Key Terms and Conditions

- The deposit payment deadline must be met to secure a place on the course. Failure to meet this deadline may result in QMUL withdrawing the offer.
- 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.
- 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.

7.3 Overseas Students and CAS

Students requiring a Confirmation of Acceptance for Studies (CAS) must pay the university fee deposit, where required, before a Confirmation of Acceptance for Studies (CAS) is issued.

7.4 Deferral of Offer and Fee Crediting

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 the specified deadlines (31st October 2025 for September starters or 28th February 2026 for January starters). The request for deferral must be submitted in writing to the Admissions team via the MySIS Portal.

The student will forfeit their payment if they make a deferral request after the specified dates, unless Queen Mary University of London (QMUL) accepts that:

- There are exceptional circumstances.
- The student must provide evidence to support their claim of exceptional circumstances.

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

7.5 False Information or Immigration Breaches

Deposits will not be refunded if a student is found to have provided false information to QMUL or if the application for immigration permission is denied due to previous breaches of immigration conditions, criminal offences, or deception.

Appendix 8: Cancellation Rights, Refund Policy, and Processing of Refunds

8.1 Introduction

This appendix outlines the cancellation rights, refund policy, and processing of refunds for students at Queen Mary University of London (QMUL). It is designed to comply with the Consumer Contract (Information, Cancellation and Additional Charges) Regulations 2013 and other relevant UK legislation.

8.2 Cancellation Rights

To exercise this right, you must notify our Admissions Team in writing before the Cancellation Period ends, as set out below

- **When the Cancellation Period Starts:**
 - For applicants who pay a deposit, it begins on the day the deposit is paid.
 - For others, it starts on the day you accept our offer.
 -
- **How to Cancel**
 - Log into your MySiS portal and follow the instructions to notify us of your decision to cancel.
 - Ensure your notification clearly states your intention to cancel your acceptance.
 - Consequences of Cancelling within the 14-Day Period:
 - Your offer will be withdrawn.
 - You will receive a full refund of any deposit or fees paid
- **Clarification on Cancellation Period for Different Applicants:**
 - **UCAS Applicants:** The 14-day cancellation period starts from the date you accepted our offer as your Firm or Insurance choice in UCAS Track.
 - **Direct Applicants:** It starts from the date you accepted the offer in your applicant portal.

8.3 Cancellation and Deposit Refund Policy

If a student cancels their contract within the specified cancellation period, Queen Mary University of London (QMUL) will refund any deposit received as soon as possible, and in any case, within 21 days of receiving notification of cancellation. The refund will be processed using the same payment method as the original transaction, and students will not incur any charges, except for any exchange rate differences that may apply.

8.4 Exceptions to Deposit Refund Eligibility

Students who cancel their offer after QMUL has provided a service are not eligible for a refund of their deposit, unless exceptional circumstances apply. QMUL may consider a refund in the following situations:

Failure to secure necessary clearance to enter the UK: Evidence of this, including any delays due to visa processing, must be provided.

QMUL's failure to provide the programme as advertised.

Student's failure to meet the conditions of a conditional offer.

Inability to apply for a visa due to QMUL's inability to issue a Confirmation of Acceptance for Studies (CAS).

8.5 Cancellation Consequences

Cancellation of the deposit payment will be considered as a decision to decline the confirmed offer of a place on the course. QMUL cannot guarantee reinstatement of the place, as it may be offered to another applicant on the waiting list.

8.6 University Fee Refund Policy Due to withdrawal and interruption

The university's policy on fee refunds for students who withdraw or interrupt their studies varies depending on the student's fee status (overseas or home) and the type of programme (undergraduate, postgraduate taught, or postgraduate research).

8.7 Overseas Students

QMUL will not refund tuition fees to overseas students except in exceptional circumstances.

Students on an instalment plan may be liable for 100% of university fees if they interrupt or withdraw. Refer to Appendix 10 for details.

8.8 Home Students

Home undergraduate students who withdraw or interrupt may be eligible for a partial refund of excess amounts paid.

Interrupting students will have excess amounts applied to university fee charges when they resume studies.

8.9 Processing Refunds

Withdrawal Request: Students must first submit a withdrawal request via MySIS.

Refund Application: Once the student's status is updated to "withdrawn", they can apply for a refund via MySIS.

Supporting Documentation: Refund requests based on extenuating circumstances must be accompanied by documentary evidence (e.g., medical certificate, death certificate, etc.).

8.10 Refund Administration

Outstanding Debts: Any outstanding debt to QMUL will be deducted from the refund.

Processing Time: Refunds will be issued within 21 days of receiving the written request and supporting documentation.

Refund Currency and Method: Refunds will be processed in Pounds Sterling and made in the same form as the original payment.

Bank Charges and Administration Fees: QMUL may deduct bank charges for electronic transfers, and a £25 administration charge will be applied for refunds to overseas banks.

Refund Methods: Refunds will not be made in cash or by banker's draft.

8.11 Related Policies

Anti-Money Laundering Policy: Refer to the QMUL Anti-Money Laundering (AML) and Criminal Finances Act (CFA) Policy.

Appendix 9: Sponsorship and Additional Expenses

9.1 Introduction

This appendix provides important information on student fees, sponsorship requirements, and additional expenses associated with certain programmes at QMUL. It is essential that students understand their financial obligations and the terms and conditions of their sponsorship or payment arrangements.

9.2 Sponsorship Requirements

To be considered a sponsored student, the following conditions must be met:

Sponsorship Letter: A letter from the sponsor on company-headed paper must be provided before enrolment, confirming the following:

- Student's full name and student/applicant ID number
- Invoice address
- Invoice contact person and contact details
- Sponsorship amount (GBP)
- Academic year(s)
- Programme name
- Purchase order number (if required)

Annual Renewal: For programmes longer than one year, a new sponsorship letter must be provided each year before re-enrolment.

Additional Fees: For postgraduate research students, the sponsorship letter must include any additional fees agreed with the student's academic school/institute.

Partial Sponsorship: If the sponsor is only paying a portion of the fees, the student must pay the remaining balance before or at enrolment.

9.3 Key sponsorship information

Personal Responsibility: Students remain personally responsible for payment of university fees and other charges, even if there is an arrangement for QMUL to receive payment on the student's behalf from a sponsor or third party.

Credit Check: QMUL will only accept sponsors who pass a credit verification process.

Eligible Sponsors: Family and/or friends are not considered acceptable sponsors.

Payment Terms: Sponsor fees are due within 30 calendar days of invoicing.

Additional Fees and Expenses: Some programmes may incur additional fees and expenses, such as compulsory field trips and residential stays.

Appendix 10: Student Fees, Withdrawals, Interruptions, and Transfers

10.1 Introduction

This appendix provides detailed information on student fees, withdrawals, interruptions, and transfers for students at Queen Mary University of London. Understanding these policies is essential for students, academic staff, and administrators to ensure a smooth transition and accurate fee assessment.

10.2 Withdrawals and Interruptions

A student who interrupts their programme of study will be liable for the fees applicable to the new cohort they join upon resumption. The University may consider exemptions from this policy where a student provides satisfactory evidence that their interruption was directly caused by circumstances related to protected characteristics, which significantly impacted their ability to continue their studies. In such cases, the University will make reasonable adjustments to mitigate the fee increase. Such adjustments may include charging the student the fee rate applicable to continuing students at the time of their return.

10.3 Financial, Immigration and Other Practical Implications

Students are advised to consult the Advice and Counselling Service's Advice guide for students to understand the financial, immigration and other practical implications of withdrawing, interrupting, or resitting

Students enrolled in programme lasting two or more years, who have not taken a break from their studies, will be subject to an annual fee increase, which will not normally exceed 10%. However, if a student interrupts their programme, and joins a new cohort the increase may be higher than 10%, unless a significant factor in their interruption is related to a protected characteristic (e.g. pregnancy and maternity, gender reassignment, or disability) this will be determined at the time of interruption

10.4 Withdrawal and Interruption Procedure

Students who wish to withdraw from their programme or interrupt their studies must submit a withdrawal or interruption form via the MySiS portal which must be authorised by the academic school.

10.5 Refund of University Fees

Any refund of university fees due will take effect from the last day of attendance confirmed by the school.

10.6 Transfer In Fee Structures

The following sections outline the transfer fee structures for different student categories.

10.7 Undergraduate Transfer Students

- Transfer in at start of Semester 1: 100% of annual fee is due
- Transfer in at start of Semester 2: 50% of annual fee is due (or 75% for home undergraduate students)

10.8 Postgraduate Research Transfer Students

- Transfer partway through studies: fees charged on a pro-rata basis

10.9 Overseas Transfer Students:

- Undergraduate transfer students: charged the rate applicable for the year cohort they are joining.

- Postgraduate transfer students: charged the new student rate if joining a one-year programme, or the continuing student rate for the cohort they are joining.

10.10 Joint Articulation Agreement Transfer Students

Charged the new student rate if joining a one-year programme or the continuing student rate for the cohort they are joining

10.11 Liability for University Fees

Students will be liable for the following amounts of university fees in the event of withdrawal or interruption:

Overseas (UG and PGT) Students and Home Postgraduate Taught students.

- 50% of annual fee if withdrawal occurs before first day of Semester 2
- 100% of annual fee if withdrawal occurs on or after first day of Semester 2

Home Undergraduates

- 25% of annual fee if withdrawal occurs before first day of Semester 2
- 50% of annual fee if withdrawal occurs during Semester 2
- 100% of annual fee if withdrawal occurs in Semester 3

Home Postgraduate Research

- Pro rata fee due, which is calculated from the date received by the Research Degrees Office

10.12 Refund Eligibility

Students who withdraw may be eligible for a partial or full refund of university fees.

10.13 Outstanding Fees

If a student withdraws with fees owing to Queen Mary, the balance will become immediately due and payable.

10.14 Self-Paying or Sponsored Home Students

Self-paying or sponsored home students 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.

10.15 International Students

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% of the fees paid when they resume studies the following academic year.

10.16 Postgraduate Research Students

Where a self-funding postgraduate research student withdraws or interrupts from their programme of study, the calculation rule below will apply:

- The academic year will be taken to be a 12-month period from 1st August to 31st July.
- If a student leaves the programme before 30th 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.

Appendix 11: Failure to Pay University Fees

11.1 Introduction

Queen Mary is committed to supporting students experiencing financial difficulties. Students who are having trouble paying university fees or other monies owing are advised to contact the Fees Office to discuss their options.

11.2 Sanctions for Non-Payment

Payment of University Fees and Consequences of Non-Payment

To secure full enrolment, students must either pay 100% of the tuition fees by the enrolment deadline or sign an agreed payment plan. Failure to do so will result in temporary enrolment being granted.

Temporary Enrolment

If a student is granted temporary enrolment and fails to convert to full enrolment by the specified deadline, their registration will be terminated, and they will be deregistered from their programme of study.

Consequences of Non-Payment or Defaulting on a Payment Plan

Students who sign an agreed payment plan are required to pay 100% of the university fees by the specified deadlines (31st January for September starters and 30th April for January starters). Failure to comply with the payment plan or defaulting on an instalment agreement may result in the following sanctions:

- Termination of registration in accordance with University Ordinance C3
- Prohibition on re-enrolment at Queen Mary until all outstanding university fees are paid in full
- Withholding of examination results, transcripts, and degree certificates
- Ineligibility to progress, re-enrol, or graduate

11.3 Deregistration Process

A student who chooses to make their payment by instalment and fails to do so by the agreed date will face deregistration. The deregistration process for non-payment of tuition fees involves the following steps:

1. **Identification:** The Fees Team identifies students who have not paid by the specified deadlines.
2. **Notification and Resolution:** Students are contacted and given 10 working days to pay in full or provide sponsor or loan evidence.
3. **Forwarding Unresolved Cases:** Unresolved cases are forwarded to Student Records.
4. **Formal Deregistration:** Formal deregistration emails are sent, and student records are closed.

11.4 Appeals and Reinstatement

To appeal against deregistration, students must submit a formal appeal by the specified deadline and pay their outstanding tuition fees in full, including any applicable late payment fees (£180). Upon receipt of both the appeal and full payment, the student's registration will be reinstated.

11.5 Late Reinstatement

- Students who miss the appeal deadline can return the following academic year if they pay all outstanding fees plus a reinstatement fee of £300
- The reinstatement fee must be paid by the following deadlines:
- For students starting in September, payment must be received by July 31st.
- For students starting in January, payment must be received by October 31st.

11.6 Consequences of Deregistration

Deregistration results in:

- Loss of access to teaching, assessments, and university systems
- Loss of student status affecting student visa, student finance, and council tax exemption
- If in university accommodation, 28 days' notice is required, and rent remains due unless the room is re-let earlier.

11.7 Support and Guidance

Support is available via:

- QMUL Advice and Counselling Service (for confidential advice).
- Student Enquiry Centre
- Student Support Officers in Schools/Institutes

11.8 Key Dates: Deregistration Timeline for September Starters

A student who commences their programme of study in September and chooses to make their payment by instalment, but fails to do so by the agreed date, will face deregistration. To avoid deregistration, the student should note the following critical dates

- 31 January: Deadline for payment of tuition fees.
- 10 February: Student Records receives list of students who missed the deadline.
- 14 February: Final warning sent to students via email; list sent to Schools.
- 26 February: Deadline to make payment or record terminated.
- 27 February: Fees Team sends a final list of students to be deregistered; Records sends deregistration notices to students and Schools; Student records are formally closed.
- 19 March: Appeal deadline — both appeal and payment must be submitted.

11.9 Key Dates: Deregistration Timeline for January Starters

A student who commences their programme of study in January and chooses to make their payment by instalment, but fails to do so by the agreed date, will face deregistration. To avoid deregistration, the student should note the following critical dates

- 30 April: Deadline for payment of tuition fees.
- 11 June: Registry receives list of students who fail to meet the 30 April deadline.
- 12 June: Students contacted with the final warning to make payment within 10 working days and list sent to Schools.
- 26 June: Deadline by which to make payment.
- 2 July: Fees Team sends Registry list of students to be deregistered.
- 3 July: Registry sends out deregistration notice to students and list to Schools. Students then have 21 days to make an appeal.
- 4 July: Student records are closed.

- 24 July: Deadline for appeals to be received. Students can only be reinstated where they have both appealed and made payment.
- 31 October: Students who were deregistered will have until 31 October to make full payment plus the reinstatement fee to be able to resume their studies on 4 July 2026.

11.10 Useful information

The Advice and Counselling Service's [Deregistration Advice webpage](#).

Appendix 12: Student Debt Collection, Data Sharing, and Complaints Procedure

12.1 Introduction

Queen Mary University of London (QMUL) is committed to protecting students' personal data while ensuring the efficient management of student debt collection activities. This appendix outlines the circumstances under which QMUL may disclose or share student information with third parties, as well as the procedure for students to follow in the event of a query or complaint regarding fees, payment arrangements, refunds, and sanctions imposed for non-payment.

12.2 Student Debt Collection and Data Sharing

In the legitimate course of student debt collection activities, QMUL may share information on a student's debt between different offices within the institution. This may include:

- Informing a student's academic department of the outstanding debt to QMUL
- Sharing debt information with QMUL's finance office to facilitate payment processing

If a student falls into arrears of payment to QMUL, the University may disclose adequate, relevant, and sufficient personal data to a third party to enable the debt to be pursued and recovered. This may include:

- Disclosing student contact information to a debt collection agency.
- Sharing debt information with a credit reference agency

QMUL will ensure that any disclosure or sharing of student personal data is conducted in accordance with applicable data protection regulations, including the General Data Protection Regulation (GDPR). QMUL will also ensure that any third-party recipients of student personal data are bound by contractual obligations to protect the confidentiality and security of the data.

12.3 Queries and Complaints Procedure

If you have a query or concern regarding the content or application of this policy, or if you are not satisfied with a decision taken regarding your fees, please contact the Fees team via AskQM in the first instance.

Please refer to the QMUL [Student Complaints Policy](#)

Please ensure that your complaint includes the following information:

- Your name and student ID number
- A clear description of the issue or concern
- Any relevant supporting documentation or evidence

You may wish to seek independent and confidential advice from QMSU Academic Advice Services regarding your complaint. They can provide guidance on the complaints process and help you to prepare your complaint.

For further details regarding Queen Mary University of London's (QMUL) complaints handling procedure, please refer to our website at: [The Appeals, Complaints and Conduct Office](#).

12.4 Data Protection

Please note that any personal data provided as part of the complaints process will be handled in accordance with QMUL's data protection policy and the General Data Protection Regulation (GDPR).

By following this procedure, we aim to resolve queries and complaints in a fair, transparent, and timely manner.

Appendix 13: Additional Payment Information and Contact

Payment options

For queries about your student record, contact:

AskQM

0.01 IQ East Court

450 Mile End Road

London E1 4GG

Monday to Friday, 10.00 am to 4.00 pm

For confidential advice about immigration, Student Finance, and practical and financial issues, contact:

The Advice and Counselling Service

Geography Building, Ground Floor West

Queen Mary University of London

Mile End Road

London E1 4NS

Student Finance England

(for home UG students residing in England)

Queen Mary University of London Students' Union Academic Advice Service

for independent, free, and confidential advice on complaints and appeals, open to all Queen Mary students.

Contact email addresses:

su-representation@qmul.ac.uk

su-vpcommunities@qmul.ac.uk

