



FEES, PAYMENT, CANCELLATION AND REFUND POLICY

Policy reference UKV-QA-08 | Version 3.1

UK Versity Online Limited | BAC Accredited College | UKPRN 10052768

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Policy owner	Financial Controller
Author	Director of Education
Approved by	Principal (Ramanjeet Singh), on behalf of the Academic Board
Approval date	12 October 2026

Fees, Payment, Cancellation and Refund Policy

UK Versity Online Limited | ATHE 889 | Pearson 07737 | OTHM DC1506132 | Ascentis 3286 | NCFE 8465520 | IFA Direct 283334

Document control

Title	Fees, Payment, Cancellation and Refund Policy
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Version	3.1
Status	Consolidated
Effective date	12 October 2026
Next review	September 2027 (annual), or earlier if required
Owner	Financial Controller
Author	Director of Education
Approval authority	Academic Board, chaired by the Principal (Ramanjeet Singh)
Approval date	12 October 2026
Applies to	All UK Versity applicants and learners, including learners paying by instalments and learners whose fees are paid by an employer or sponsor
Supersedes	Cancellation and 14 Days Refund Policy for Online Purchases (QA-101); Fees Terms and Conditions (QA-78); refund wording in the Learner Handbook 2025-26 (the BAC Student Short Term Tuition Fee and Refund Policy, QA-98, is now replaced by UKV-QA-34)
Summary	Sets out UK Versity's fees, payment options, the learner's legal right to cancel within 14 days, how awarding organisation registration is timed around that right, and that after the cancellation period there are no cash refunds, only a time-limited course credit.

Compliance mapping

BAC College Scheme 2023 standards	4.3; 18.1
UK Quality Code 2024 (voluntary)	Principle 9
OfS conditions (benchmark only; UK Versity is not OfS registered)	C1, C5 (benchmark)
Awarding organisations	ATHE; Pearson; OTHM; Ascentis; NCFE; IFA Direct
Legislation and regulation	Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013; Consumer Rights Act 2015; Digital Markets, Competition and Consumers Act 2024; Limitation Act 1980; Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017

Version history

Version	Date	Change
1.0	August 2014	Fees Terms and Conditions first issued (QA-78)
1.1	November 2014	Cancellation and 14 Days Refund Policy for Online Purchases issued (QA-101)
2.0	July 2018	BAC Student Short Term Tuition Fee and Refund Policy issued (QA-98)
3.0	October 2026	Consolidated into one policy: statutory 14-day cancellation right, express-request start option, registration timing aligned to the cancellation period, no cash refunds after 14 days with a tiered course credit (£100 administration charge, 25% minimum, no credit after 50% of the planned duration), YouTube sampling before enrolment, OTHM instalment rule, BAC 18.1 and CMA consumer law alignment
3.1	October 2026	Minor: visitor-route visa refusal terms (former QA-98) moved to UKV-QA-34; cross-references to UKV-QA-34 and UKV-QA-33 added

1. Purpose

This policy tells you, before you enrol, exactly what you will pay, how you can pay, what happens if you change your mind, and what happens to your fees if you leave your course. In short: you can sample our teaching before you enrol, you have a legal 14-day cancellation right, and after those 14 days UK Versity does not give cash refunds; unused fees are held as a course credit instead. It also explains how UK Versity registers you with your awarding organisation without taking away your legal right to cancel.

UK Versity wants every learner to understand these terms at the start. The key points are repeated in the UKV-QA-10 Learner Agreement, which you sign before your course starts, and in the UKV-QA-09 Learner Terms and Conditions.

2. Scope

This policy applies to every course sold by UK Versity Online Limited, whether you enrol on the website, by telephone, by email, through an agent or through an employer. It covers qualifications awarded by ATHE (Awarding body for Training and Higher Education), Pearson Education Ltd (Pearson BTEC, including BTEC Higher Nationals), OTHM Qualifications, Ascentis (including Access to HE Diplomas, validated under the QAA Access to HE scheme), NCFE (including qualifications under the NCFE CACHE brand, and NCFE Functional Skills) and Institute of Financial Accountants (IFA) qualifications delivered through IFA Direct, administered in partnership with ATHE.

The statutory cancellation rights in section 6 apply to consumers, meaning individuals buying for themselves. Where an employer or other organisation pays and contracts with UK Versity, the contractual terms in sections 7 to 11 apply and the organisation's own contract with UK Versity takes precedence where it says something different.

UK Versity applies the same cancellation terms to learners who live outside the United Kingdom. Learners who travel to the UK to study a short course as a visitor are also covered by UKV-QA-34 Short-term Study Visitor Admissions, Fees and Refund Policy, which sets out the refund if a visa is refused.

3. Definitions

Contract date: the day UK Versity sends you written confirmation that your enrolment has been accepted. Your contract with UK Versity starts on this day.

Cancellation period: the 14 days that start on the day after the contract date. This is your legal cooling-off period under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

Course fee: the total price shown on the course page and in your enrolment confirmation. It includes tuition, learning materials, tutor support, assessment, internal quality assurance, awarding organisation registration and certification (first certificate), unless the course page states otherwise.

Awarding organisation registration fee: the fee the awarding organisation charges UK Versity to register you on your qualification. This is part of your course fee, not an extra charge.

Planned programme duration: the study period stated in your enrolment confirmation (for example 26 weeks or 12 months).

Immediate start: where you ask UK Versity in writing to give you access to your course and begin teaching before the cancellation period ends.

Standard start: where your full course access begins on day 15, after the cancellation period ends.

4. Fees and what they include

1. The full cost of your course is shown on the course page on www.ukversity.co.uk and in your enrolment confirmation before you commit to pay (BAC standard 4.3). All prices are in pounds sterling (GBP).
2. The course fee covers everything you need to complete and be certificated for your qualification, except the items listed in point 3.
3. Possible additional costs, all of which are stated on the course page before you enrol:
 - replacement or additional certificates, charged at the awarding organisation's cost;
 - a third or subsequent submission of the same unit, where the course page states a fee (your first resubmission of each assignment is free; see UKV-QA-17 Resubmission and Reassessment Policy);
 - an extension of access beyond your awarding organisation registration period, where you ask for one and the awarding organisation allows it;
 - a re-registration fee charged by the awarding organisation if your registration expires before you complete.
4. You are responsible for your own internet connection, device and any bank, currency exchange or card charges made by your bank.
5. UK Versity will not add any charge that was not disclosed to you before you enrolled.

5. How you can pay

Option	How it works	Who can use it
Pay in full	Card (Visa, Mastercard, American Express, Maestro) or PayPal on the website or by telephone with the Accounts team	All learners
Klarna	Pay in full or through Klarna's own instalment plans at checkout. Your credit agreement is with Klarna	Learners Klarna accepts
UK Versity 0% instalment plan	Deposit at enrolment, then 3 or 5 equal monthly instalments by bank transfer. No interest, no fees, no credit check. A signed payment plan agreement is required	All learners, subject to approval by the Financial Controller
Direct Debit	Monthly payments collected through Sage	UK learners, approved case by case
Employer or sponsor invoice	UK Versity invoices the organisation; payment terms are stated on the invoice	Organisations

5.1 Instalment plans

1. Instalments are due on the same date each month as set out in your payment plan agreement.
2. If an instalment is missed, the Accounts team will contact you and give you 7 days to pay or agree a revised plan.
3. If the payment is still not made, your Moodle access may be paused until your account is up to date. Pausing access does not extend your awarding organisation registration period.
4. If your account is more than 60 days in arrears and you have not agreed a revised plan, UK Versity may withdraw you from the course after giving you 14 days' written notice. The refund and balance rules in section 7 then apply as if you had cancelled on the date of withdrawal.
5. UK Versity may hold its certification claim until your fees are paid in full, **except for OTHM Qualifications learners**. OTHM does not allow centres to defer registration or withhold certification because an instalment is outstanding (OTHM Learner Registration and Certification Policy v3.0, section 7.1). For OTHM learners, UK Versity registers you and claims your certificate on time and recovers any unpaid balance separately.

6. Your legal right to cancel within 14 days

You have the legal right to cancel your contract with UK Versity within 14 days without giving any reason. The 14 days start on the day after the contract date. This right comes from the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 and applies to courses bought online, by telephone, by email or away from UK Versity's premises.

6.0 Try before you enrol

Before you enrol, you can watch sample teaching sessions on the UK Versity YouTube channel (<https://www.youtube.com/ukversityonline>) and ask the admissions team for a course demonstration or a conversation with a tutor. UK Versity encourages every applicant to do this, so that you know exactly how the course is delivered before you commit.

6.1 Is there a 28-day or 30-day refund right?

No. There is no 28-day or 30-day statutory refund right for education courses. The 30-day short-term right to reject in the Consumer Rights Act 2015 applies to goods, not to services such as a course. Your statutory cooling-off right for a course is the 14-day cancellation period in this section. Separately, the Consumer Rights Act 2015 requires UK Versity to deliver your course with reasonable care and skill and as described; see section 9.

The figure of 28 days that you may see elsewhere is the time ATHE allows UK Versity to register you after enrolment. It is an awarding organisation deadline for UK Versity, not a consumer refund period.

6.2 Choosing your start: standard start or immediate start

When you enrol you choose one of two options on the UKV-QA-10 Learner Agreement.

	Standard start	Immediate start
When your course opens	Day 15 after the contract date. Before then you can use the induction area of Moodle only	On enrolment, as soon as your account is set up
When UK Versity registers you with the awarding organisation	From day 15, within the awarding organisation's timescale	From day 15, unless you also ask for early registration (section 6.4)

	Standard start	Immediate start
If you cancel within 14 days	Full refund of everything you have paid	Refund of everything you have paid, less a proportionate amount for the course you received up to the day you told us you were cancelling (section 6.3)

You must actively choose immediate start. UK Versity will not start your course early unless you tick the immediate start box and sign the acknowledgement on the Learner Agreement. By doing so you confirm that:

- you are asking UK Versity to start providing your course before the cancellation period ends;
- if you cancel within the cancellation period you will pay for the part of the course provided up to your cancellation; and
- you understand you would lose the right to cancel if the whole course were fully provided within the cancellation period (in practice this does not happen with UK Versity courses).

6.3 How the proportionate amount is worked out

If you chose immediate start and cancel within the cancellation period, UK Versity keeps only an amount for the service you received, calculated as:

Course fee × (number of days from the contract date to the day you tell us you are cancelling) ÷ (planned programme duration in days)

Example: a £1,500 course with a planned duration of 26 weeks (182 days). You cancel on day 7. The proportionate amount is $£1,500 \times 7 \div 182 = £57.69$. Your refund is everything you have paid less £57.69.

No administration charge and no other deduction is made during the cancellation period, unless you asked for early registration under section 6.4.

6.4 Early registration at your request

UK Versity does not register you with your awarding organisation during the cancellation period. The only exception is where you ask in writing for early registration, for example because you need to book a Functional Skills exam, meet a UCAS deadline for an Access to HE Diploma, or meet an employer deadline. If you ask for early registration:

1. You must also choose immediate start.
2. The awarding organisation registration fee becomes part of the service provided to you at your request.
3. If you then cancel within the cancellation period, the proportionate amount in section 6.3 includes the awarding organisation registration fee, but only where the awarding organisation does not refund it to UK Versity. Where the awarding organisation refunds the fee (for example Pearson refunds BTEC Higher National registrations deleted within 49 days of the learner's start date), nothing is deducted for it.

6.5 How to cancel

Tell UK Versity clearly that you want to cancel. You can:

- email accounts@ukversity.co.uk or admin@ukversity.co.uk;
- use the model cancellation form in Annex A (you do not have to use it); or
- write to UK Versity Online Limited, UK Versity House, 11 Woodcock Court, Waters Edge Business Park, Modwen Road, Salford M5 3EZ.

Your cancellation is in time if you send it before the cancellation period ends. UK Versity will confirm receipt in writing within 2 working days.

6.6 When you will be refunded

UK Versity will refund you without undue delay and no later than 14 days after the day you told us you were cancelling. The refund is made to the same payment method you used, unless you expressly agree otherwise. You will not be charged a fee for the refund. If you paid through Klarna, UK Versity notifies Klarna and your Klarna plan is adjusted by Klarna.

If UK Versity did not give you the cancellation information required by law before you enrolled, your cancellation period is extended until 14 days after you receive it, up to a maximum of 12 months, and you pay nothing for any service provided during the cancellation period.

7. Cancelling after the cancellation period

No cash refunds once your 14-day cancellation period has ended. You can see exactly how UK Versity teaches before you enrol by watching sample sessions on the UK Versity YouTube channel (<https://www.youtube.com/ukversityonline>) and by asking for a course demonstration. Please only enrol when you are sure. Once your 14-day cancellation period has ended, UK Versity does not refund fees in cash. Instead, if you leave before half of your planned programme duration has passed, the unused value of your fees is held for you as a course credit (section 7.1). Cash refunds after the 14 days are made only in the circumstances in sections 8 and 9.

After the cancellation period ends, you can still leave your course at any time by telling UK Versity in writing. There is no statutory right to a refund at this stage: the Consumer Rights Act 2015 does not give a change-of-mind refund for services. UK Versity's contractual terms below apply. They reflect the costs UK Versity has already committed on your behalf: enrolment and identity checks, induction, tutor allocation, learning materials, and the awarding organisation registration fee.

7.1 Course credit schedule

When you leave (counted from the contract date)	What UK Versity keeps	What happens to the rest of the fees you have paid
Day 15 up to the end of day 30	The awarding organisation registration fee (if you have been registered and the fee cannot be recovered), plus a £100 enrolment and administration charge, plus 25% of the course fee	Held as a course credit
Day 31 until 50% of the planned programme duration has passed	The awarding organisation registration fee (if not recoverable), plus a £100 enrolment and administration charge, plus the greater of 25% of the course fee or the proportion of the course fee for the time elapsed	Held as a course credit
After 50% of the planned programme duration has passed	The full course fee	No credit and no refund (except under sections 8 and 9)

The total amount UK Versity keeps is never more than the course fee.

7.1A How the course credit works

1. The credit is confirmed to you in writing within 14 days of your cancellation, with the calculation.
2. You can use it towards any UK Versity course, including restarting the same course, within 12 months of the date of your cancellation.

3. If the new course costs more than your credit, you pay the difference. If it costs less, the unused part of the credit stays available until the 12 months end.
4. The credit is personal to you. It has no cash value, cannot be exchanged for money and cannot be transferred to another person, except that the Principal may agree in writing to transfer it to a family member or to your employer where your employer paid the fees.
5. Any unused credit expires at the end of the 12 months.
6. If your fees were paid by an employer or sponsor, the credit is held for that organisation.

7.2 Learners paying by instalments

1. If you have paid more than UK Versity keeps under section 7.1, the difference is held as a course credit under section 7.1A.
2. If you have paid less than UK Versity keeps under section 7.1, the difference is payable by you. UK Versity will send you a statement showing the calculation, and you can pay the balance by instalments agreed with the Financial Controller.
3. No further instalments fall due after the date of cancellation other than any balance shown on that statement.

7.3 Registration after the cancellation period

UK Versity registers you with your awarding organisation after the cancellation period and within the awarding organisation's timescale. The timescales are set out in UKV-QA-07 Registration and Certification Policy. Once you are registered, the registration fee is paid to the awarding organisation and is not normally refundable to UK Versity. Pearson BTEC Higher National registrations deleted within 49 days of the learner's start date are refunded by Pearson and UK Versity passes that saving on to you.

7.4 Withdrawal by UK Versity for misconduct or malpractice

If UK Versity withdraws you from your course following a finding under UKV-QA-20 Malpractice and Maladministration Policy and Procedure or a serious breach of the UKV-QA-10 Learner Agreement, section 7.1 applies as if you had cancelled on the date of the decision.

7.5 Break in learning

A break in learning is not a cancellation. If you take an approved break in learning under UKV-QA-11 Learner Induction, Management and Support Policy, no refund is due and your course fee remains payable. You can resume within your awarding organisation registration period.

8. Exceptional circumstances

After the cancellation period, the Principal may approve a cash refund, instead of or in addition to a course credit, where you cannot continue because of:

- serious illness or injury to you or a close family member;
- the death of a close family member;
- a serious and unforeseen change in your circumstances outside your control.

You must apply in writing to the Financial Controller with independent evidence. You will receive a decision within 10 working days. The decision can be challenged through UKV-QA-24 Complaints Policy and Procedure.

9. When UK Versity is at fault or cannot deliver

The Consumer Rights Act 2015 requires UK Versity to deliver your course with reasonable care and skill and in line with the information it gave you. Your statutory rights are not affected by anything in this policy. If UK Versity does not meet this standard, you are entitled to ask UK Versity to put it right. Where that is not possible within a reasonable time, you are entitled to a price reduction, which may be a full refund.

If UK Versity cancels your course, cannot deliver it as described, loses its approval to offer your qualification, or your awarding organisation withdraws the qualification, UKV-QA-04 Learner Protection and Qualification Withdrawal Policy applies. You will be offered a transfer to an equivalent course or centre at no extra cost, or a refund of the fees paid for the part of the course not delivered. No enrolment and administration charge is deducted in these cases.

If you told UK Versity about a disability, learning difference or health condition before you enrolled, and UK Versity later confirms in writing that it cannot provide the support it said it expected to provide under UKV-QA-32 Supporting Learners with Additional Needs and Disabilities Policy, you can leave your course and receive a full refund of the fees you have paid, whatever the date. No awarding organisation fee or administration charge is deducted.

10. How refunds are paid

1. Refunds are paid to the person or organisation that paid the fees, using the original payment method where possible. UK Versity does not refund in cash.
2. Refunds after the cancellation period are paid within 14 days of UK Versity confirming the refund amount in writing.
3. No interest is paid on refunds.
4. Where a refund cannot go back to the original method (for example an expired card), UK Versity will ask for bank details and verify them before paying, in line with the Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017.
5. Referral rewards linked to a refunded enrolment are cancelled.

11. Disputes

If you disagree with a fee or refund decision, contact the Financial Controller first at accounts@ukversity.co.uk. If you are still not satisfied, use UKV-QA-24 Complaints Policy and Procedure. Nothing in this policy stops you seeking independent advice, for example from the Citizens Advice consumer helpline.

12. Roles and responsibilities

Role	Responsibility
Financial Controller	Owns this policy; approves payment plans; calculates and authorises refunds and course credits; keeps the course credit register; issues balance statements; reports refund data to the Academic Board
Accounts team	Processes payments, cancellations and refunds; records the date each cancellation notice is received
Registrar	Holds registrations until the cancellation period ends; records early registration requests; confirms whether an awarding organisation fee has been paid or can be recovered
Course Coordinator	Sets Moodle access in line with the start option chosen by the learner

Role	Responsibility
Centre Coordinator	Makes sure course pages show the full course fee and additional costs (BAC 4.3) and that agents use this policy
Principal	Decides exceptional circumstances refunds and full refunds under section 9 where pre-disclosed additional needs cannot be met; approves this policy

13. Awarding organisation requirements

Awarding organisation	Requirement	Source document
OTHM Qualifications	Centres must not defer registration or withhold certification because an instalment is outstanding. Learner complaints and refunds are reviewed by OTHM at centre quality review	OTHM Learner Registration and Certification Policy v3.0 (August 2026), s.7.1; OTHM Centre Quality Review Centre Guidance v1.1 (September 2026)
Pearson	BTEC Higher National registrations deleted within 49 days of the learner's start date are fully refunded by Pearson	Pearson Qualifications Information Manual 2026/27, section 12
ATHE and IFA Direct	Registration within 28 days of enrolment; no credit for withdrawals more than 14 days after the registration invoice, except on medical grounds	ATHE Fee Structure 2026
Ascentis	Fees are paid to the centre; Ascentis does not refund learner fees. If centre approval is withdrawn the centre meets any unreasonable financial burden on affected learners	Access to HE Handbook for Centres 2025-26; Ascentis Centre Agreement (April 2026)
NCFE	Registration within 90 days of the learner's start date	NCFE Registration Policy EUC-001 v1.2 (April 2026)

14. Related policies and legislation

- UKV-QA-04 Learner Protection and Qualification Withdrawal Policy
- UKV-QA-05 Recruitment and Admission Policy
- UKV-QA-07 Registration and Certification Policy
- UKV-QA-09 Learner Terms and Conditions (Contract of Study)
- UKV-QA-10 Learner Agreement
- UKV-QA-11 Learner Induction, Management and Support Policy
- UKV-QA-24 Complaints Policy and Procedure
- UKV-QA-32 Supporting Learners with Additional Needs and Disabilities Policy
- UKV-QA-33 Anti-Fraud, Bribery and Corruption Policy
- UKV-QA-34 Short-term Study Visitor Admissions, Fees and Refund Policy
- Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (regulations 29 to 38)
- Consumer Rights Act 2015 (Part 1 Chapter 4 services; Part 2 unfair terms)

- Digital Markets, Competition and Consumers Act 2024
- Competition and Markets Authority, consumer law advice for higher education providers (2023), used as a benchmark
- BAC College Scheme 2023, standards 4.3 and 18.1

15. Monitoring and review

The Financial Controller keeps a log of every cancellation, refund and course credit (including credits used and expired), showing the contract date, start option, cancellation date, registration status and amount refunded. The log is reported to the Academic Board each term, together with any complaints about fees or refunds. The Quality Manager checks each year that course pages, the Learner Agreement and this policy say the same thing. This policy is reviewed annually, and earlier if consumer law, awarding organisation fee rules or BAC standards change. Fee and refund records are kept for 6 years after the end of the contract.

Annex A: Model cancellation form

Complete and return this form only if you wish to cancel your contract within the cancellation period. You do not have to use this form.

To: UK Versity Online Limited, UK Versity House, 11 Woodcock Court, Waters Edge Business Park, Modwen Road, Salford M5 3EZ. Email: accounts@ukversity.co.uk

I give notice that I cancel my contract for the supply of the following course:

Detail	Learner to complete
Course title	
Date enrolment was confirmed (contract date)	
Learner name	
Learner address	
Learner email and telephone	
Signature (only if this form is on paper)	
Date	

Approval and review

Stage	Name and role	Date
Prepared by	Director of Education	30 September 2026
Checked by (policy owner)	Financial Controller	30 September 2026
Approved by	Ramanjeet Singh, Principal and Director of Education, on behalf of the Academic Board	12 October 2026
Next review due	Quality Manager (Shazia Khan) to schedule through the Policy Register UKV-QA-REG	September 2027