CITY OF LONDON COLLEGE

A UNIVERSITY SECTOR PREMIER COLLEGE

Refunds & Compensation Policy

2025/26

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1. Introduction

This policy outlines the approach and procedures of the City of London College (CLC), regarding the provision of refunds and financial compensation to undergraduate students. It ensures that refunds and compensation are handled fairly, consistently, and transparently, in accordance with relevant legal and regulatory frameworks.

The policy is grounded in the principles of consumer protection law, in line with the Competitions & Markets Authority guidance, and the Office for Students (OfS) regulatory framework and in alignment with that of the College's university partner, Plymouth Marjon university. It forms part of our contractual relationship with you, as enrolled students and ensures that financial redress is available if you experience service disruption, institutional changes, or withdrawal from your studies.

The College has a Student Protection Plan that explains how we safeguard students' interests in the event of material changes, such as major course alterations, suspensions, or closures. The Student Protection Plan outlines the steps we will take to protect students interests and ensure your studies continue if such changes occur. 'Teaching out' will always be our first choice of protection measure to take.

Alongside the Student Protection Plan, this policy outlines the circumstances and processes that govern refunds and compensation for students of Plymouth Marjon University. The policy aims to protect students' interests ensuring we treat them fairly and has been developed in line with the:

- Universities UK briefing on compensation and refund policies published in April 2018
- OIA's Putting Things Right published in February 2019

Refunds and compensation will be considered where there is a failure to deliver what was promised in terms of educational quality, resources, or services. Each claim will be assessed on a case-by-case basis, considering the impact on the student.

2. Scope

This policy applies to all undergraduate students at the College and covers withdrawal (student-initiated or institutional), course cancellation or major restructuring, disruption due to academic delivery failure, delayed access to services essential for learning and student-initiated claims for refund or compensation.

It applies to both UK and international students (where applicable) and to tuition fees, additional costs, and financial losses resulting from academic disruption.

3. Refund Eligibility Criteria

Students may be eligible for a partial or full refund in the following withdrawal during the 14-day cooling-off period following enrolment, approved withdrawal prior to the start of term, termination of a course by the College before or during delivery, failure by the College to deliver a key service or teaching component, and changes to the course that materially affects the student's experience, where the student opts not to continue

Refunds will not normally be granted for voluntary withdrawal mid-term unless due to exceptional circumstances (e.g. medical, bereavement, visa denial). Refunds will be calculated proportionally based on the duration of study and tuition delivered.

4. Compensation Eligibility Criteria

Compensation may be awarded where the student has experienced demonstrable loss, inconvenience, or additional cost resulting from unplanned closure of a programme or campus, delays in graduation or progression due to service failure. inadequate delivery of promised teaching or supervision, inability to access resources necessary to complete a course and transferring to an alternative provider that imposes additional costs.

Each case is assessed on its individual merits, taking into account the student's circumstances, incurred losses, and level of disruption. Compensation may include travel or relocation costs, additional tuition expenses, cost earnings or hardship support vouchers, partial fee waivers, or goodwill payments.

5. Refund and Compensation Process

Students should submit a refund or compensation request by contacting the finance office or student services team, submitting a formal claim form with supporting evidence or a waiting internal review (usually within 21 working days)

If a claim is upheld, refunds are issued via original payment methods or bank transfer with compensation being awarded based on a written outcome notice

Students not satisfied with the decision may appeal through the complaints procedure or refer the case to the appropriate awarding body. If a satisfactory resolve cannot be reached, the appeal may be further considered by the Office of the Independent Adjudicator (OIA).

6. Communication and Awareness

Students are informed of this policy through pre-enrolment documentation, offer letters and contracts, enrolment portals and student handbooks and orientation and induction events. The College ensures refund and compensation terms are written in plain English, easily accessible, and reviewed for fairness under CMA and OfS Condition C5 expectations.

7. Student Protection and Financial Planning

The College's Student Protection Plan (Condition C3) ensures it maintains financial reserves to meet refund/compensation obligations, has clear procedures in place to activate redress mechanisms, conducts annual audits of financial risk and protection capability and updates students on relevant changes to their financial rights.

8. Levels of Refunds and Compensation

The Office for Students (OfS) does not prescribe fixed levels or monetary values for refunds and compensation. Instead, it requires that the City of London College has credible, fair, and proportionate arrangements in place to assess and deliver refunds and compensation based on individual circumstances and level of disruption.

Key Expectations from the OfS:

1. Proportionality

Refunds and compensation must be proportionate to the disruption or loss experienced by the student. This means the level of compensation should reflect the extent and duration of the disruption (e.g. cancelled modules, loss of teaching time), the financial or academic impact on the student, whether the disruption affected progression, graduation, or qualification outcomes and whether the student incurred direct costs (e.g. travel, relocation, living costs, extra childcare, additional tuition elsewhere)

2. Credibility and Transparency

Under Condition C3 (Student Protection Measures), the OfS requires the City of London College to maintain a Student Protection Plan (SPP) that includes clear criteria for when refunds or compensation may be issued, accessible processes for students to claim redress and a demonstration of the provider's financial ability to pay compensation if needed (e.g. through financial reserves or insurance)

3. Case-by-Case Assessment

There is no fixed tariff or table of payments. The College will assess each case on its individual merit, taking into account evidence submitted by the student (e.g. receipts, academic impacts), severity of the disruption and whether a remedy or alternative provision was offered and accepted

Examples of What May Be Compensated

Situation	Refund	Compensation
Withdrawal within 14-day cooling-off period	Full refund	N/A
Provider cancels course before it starts	Full refund	May include relocation or inconvenience costs
Course closure mid-year with no equivalent provision	Partial refund	Relocation costs, additional tuition costs, hardship fund

Situation	Refund	Compensation
Long-term teaching disruption (e.g. strike with no mitigation)	Partial refund	Compensation for loss of academic experience
Delay in graduation due to service failure	N/A	Compensation for lost earnings or employment opportunity
Poor quality provision not meeting advertised standard	Possible partial refund	Depends on severity and student's loss

9. Monitoring and Review

This policy is reviewed annually by the CLC Executive Committee, Academic Board and the Board of Governors, considering student feedback and complaints, legal or regulatory changes, financial risk management reports and case reviews and appeals data.

The College's aim is to continuously improve how it applies refunds and compensation with consistency, clarity, and compassion

Annex A: College compliance with OfS & CMA guidance and criteria

The introduction to this policy serves a vital purpose: it affirms the College's contractual, ethical, and regulatory obligation to ensure that students are protected from financial harm when academic provision is disrupted or service delivery fails.

The OfS expects all registered providers to have credible, transparent mechanisms for managing refunds and compensation, particularly in the context of course disruption or institutional change. This is reflected in the following conditions:

Condition C1: Guidance on Consumer Protection Law

- Providers must treat students as consumers and ensure contractual fairness
- If services are not delivered as agreed—such as in cases of course closure, significant changes, or teaching failures—students may be entitled to refunds or financial compensation.
- Refund terms must be communicated in advance, clearly stated in student contracts, and not disadvantageous or one-sided.

Condition F1: Provision of information to students - Students must be informed, prior to enrolment, of:

- Refund and compensation policies
- Circumstances in which they might be eligible for financial redress

- Timescales and processes for claiming refunds

Condition C3: Student Protection Measures

- Providers must have a credible Student Protection Plan (SPP) that outlines:
- How refunds or compensation will be provided if there is course discontinuation, suspension, or institutional closure
- How affected students will be supported, including financial redress where needed
- How refund mechanisms will be funded and administered efficiently

Initial Condition C5: Treating Students Fairly

- Providers must ensure refund and compensation processes are applied equitably, accessibly, and without discrimination.
- Students must not face unreasonable burdens or delays in receiving redress.
- Decisions on compensation must take into account the impact on the individual student, and be handled with empathy and transparency.

This policy ensures the College complies with OfS Conditions C1, F1, C3, and C5, and upholds the consumer law guidance provided by the CMA, which requires fair and transparent refund terms made clear in advance, supported by an accessible complaints and redress processes. Proportional compensation in the event of service failure with timely and efficient refunds, where appropriate, demonstrates how the College provides an equitable and consistent application of refund/compensation procedures.

Through the College's integration of the OfS Conditions:

- C1 ensures that refund terms are lawful, fair, and not hidden in complex documents.
- F1 requires early and clear communication about when and how students may be eligible for a refund or compensation.
- C3 embeds financial redress into the college's Student Protection Plan, ensuring continuity of study or appropriate reimbursement.
- C5 requires us to treat students not only consistently, but also with empathy, proportionality, and dignity when things go wrong.

This policy ensures that the City of London College operates not just legally, but responsibly and student-centred, using redress and refund mechanisms as part of a broader commitment to fairness, transparency, and trust.

The End