

## **073. Refunds and Compensation Policy 2025/26**

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### Introduction

International Foundation Group's (IFG) Refunds and Compensation Policy sets out the college's approach to providing fair and timely financial remedies to students in the event of disruption to their studies. It is developed in line with the Office for Students (OfS) regulatory framework and supports the commitments made in IFG's Business Continuity Plan.

The policy aims to ensure students are treated fairly, with consideration for their individual circumstances and academic progression. If any information held in this policy is not clear, please contact the Recruitment and Admissions Team who will be able to support and guide.

### Refunds

Refunds apply during the statutory 14 day cooling off period in line with our T&Cs.

Refunds may also apply where students have paid tuition fees but do not receive the agreed educational service (e.g., withdrawal from a course, closure of a course or campus, significant disruption). This includes partial or full refunds depending on the timing and nature of the disruption.

All refunds will be made to the original account of the payee. If payment was made by a third party (e.g., Student Loans Company or a Sponsor) any refund will be returned to that third party.

If you have any tuition fee debt on your student account, this will be deducted from any refund.

### Compensation

Compensation may be considered in cases where students have incurred financial loss or experienced disadvantage due to course changes, discontinuation, or institutional failure. This can include additional travel costs, accommodation expenses, or lost time.

The policy outlines who may be eligible, how claims are made, and how decisions are reviewed. All claims are assessed fairly and consistently in line with this policy.

Students are made aware of their rights under this policy as part of their contract with the college, and updates are communicated clearly and promptly. This policy is always available on IFG's website.

IFG maintains appropriate financial resources and insurance arrangements to meet potential refund and compensation obligations.

This policy forms a critical part of the college's duty to protect students' interests and maintain trust in the delivery of higher education services.

### **Complaints**

Complaints relating to the operation of this policy will be considered under the following college procedures:

Applicants who have not registered can refer to the complaints procedure in the Admissions Policy and Procedure

Registered students can refer to the Student Complaints Procedure.

Refunds, deductions or discounts will not be issued based on a student's dissatisfaction of the programme unless an agreed action following the complaints procedure.

### **Data Protection**

No part of this policy or procedure shall preclude a current or former student from making a formal request to see data held on them.

### **Visas**

If your visa application is rejected, a full refund will be made less a fee of £100 to cover administrative costs. Please see UKVI's guidance <https://www.gov.uk/government/organisations/uk-visas-and-immigration> together with IFG's Admissions and Recruitment Policy for further details of the requirements applicants must meet in order for a visa application to be approved.

IFG reserves the right to withhold a refund if a student has submitted false information in his/her visa application. If the UK Visa & immigration Department (UKVI) suspects that documents are fraudulent and includes this in the reasons given for rejection of an application, then the onus is on the student to prove their genuineness.

### **Course changes, interruptions and cancellations**

IFG may make changes to a programme **before enrolment** where this is necessary for reasons such as ensuring academic quality, updating course content, or responding to external requirements. If a material change is made, applicants will be informed promptly and offered the choice of:

- transferring to another suitable course, or
- receiving a full refund of any fees paid.

In the event of a course being cancelled prior to enrolment, a full refund is made with no deductions.

### Course Cancellation Due to Low Student Numbers

In the unlikely event of there being too few students to make the running of a course viable, we reserve the right to cancel the course. In this event, a student will be given the option of transferring to another suitable course or being given a full refund. It is noted that IFG has in the past run courses with 1 student enrolled and therefore the possibility of a course not running is very low and if a student is happy to accept that they are the sole student on the course then it is likely to run.

#### Interruptions to Teaching

In the event of an interruption to the course students due to staff illness, then IFG has a bank of CVs from suitable replacement teachers to call on. Therefore, any interruption will be minimal. However, if lessons are missed then catch-up sessions will be offered once a replacement teacher is in place.

#### Other Types of Interruption

If there is an interruption to the course for any other reasons, IFG will take reasonable steps to continue delivery, which may include providing online teaching, or offering catch-up sessions and additional academic support.

If an interruption prevents the course from being completed in time for progression to university, students will be offered:

- a full refund, or
- an additional term of study at no extra cost.

Please refer to IFG's Business Continuity Plan for more information on different scenarios where a major course change, interruption or cancellation may take place. [IFG Policies and Procedures - International Foundation Group \(IFG\)](#)