

16.3. Student Finance Regulations

1.0 Student Financial Regulations

- 1.1. Students enrolling on a programme of study are required to comply with the University's formal student and financial regulations. Student financial regulations are detailed here. The formal student regulations can be found at: <https://www.mdx.ac.uk/about-us/policies/university-regulations>
- 1.2. You should understand that by enrolling online at Middlesex University MyUniHub, <https://myunihub.mdx.ac.uk>, you agree to be bound by these terms and conditions.

2.0 Tuition Fee Charges

- 2.1. The amount that you will pay in respect of tuition fees is dependent on the course that you wish to study and whether you wish to study on a part time or full time basis. Full time degrees are charged a flat rate which covers up 120 credits per annum, and any credit taken above this level will incur additional charges at the prevailing credit point rate. Part time study is usually charged on a credit point basis.
- 2.2. Tuition Fees for 'new students' are subject to review each year. The schedule of tuition fee charges for 'new students' enrolling in academic year 2021-22 can be found at: <https://www.mdx.ac.ae/studentfinance/tuition-fees>.
- 2.3. Tuition fees net of taxes for returning students remain at the same rate throughout the normal duration of the programme i.e. the tuition fee rate net of taxes at the initial enrolment will be charged throughout the duration of the programme subject to the student maintaining a minimum 'Pass' grade in all modules. Any increases in taxes will be borne by the student
- 2.4. Once you have enrolled you are responsible for the payment of your tuition fees and any other associated charges, including any amounts due from third parties which are not paid. Failure to settle fees on time will mean that the University will withdraw access to learning facilities and this may ultimately lead to deregistration from the University.
- 2.5. Middlesex University reserves the right to reassess any student's tuition fee liability should new information come to light that may affect the original assessment. You should also understand that if you change programme or modules during the course of the year that your tuition fee charge may also change as a result.
- 2.6. If you are a postgraduate student enrolling to undertake a dissertation only, or if you fail

to complete your dissertation within one year of completing the taught element of your programme you will be charged a ‘dissertation only’ fee.

- 2.7. Students who opt to fund their programme via the Mashreq Educational Loan are still subject to this policy. In addition, they are subject to the terms and conditions laid out in agreement signed between the student and the bank. Any eligible student tuition fee refund requests must be supported by a bank clearance letter.

3.0 When to Pay Tuition Fees

- 3.1. Your payment deadlines will be dependent on the category of student you fall under. Payment of tuition fee invoices are payable immediately.
- 3.2. For Domestic Students there are two standard instalment plans options.

Instalment Plan	Sept Intake Number of instalments	Sept Intake instalment Months	Jan Intake Number of instalments	Jan Intake instalment Months
1	1	September 2021	1	January 2022
2	8 equal instalments of 12.50% of the tuition fee	September 2021 October 2021 November 2021 December 2021 January 2022 February 2022 March 2022 April 2022	7 equal instalments of 14.29% of the tuition fee	January 2022 February 2022 March 2022 April 2022 May 2022 June 2022 July 2022

Please note that Postgraduate Students studying on a part-time basis can pay over the duration of their studies. The above payment plan represents one year, and therefore students studying over two years will make a total of 16 payments (8 in Year 1 and 8 in Year 2).

- 3.3. For International Students there are two standard instalment plans options.

Instalment Plan	Sept Intake Number of instalments	Sept Intake instalment Months	Jan Intake Number of instalment s	Jan Intake instalment Months
1	1	September 2021	1	January 2022

2	4 equal instalments of 25% of the tuition fee	September 2021 November 2021 January 2022 March 2022	4 equal instalments of 25% of the tuition fee	January 2022 March 2022 May 2022 July 2022
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Please note that Postgraduate Students studying on a part-time basis can pay over the duration of their studies. The above payment plan represents one year, and therefore students studying over two years will make a total of 8 payments (4 in Year 1 and 4 in Year 2).

- 3.4. Students who require a visa status letter prior to the academic year commencing must pay their first tuition fee instalment immediately. The amount paid will be non-refundable.
- 3.5. Domestic and international students who utilize instalment plan 1 and pay their tuition fee in full at the start of the academic session will be offered a full payment discount of 5%.
- 3.6. VAT invoices for each instalment will automatically be emailed to your MDX student email account as per your instalment plan. We are unable to send communications to any alternative email addresses.
- 3.7. Where you are unable to make your tuition fee payment by this deadline you will find that progressively you will be restricted from our facilities and systems. If for any reason you have trouble raising the necessary funds and require a non-standard instalment plan, please request this via emailing studentfinance@mdc.ac.ae. All requests are reviewed by the Student Finance Committee and a decision will be made within 10 working days of receiving the request.

4.0 Sponsorship

- 4.1. If an employer or organisation is paying your tuition fees you will need to provide evidence of this in writing in line with the payment deadlines above. A purchase order (as provided by your Sponsor) containing your details including your student ID and the value of your sponsors' contribution should be emailed to studentfinance@mdc.ac.ae.
- 4.2. The University reserves the right to reject sponsorship purchase orders or letters if they are not original documents, do not contain the correct information, or if they are found not to be issued by a recognisable third party organisation. All invoices issued by Middlesex University Dubai must be settled in full within 30 days. If invoices are not paid in accordance with these terms the debt will revert to you.

4.3. Please note that if your fees are being paid by a relative or friend this is not considered as a formal sponsorship by the University. In this instance you will be regarded as self-financing.

5.0 Scholarships and Grants

5.1 The University offers discounts in the form of scholarships and grants. Details of these can be found on our website at <https://www.mdx.ac.ae/prospective-students/scholarships-and-grants>

5.2 Your Offer letter will specify any specific terms and conditions relating to any scholarships / grants that have been awarded.

6.0 How to Make a Payment

6.1 **Online using a debit or credit card** via the www.mdx.ac.ae website

<https://www.mdx.ac.ae/payment-portal> 

6.2 **In Person Card Payments:** You can pay in person using a debit or credit card. The Finance opening hours are

Time	Day
8am to 5pm	Sunday, Tuesday and Thursday
8am to 7pm	Monday and Wednesday

6.3 **In Person Cash / Cheque Payments:** All returning students can make cash/cheque payments 24 hours a day 7 days a week via the cash deposit machine located outside of the Finance Office. Cash / Cheques will be accepted over the counter for all new students for the first instalment payment. All subsequent cash / cheque payments must be paid via the cash deposit machine.

6.4 Please note an AED 500 charge is payable if a cheque is required to be recalled from the bank or is returned due to insufficient funds. If two cheques are returned due to insufficient funds this payment option will no longer be available and the full tuition fee balance for the academic year will be due in full immediately.

6.5 All cheques should be made payable to Middlesex Associates FZ LLC

6.6 **Bank Transfer:**

Account Name: Middlesex Associates FZ LLC
Account Number: 01900 0039 478
IBAN: AE 590 330 000 019 000 039 478
Bank Name and Address: Mashreq Bank, Internet City Branch, Dubai, UAE
Swift Code: BOMLAEAD

Please note when making international bank transfers the payee is liable for all bank charges including the correspondent bank charges. Please ensure the student MISIS number or application number is included in the beneficiary's reference field. Copies of bank transfer remittance advices should be forwarded to studentfinance@mdx.ac.ae

- 6.7 **Direct Debit:** The instalment amounts can be automatically debited from your or a nominated persons bank account on the payment date. To set up this process please contact the Finance Team.

7.0 Debt Policy and Procedures

- 7.1 This policy outlines the arrangements for collection of student fees and charges. It covers sanctions which may be used in relation to students with overdue Tuition fee debts and is designed to ensure that all students are treated fairly and equitably.
- 7.2 If you fail to pay your tuition fees on time services including your computing facilities may be withdrawn and your enrolment may be revoked.
- 7.3 If you are unable to pay any fees or charges by the appropriate due date, you should contact the Finance Office at the earliest opportunity, as we may be able to help. The University will be sympathetic and assist where it can, however the quality of teaching is dependent upon funding and so it must act to recover all outstanding debts.
- 7.4 If your financial circumstances change after you started your course, then you may be able to agree a non-standard instalment plan. To submit a request, please email studentfinance@mdc.ac.ae. All requests are reviewed by the Student Finance Committee and a decision will be made within 10 working days of receiving the request. If approved, you may be required to pay via post-dated cheques or a direct debit mandate. In the event that any approved non-standard instalments become overdue the remaining tuition fee balance for the academic year will be due immediately in full.

Deregistration for non-payment of tuition fees

- 7.5 Students who fail to pay their tuition fees due at the start of the academic year or provide confirmation of sponsorship will be de-registered at the end of learning week four. The option to pay by instalments available at the start of the academic year will no longer be available. Any student who has been deregistered will be required to pay the annual

tuition fee in full plus a late payment charge in order to be re-instated

- 7.6 Students who fail to pay any subsequent instalment within 3 months of the due date will also be subject to deregistration.

Late payment charges

- 7.7 Students who fail to pay their tuition fees or provide confirmation of sponsorship on or before payment deadlines will be subject to an AED 200.00 late payment charge. This late payment charge will be payable on each occurrence of default, including the first instalment.

Financial Holds

- 7.8 If you have a tuition fee debt that becomes overdue, holds will be applied to your student account automatically. Holds are designed to prevent access to certain facilities such as computing, dependent on the age of the debt. The hold types and their effects are as follows:

Hold Severity	Effects of Hold
Overdue Debt A	There is a financial obligation to the University. Payment or proof of sponsorship must be provided. No restrictions are applied.
Overdue Debt B	You will not be able to re-enrol, change modules or module components. In addition to the above restrictions you will not be able to view your final assessment and progressions and programme results. Automatic access to your timetable and grades via my UniHub may be blocked. This does not mean that you have been excluded from classes or De-registered. You may still obtain your timetable and grade information by alternative means.
Overdue Debt C	You will not be able to re-enrol, change modules or module components, apply for a new programme. In addition to the above restrictions you will not be able to view your final assessment progressions and programme results. Automatic access to your timetable and grades via my UniHub may be blocked. This does not mean that you have been excluded from classes or De-registered. You may still obtain your timetable and grade information by alternative means.
Deregistration Hold	You have been deregistered from the University and are therefore no longer a Middlesex University Student and should not be attending lectures, tutorials etc. If your visa is under the University, this will be cancelled.

Returning students with debt

7.9 Students with outstanding Tuition Fee debts from a previous academic year are not permitted to re-enrol. All debts must be paid in full before you can return to undertake another year of study.

External debt collection agencies

7.10 The University reserves the right to refer debt in respect of any ex-student to an external debt collection agency operating under the UAE regulations for recovery.

8.0 Withdrawal / Temporary Interruption

8.1 Tuition fee charges are determined on the basis of enrolment status and not actual attendance. This means that if you stop attending, but do not formally withdraw or interrupt you will be liable for tuition fees until the point in time that you officially notify the University.

8.2 If you decide to withdraw from a course you must notify the Student Office in writing of your decision. In the absence of written notification of withdrawal, you shall be assumed to be in attendance and as such liable for the payment of tuition fees for the academic year.

8.3 It is important that you are aware of the financial implications of withdrawing during the course of the academic year. Withdrawal deadlines for academic year 2021/22 are as follows:

Students' Enrolment Term	Withdrawal Date	% of Academic Year Tuition Fee Payable
Autumn	• on or before 17 th October 2021	AED 3,000
	• between 17 th October 2021 and 16 th January 2022	50%
	• after 17 th January 2022	100%
Winter / Spring	• on or before 13 th February 2022	AED 3,000
	• between 14 th February 2022 and 17 th April 2022	50%
	• after 18 th April 2022	100%

An administration fee of AED 3,000 is chargeable for Autumn enrolments withdrawing on or before the 17th October 2021 and Winter / Spring enrolments on or before the 13th Feb 2022. Any student progressing from the MDX International Foundation Programme to a

UG programme who withdraws before these dates would be charged an administration fee of AED 2,500.

- 8.4 Where payment has been made in excess of the tuition fee charged (including non-refundable deposits) the overpayment will not be refunded, however the credit balance may be carried forward to be applied against future tuition fee charges. The credit may be carried forward for up to one academic year.
- 8.5 Tuition fee charges are determined on the basis of enrolment status and not actual attendance. In the absence of written notification of withdrawal or interruption, you shall be assumed to be in attendance and as such liable for the payment of tuition fees for the academic year.
- 8.6 Fees paid for the attended academic year cannot be carried forward and the new published fee will apply at the time of re-enrolment. Students returning to study following withdrawal / interruption will be charged the tuition fee rate applicable to “new students” for the academic year they re-enrol.

9.0 Tuition Fee Deposit Refund Policy

- 9.1 Students are required to pay a tuition fee deposit in order to secure a place at the University. The value of any deposit amount paid is deducted from the tuition fee due, upon enrolment.
- 9.2 **Right to Cancel**
On receipt of the tuition fee deposit the applicant shall have 14 days in which to request a full refund of the amount paid, this is the full cooling off period. After the 14 days cooling off period has past the terms of the tuition fee deposit refund policy shall apply.
- 9.3 If an applicant enrolls within the 14 day cooling off period the cooling off period will cease at the point of enrolment, at which point the Policy for withdrawal after enrolment will apply.
- 9.4 The Tuition Fee deposit payment will only be refunded in full in the following circumstances:
- The applicant has been refused a student visa. Evidence of the refusal must be submitted with any request, as evidence.
 - The deposit was paid while the applicant held a conditional offer; the applicant failed to meet the conditions of the offer and was not admitted to the University for the relevant course and start date specified in the offer letter.
 - The applicant did not enrol and has requested the refund of the deposit within 1 year of payment. An administration fee of AED 3,000 is deducted from any refund.
 - A status letter has not been issued.

9.5 Other conditions relating to the refund of Tuition Fee Deposits:

- If after payment of a deposit, the applicant decides to defer entry to the following academic year, the deposit will be held over to the following academic year.
- Once paid, deposits cannot be transferred to another individual. Refunds will only be made to the individual or organisation that originally paid the deposit. If a third party has paid the deposit on behalf of the applicant, we are unable to refund the deposit directly to the applicant.
- Refunds can only be made to the account from which the payment was made originally.
- Refunds will be made in AED.
- *Any charges levied by the receiving bank will be borne by the applicant.
- In no other circumstances will the deposit be refunded. You should therefore only pay a deposit if you are certain you are able to take up your place at Middlesex University.
- Refunds will not be made where the student has arrived in the UAE and commenced studies with the University. Any refunds would then need to fall in line with normal University withdrawal policies – See section 8.

9.6 Refunds will not be made if the applicant/or registered student, or any representatives acting on their behalf, are found to have provided fraudulent information,

9.7 Whether knowingly or unknowingly, in support of the University or UAE Visa application, or if the student visa is refused based on a previous record of fraud or non-compliance with Immigration rules, whether in the UAE or overseas. In such circumstances any offer from the University will be invalidated and we will retain the deposit payment. The process for the removal of an offer when fraudulent information has been used to gain admittance is outlined in the University Regulations point B7.

9.8 **Interruption and Temporary withdrawals**

The withdrawal policy (See section 8) specified above also applies to students who choose to interrupt their studies.

10.0 **General Refund Policy**

Right to cancel

10.1 If for any reason the student changes their mind about joining the University after they have accepted our offer (which is the point when the contract to study with us is formed), the student has a legal right to cancel their contract for a period of 14 days starting on the day after they accepted our offer for academic programmes only. To meet the cancellation deadline, it is sufficient for the student to send their communication in writing to

Admissions concerning their exercise of the right to cancel before the cancellation period has expired.

- 10.2 If the student has cancelled their contract in accordance with the above, the University will reimburse to the student all payments received from them in respect of the cancelled contract. The University will make the reimbursement using Bank transfer payment, unless they have expressly agreed with us otherwise.
- 10.3 If you decide to withdraw from a course you must notify student Office in writing of your decision. In the absence of written notification of withdrawal to student Office you shall be assumed to be in attendance and as such liable for the payment of tuition fees for the academic year.
- 10.4 Whilst every effort is made to avoid changes to our programme, the University reserves the right to withdraw any course. If the University cancels the programme for which the student has accepted an offer, then refunds are available under the Middlesex University Dubai Student Protection Plan. For details refer to <https://www.mdx.ac.ae/about-us/student-protection-plan>.
- 10.5 Students who have been either suspended or excluded from the University for disciplinary reasons or for not maintaining minimum standards or academic progression are not eligible for any refund of tuition fees.
- 10.6 **Requests**
Any amounts due to be refunded by the University will only be processed on receipt of a completed Student Refund Request form. To access the form, [CLICK HERE](#).
- 10.7 The refund will be made by bank transfer in AED. You are responsible for ensuring that the correct bank details are completed on the form. The University will not accept any responsibility for payments misdirected as a result of incorrect account details provided on the form. Any charges incurred from the recipient bank will not be borne by the University.
- 10.8 **Visa Deposits**
Refunds in respect of visa security deposit are made within 10 days of receipt of the immigration final clearance, which can take up to 30 days after visa cancellation. Please note forms will not be accepted until after the visa has been cancelled.
- To request the refund, the Student Refund Request form must be completed. To access the form, [CLICK HERE](#). Deposits can only be refunded within 1 year of the contract ending.
- 10.9 **Sponsored Students**
Where a Sponsor has paid a fee greater than the fee applicable for the academic

year, they will be entitled to a refund. In this instance the student will not receive the refund unless, the student was partially self-funding for their tuition fees.

10.10 **Anti-money laundering regulations**

The University will not accept any payment from persons or organisations unless they relate to a valid charge, levied or impending. This is to comply with Money Laundering regulations to prevent payments being made not relating to any University service from one party subsequently being refunded to another party. Any suspicious payments and or refund requests may be reported to the appropriate regulating body.

11.0 **Other Services**

11.1 **Visa**

The amount that you will pay in respect of student visa fees is dependent on the visa type required. For new applications the fees can be viewed at <https://www.mdx.ac.ae/student-visa/new-student-visa-application>.

For visa renewals the fees can be viewed at <https://www.mdx.ac.ae/student-visa/student-visa-renewal>.

For new students, the visa fee and refundable deposit payment, along with 25% of the upcoming academic year tuition fees are required prior to processing the visa application. For returning students, the visa fee and any outstanding tuition fees relating to prior academic years are required prior to processing the visa application. In the unlikely event that a student's visa application is unsuccessful, the visa deposit will be refunded. The UAE government may retain the annual visa fee.

11.2 **Transport**

The amount that you will pay in respect of student transportation fees is dependent on the route required. A full schedule of fees can be viewed at <https://www.mdx.ac.ae/life-at-university/student-transportation-service/costs-and-payment>.

The payment schedule for transportation fees is the same for all students. Payment for term one must be received 10th September 2021 and Term 2 fees should be received by 14th January 2022.

A 25% booking fee will be deducted from any refund requested within the first teaching week of the term. Refunds are not available for cancellations after the first teaching week of the term.

11.3 **Other Services**

Fees for adhoc services can be viewed at <https://www.mdx.ac.ae/studentfinance/other-charges>. Please note some of these services may not be available if there is an outstanding tuition fee payment showing on the student account.

12.0 Understanding your Statement of Account

12.1 Each month a statement of account will be emailed to your MDX student email account.

Your account will provide a summary of:

- All charges incurred by you
- All payments received from you
- All instalment plans arranged with you
- The amount(s) owed to the University

12.2 Your statement will be presented to you in the format below. The transactions recorded in this example represent some common transactions that may be seen.

Account Statement

15th Oct 2021
MISIS #: M0011111

Dear Sam Jones

Please find below your statement of account. Please note payments can take up to 5 business days to show in your account

Opening Balance as at 01/09/2021	-7,000.00	AED
Tuition fee invoices raised to date	10,000.00	AED
Accommodation invoices raised to date	13,750.00	AED
Visa / medical invoices raised to date	8,425.00	AED
Transport invoices raised to date	0.00	AED
Other invoices raised to date	0.00	AED
Payments received to date	-22,900.00	AED
Account Balance	2,275.00	AED

Any debit account balances are due for payment immediately to avoid any financial sanctions. The University debt policy and procedures can be found at <http://www.mdx.ac.uk/prospective-students/fees-and-finance/debt-policy-and-procedures>.

You can settle your account balance via:

- Online card payment at <http://www.mdx.ac.uk/>
- Bank transfer to:
 - Account Name: Middlesex Associates FZ-LLC
 - Bank: Mashreq Bank
 - IBAN: AE59 0330 0000 1900 0039 478
 - SWIFT Code: BOMLAEAD
- Cheque / bank draft payable to Middlesex Associates FZ-LLC
- Payment in person at the Finance Counter

Any credit balances will be automatically offset against future invoices. For your reference the remaining tuition fee instalments for academic year 2021/22 are

November-2021	5,000.00	AED
December-2021	5,000.00	AED
January-2022	5,000.00	AED
February-2022	5,000.00	AED
March-2022	5,000.00	AED
April-2022	5,000.00	AED
Total instalments	30,000.00	AED

Please contact studentfinance@mdx.ac.uk with any queries you may have.

Kind Regards,
MDX Finance Team

- 12.3 Please find a brief explanation of each line item reflected in the statement of account:
- **Opening balance as at 01/09/2021:** This is the brought forward balance from the previous academic year i.e. the amount paid in advance (credit amount) or the amount outstanding still to be paid (debit balance).
 - **Tuition fee raised to date:** This is the total monetary amount inclusive of any discounts and VAT that has been invoiced for tuition fee from the 1st September 2020 to the statement date (in this example 15th October 2021).
 - **Accommodation invoices raised to date:** This is the total monetary amount inclusive of VAT that has been invoiced for accommodation from the 1st September to the statement date.
 - **Visa / medical invoices raised to date:** This is the total monetary amount inclusive of VAT that has been invoiced for visa / medical from the 1st September to the statement date.
 - **Transport invoices raised to date:** This is the total monetary amount inclusive of VAT that has been invoiced for Transport from the 1st September to the statement date.
 - **Other invoices raised to date:** This is the total monetary amount inclusive of VAT that has been invoiced for any other services from the 1st September to the statement date.
 - **Payments received to date:** This is the total payments received by the University from the 1st September 2021 to the statement date
 - **Account Balance:** The account balance the total amount owed to the University (debit balance) or the payment on account made by the student (credit balance). All debit balances are due for immediate payment. All credit balances will be automatically offset against future invoices.
 - **Tuition Fee Instalments:** The last section of the student statement shows the remaining instalments for the current academic year for tuitions fees only.
- 12.4 If you believe there are any discrepancies in your statement of account, please contact the Finance Office.
- 12.5 A detailed transactional student statement is available upon request by emailing studentfinance@mdx.ac.ae

13.0 Finance Contacts

- 13.1 You can contact the finance team in the following ways:
- Via email at studentfinance@mdx.ac.ae
 - In person at the Finance counter located on the ground floor in building 16. Opening hours are 8am to 5pm Sunday to Thursday with late night opening until 7pm on Monday and Wednesdays
 - Via telephone +971 (0)4 433 4149