Subject:	Student Finance Guidelines 2019-20		
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Students enrolling on a programme of study at the Dubai campus are required to comply with the Middlesex University Dubai's formal student and financial regulations. These vary from financial regulations in place for our London-based or other campuses. Students should understand that by enrolling at Middlesex University Dubai, they agree to be bound by these terms and conditions.

1. General guidelines for Tuition Fees

The amount that students will pay in respect of tuition fees depends on the course that they wish to study, the study level and the number of modules chosen along with the applicable payment plan.

Failure to settle fees on time will mean that the University will automatically place you on a financial hold which prevents access to University facilities and this may ultimately lead to deregistration from the University.

Tuition fees cover the normal cost of tuition at the University including application, enrolment, curriculum delivery, examinations (first-attempt) and access to common learning facilities and student online systems. Please note that core textbooks are not provided. Separate fees, charges, payment methods and refund procedures apply to additional services that a student may opt for including (but not limited to): transportation; student visa; accommodation in the University's Halls of Residence; supplementary field-trips; residential trips; attending the Graduation ceremony; conferences; and attending Summer School. Students undertaking certain programmes may be required to pay additional fees to cover part or all the cost of special equipment, consumables or facilities – this information will be provided to students in a timely manner.

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. Students should also understand that if they change programme or modules during the course of the year that their tuition fee charge may also change as a result.

Tuition Fees for 'new students' are subject to review each year.

The Finance Office at Middlesex University Dubai is responsible for processing student financial transactions. The Finance Office is located on the Ground Floor of Block 16, Dubai Knowledge Village.

These regulations state the minimum requirements for students paying the 'normal' tuition fees. Additional terms and conditions may apply where students are offered scholarships, grants, early-payment offers, school-based schemes, promotions and other incentives under the various marketing and student recruitment strategies. Details of these can be found within the Offer Letter at the time of gaining admission.

2. Tuition Fees

The below table shows tuition fees effective from September 2019 for 'NEW' enrolling students only.

2.1 Tuition Fees for International Foundation Programme (IFP)

Name of Programme: International Foundation Programme (IFP)
Number of credit points: 180
Tuition Fees for 30 credits (a typical IFP module): AED 7,167
Total Tuition Fees in AED: AED 43,000
Total Tuition Fees in USD: US$ 11,781

2.2 Tuition Fees for All Undergraduate Programmes

Number of credit points in total: 360 (over 3 years)
Tuition Fees for 30 credits (a typical undergraduate module): AED 13,450
Tuition Fees per Year*: AED 53,800 (US$14,740)
Total Tuition Fees in AED: AED 161,400
Total Tuition Fees in USD: US$ 44,219

* Note: Total Tuition Fees are stated for full-time enrolment i.e. 120 credit points per year over 3 years. Students who wish to enrol for more than 120 credit points must get special permission from their Programme Coordinators and pay for additional credits. US Dollar conversions are presented as an indicative guide only using a rate of 1 US$ = 3.65 AED. Fees are due in UAE dirhams (AED) and actual exchange rates may differ.

2.3 Tuition Fees for Postgraduate Programmes

Name of Programme	Total Tuition Fees in AED	Total Tuition Fees in USD
LLM Employment Law	70,000	19,179
LLM International Business Law	70,000	19,179
LLM International Law	70,000	19,179
LLM Law	70,000	19,179
MA Education (Coaching and Mentoring)	53,800	14,740
MA Education (Leadership and Management)	53,800	14,740
MA Education (SEND) - New	53,800	14,740
MA Education (Teaching and Learning)	53,800	14,740
MA Global Governance and Sustainable Development	64,600	14,740
MA Graphic Design - New	80,700	22,110
MA Higher Education	53,800	14,740
MA International Business Management	70,000	19,179
MA International Relations	64,600	14,740
MA People Management and Development	96,900	26,548
MBA (Business Analytics)	107,600	29,480
MBA (Business Excellence)	107,600	29,480
MBA (Finance)	107,600	29,480
MBA (General)	107,600	29,480
MBA (Healthcare Management) - New	107,600	29,480

MBA (Innovation and Entrepreneurship)	107,600	29,480
MBA (Islamic Economy)	107,600	29,480
MBA (Marketing)	107,600	29,480
MBA (Operations and Supply Chain Management)	107,600	29,480
MBA (Project Management) - New	107,600	29,480
MBA (Sustainability and Corporate Responsibility)	107,600	29,480
MSc Applied Psychology	86,100	23,590
MSc Banking and Finance	70,000	19,179
MSc Business Information Systems Management	64,600	14,740
MSc Corporate and Marketing Communications	80,700	22,110
MSc Data Science - New	64,600	14,740
MSc Digital Marketing	80,700	22,110
MSc Engineering Management	64,600	17,699
MSc International Hospitality & Events Management	70,000	19,179
MSc International Tourism Management	70,000	19,179
MSc Investment Management	70,000	19,179
MSc Network Management and Cloud Computing	64,600	14,740
MSc Robotics	64,600	14,740
MSc Strategic Marketing	80,700	22,110

(All Fees are inclusive of VAT)

*Fees are subject to change depending on the exchange rate at the time of payment

3. How to make a payment

The first Tuition fee instalment must be paid prior to enrolment. Tuition fee VAT invoices will be emailed to the students University email account on or before the 1st of the month the instalment is due. Payment for invoices are due immediately on receipt.

Please note that VAT invoices cannot be emailed to any email address other than the students University email address. It is the responsibility of the student to ensure that all instalments are paid on time in line with the instalment plan laid out in section 2.4.

3.1 Payment Methods

You can pay your tuition fees using any of the following payment methods:

- ***Cash in UAE Dirhams** (AED) deposited into the cash deposit machine located at the Finance Office (this is available 24 hours a day 7 days a week).
- ***Cheques** drawn on local banks in UAE Dirhams payable to "**MIDDLESEX ASSOCIATES FZ LLC**" deposited into the cash deposit machine located at the Finance Office (this is available 24 hours a day 7 days a week).
- **Banker's drafts** in UAE Dirhams
- **Debit / credit card online secured payment** at www.mdx.ac.ae/payment-portal
- **Bank Transfer** made to:

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, Dubai, UAE
Swift Code: BOMLAEAD

*For new students the cash deposit machine will not be available until 1st November 2019. Please make any cash and cheque payments directly at the Finance counter up to this date.

New and returning students should provide their full name, their student number or MISIS number and/or application reference number on all remittances. For new students these details are provided in the Offer Letter.

Once payment is cleared into the University bank account a payment receipt will be issued to the student's University email account. Please note payments can take up to 5 working days to clear and will automatically be allocated to the earliest dated invoice.

Copies of bank transfer remittance advices should be forwarded to studentfinance@mdx.ac.ae. Please ensure either the student MISIS number or MD application reference is included. If bank transfer documents are not in English, a certified translated copy in English is required.

Please note when making international bank transfers the student is liable for all bank charges including the correspondent bank charges.

International students can contact our Overseas Regional Offices in their home countries for further guidance regarding payment procedures.

3.2 Instalment plans

Tuition Fees for the academic year 2019-20 can either be paid upfront or can be paid in instalments. Please refer to the below table for the instalment plan dates, amounts and the eligibility.

Installment Plan	Number of installments	Installment Months	Installment %	Applicable to
1	1	September 2019	100%	All students.
2	4	September 2019 November 2019 January 2020 March 2020	25%	All Postgraduate students. International Foundation Programme (IFP) & Undergraduate students on a University visa.
3	8	September 2019 October 2019 November 2019 December 2019 January 2020 February 2020 March 2020 April 2020	12.50%	Domestic International Foundation Programme (IFP) & Undergraduate students not on a University visa.

Typically invoices will be generated on the 1st of each month.

*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).

3.3 Returned Cheques

Students who pay by cheques in UAE Dirhams should note that a charge of AED 500 is payable if a cheque is required to be recalled from the bank or returned for insufficient funds. If two cheques are returned due to insufficient funds, cheques will no longer be accepted and the remaining tuition fee balance will be due in full immediately.

3.4 Late payment charges

Late payment of fees will incur a penalty of AED 200 on the first week that they are late and additional AED 50 each week until the outstanding balance is settled. Please note that the late payment fee is applicable to the overdue amount on the student accounts and is not restricted to just tuition fee outstanding amounts.

For full details of the late payment sanctions, please refer to section 8.1.

4. Refunds and Transfer of Tuition Fees

Tuition fee charges are determined on the basis of enrolment status and not actual attendance. This means that if students stop attending, but do not formally withdraw from or interrupt their studies, they will be liable for tuition fees until the point in time that they officially notify the University. Students should contact the Student Office for the formal process of withdrawal from or interruption of studies.

4.1 Refunding Tuition Fees

To request a refund the tuition fee refund form should be completed and emailed to studentfinance@mdx.ac.ae. The form can be downloaded at www.mdx.ac.ae/prospective-students/fees-and-finance/refunds-and-transfer-of-tuition-fees

An administration fee of AED 3,000 will be charged in relation to all refunds. New students who received the GETEX promotional offer will be charged AED 4,000.

Students who require a Student Visa Letter from the University will be charged the first instalment amount as per the respective payment plan, which will not be refunded.

For students who availed specific promotions, this refund policy is not applicable. In such cases, you must refer to the terms and conditions of refund that are mentioned in the Offer Letter for Admission.

All refunds will be payable net of any outstanding debts and charges including visa cancellation charges due for any University services and must be requested within 1 year of the withdrawal date.

All refunds of tuition fees are at the discretion of the University and refunded via bank transfer.

The amounts available for refund before the above deductions are detailed below:

Schedule of Dates	**Amount refunded for students**
Prior to the last working day in the **second** week of teaching	100% of the tuition fees paid

Prior to the last working day in the **fifth** week of teaching	90% of the tuition fees paid
After the last working day in the fifth week of teaching	No refund.

4.2 Exclusions to refund policy

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.

4.3 Transfer of Tuition Fees to the next Academic Year

When students complete the formal procedures for interruption of studies (temporary withdrawal), prior to the relevant deadlines listed below, they can be eligible for transfer of tuition fees. Here the term 'transfer of tuition fees' refers any balance of fees paid by the student in excess of the amount due, which will be carried forward and credited to the next enrolment period. The credit may be carried forward for up to one academic year and is non-refundable.

All transfers of tuition fees are at the discretion of the University.

To claim a transfer, requests must be submitted to studentfinance@mdx.ac.ae, along with any necessary supporting documentation.

Transfer to Tuition Fees deadlines

For students who wish to transfer tuition fees paid to a subsequent term or academic year, the following transfer schedule will be applicable:

Schedule	**Amount Transferred***
Prior to the last working day in the **second** week of teaching	100% of the tuition fees paid.
Prior to the last working day in the **fifth** week of teaching	70% of the tuition fees paid.
Prior to the last working day in the **ninth** week of teaching	40% of the tuition fees paid.
After the last working day in the ninth week of teaching	No transfer.

5. Appeals against refund or transfer of fees request outcomes

Students may appeal the decision of the Finance Office with regards to requests for refunds or transfer of fees in writing to the Student Finance Committee with full documentation of previous interactions. The Student Finance Committee's decision in such matters will be final and no further instances for appeals will be available.

6. Additional Information related to Tuition Fees

6.1 Tuition Fees Freeze Policy for Returning Students

The student maintains continuous full-time enrolment; and Tuition Fees for 'new students' are subject to review each year. For returning students, the university has adopted a 'fees freeze' policy whereby the tuition fee net of taxes remain the same for the normal duration of the programme, that is, they are charged as per the fee schedule at the point of the student's first enrolment, subject to the student obtaining a minimum 'Pass' grade in all modules. Any increase in taxes will be borne by the student.

6.2 Sponsored students

If an employer or organisation is paying tuition fees for any student and requires to be invoiced directly, the student will need to email evidence of this (an official letter of sponsorship) to studentfinance@mdx.ac.ae. This is to be provided prior to, or at registration, for each year of study. An official letter of sponsorship must include; the invoice address, Tax Registration Number (TRN) number, contact details and name of a person (a suitable official) at the sponsoring organisation, the name of the student and the amount of sponsorship.

Instalment plans are not available to sponsorship organisations and therefore the amount of sponsorship for the academic year is due in full by 15th October 2019. If invoices are not paid within this deadline, the debt along with any late payment charges will revert to the student.

6.3 Grants and Scholarships

The University offers a range of grants and merit-based scholarships. Additional terms and conditions may apply where students are offered such scholarships and grants. Details of these can be found within the Offer Letter at the time of gaining admission.

6.4 Administrative Fees for Re-assessment (Re-sits)

For those students who do not submit coursework or attend an examination on the formal deadline or alternatively do not pass their required assessments (coursework or examinations) at the first attempt and are offered a second attempt, an administrative fee of AED 525 is applied for the administration of each component of reassessment. This fee is payable prior to the deadline for such reassessment and is non-refundable.

Students who change their programme of study must pay the latest tuition fees for the 'new' programme.

Students who interrupt their studies without prior and explicit approval from the University, must pay the latest tuition fees at the time of returning to studies along with any other outstanding balance.

6.5 Tuition fees for repeating or retaking modules

If a student receives a 'Fail' grade in any module and subsequently, upon receiving approval from the Programme Leader, repeats the module or alternatively enrols for a compensating module, the student will pay the tuition fee for the module as per the most recent fee rate.

7. Other Services

7.1 Accommodation

Accommodation fees payable can be viewed at www.mdx.ac.ae/accommodation/accomodation-costs .

The accommodation charges for each cohort – **Autumn** (September 15 to May 31) and **Spring Cohort** (January 10 to July 31) of academic year is as follows:

(All charges inclusive of VAT & Security Deposit of AED1000)

Note: The Student Accommodation Guidelines provide full details of accommodation charges and payment procedures.

Type	Occupancy	No. of Beds	Price (AED) Term 1 Including Security Deposit	Price (AED) Term 2
A	Single	1	33,300	28,300
B	Shared	2	20,600	15,600
C	Premium Shared	2	23,900	18,900
D	Shared	3	16,750	11,750
E	Upgraded Shared	3	17,850	12,850
F	Shared	4	15,100	10,100
G	Shared	3	15,950	10,950

The schedule of payments is detailed in the below table.

Payment Type	Amount Due	Payment Due
*Refundable Security Deposit (non-returning students)	AED 1,000	Prior to move in date
Non-refundable Accommodation Deposit	AED 2,000	Prior to move in date
1st instalment	50% of the balance remaining (balance remaining = Year charge – AED 2,000)	Prior to move in date
2nd Instalment	Balance remaining (balance remaining = Year charge – AED 2,000 – 1st instalment)	September intake: 1st Dec 2019 January intake: 1st May 2020

*Security deposit is refundable within 1 year of the student vacating the student residences subject to clearance from the Accommodation Team.

All VAT invoices will be emailed to the student University email account on the payment due date and are due for payment immediately. Any late payments will incur late fee penalty charges (please refer to section 3.3).

The refunds available before the above deductions in relation to accommodation fees paid and detailed in the below table:

Schedule	Amounts
Within first two days of the move in date	100% of fees paid
Within 7 days of the move in date	70% of fees paid
After 7 days of the move in date	No refunds

All refund requests must be submitted to the Accommodation Manager.

Please note students who have been withdrawn from the University for disciplinary reasons will not be eligible for a refund.

7.2 Visa

All visa related fees can be viewed at www.mdx.ac.ae/student-visa

The visa and medical fees are payable prior to processing and are non-refundable. An AED 2,500 visa deposit is also required which is refundable net of any cancellation charges up to a year after the visa has been cancelled.

Please note visa renewals can only be completed if students have no outstanding balance at the date of application.

7.3 Transportation

The student transportation costs for the academic year can be viewed at www.mdx.ac.ae/life-at-university/student-transportation-service/transportation-costs

Transportation Fees (for the full academic year) are as follows:

AED 4,250* – Dubai
AED 5,250* – Sharjah
AED 5,750* – Ajman
AED 6,000* – Abu Dhabi

**Subject to change in September 2019*

Payment can either be made in full before the start of semester 1 or split into two equal instalments payable before the semester begins. A VAT invoice will be issued to the students University email account.

The refunds available in relation to transportation fees paid and detailed in the below table:

Schedule	**Amounts**
Within the first week of the semester	75% of fees paid
Within the first month of the semester	50% of fees paid
After 1 month of the semester	No refunds

Please note students who have been withdrawn from the University for disciplinary reasons will not be eligible for a refund.

7.4 Other Fees

Other fees payable for University services are listed in Annex A. These services are payable immediately and are non-refundable.

Please note some services will not be able to be supplied if a student has an outstanding balance at the date of the request.

8. Debt policy and procedures

This section of the regulations outlines the sanctions which may be used in relation to students with overdue debts and is designed to ensure that all students are treated fairly and equitably.

8.1 Late Payment Sanctions

Stage 1
If students fail to pay their tuition fees or any other charges within two weeks of the invoice date, an initial late fee penalty of AED 200 will be applied. A financial hold will automatically be applied to the student account which will restrict access to university services including Library, Computing, Hub-19, and other facilities. Students will also be prevented from participating in student activities including sports training and events, cultural activities, and field-trips.

Students on a financial hold will not be able to access any academic assessment or examination results.

Please note that any payment made will automatically be allocated against the earliest dated invoice. Subsequent late fee charges of AED 50 per week will be charged to the student account.

Stage 2
If students have payments outstanding for more than 3 months, they will automatically be withdrawn from the University.

Any student who has been deregistered will be required to pay the remainder of the annual tuition fee in full plus the late payment charges in order to be re-instated. Students must note that delays in re-instatement may have significant consequences for academic progress (such as missed assessment opportunities).

Students with outstanding debts will not be entitled to enrol to continue further with their programme of study.

The University reserves the right to withhold the conferment of qualifications unless or until all fees for tuition, residence, student visa and other sums due to the University have been paid, and/or rightful property of the University returned.

8.2 Request for alternative payment instalments

Students facing financial difficulties can request an alternative instalment payment plan. However please note that a financial hold will automatically be activated if any amount is still outstanding in June, which will prevent access to final assessment / exam results. If a student on an alternative payment plan has an outstanding balance of more than one month then the ability to pay by instalments will be revoked and the remainder of the annual tuition fee will be due in full. The student would then follow the standard late payment sanctions.

To find out more please contact the Finance Office Team at studentfinance@mdx.ac.ae. Alternatively students can visit the Finance Office in person which is located on the Ground Floor in Block 16.

Students must note that documentary evidence to support their request will be required before it can be considered. This information needs to be at hand prior to contacting the Finance Office. These decisions are entirely at Middlesex University Dubai's discretion; are final and are not subject to appeal. Alternative payment plans will be limited to the term in which the request is made and no further extensions will be granted.

8.3 Regulatory compliance

Middlesex University Dubai will make all feasible attempts to ensure compliance with appropriate local and international financial regulatory framework.

ANNEX A: List of Other Charges

This list is regularly reviewed and updates and is provided as guidance only. It is not intended to be an exhaustive list.

Description	Charges Effective 01 September 2019, all Fees and Charges are inclusive of 5% VAT.
STUDENT OFFICE	
Student Transcript Copy Fee	AED 52.50
Status Letter / Credit Statement	AED 84 (urgent) or AED 26.25 (regular)
KHDA Attestation	AED 220
Certificate Attestation (with Administration Fee of AED 105)	AED 905 - Apostille A
	AED 1470 - Apostille B
Additional embassy attestation	AED 400
Certificate Replacement Fee	UK £65
Non-submission of Student ID Card during Clearance	AED 105
REASSESSMENT (RESITS)	
Re-assessment Admin Charges	AED 525 per module
STUDENT LOCKER FACILITY	
Student Locker Fee	AED 105
Student Locker Deposit (Refundable)	AED 50
IT OFFICE	
Re-issue of Student ID Card	AED 157.50 for all students
Additional Allowance for Printing	AED 115.50 for 1,000 pages; AED 57.75 for 500 pages; AED 28.88 for 250 pages
LIBRARY RESOURCES	
Overdue fines	1 AED per day per item
Overdue fines for items requested by other students	AED 10 per day per item
Lost or damaged Library materials	Replacement cost of item + AED 10 processing fee
Overdue fines for laptops and equipments	AED 5 per hour or portion of an hour
STUDENT VISA OFFICE	
Student Visa Processing Fee (inclusive of Visa processing fees, Emirates ID, Medical Insurance)	AED 5,925
Student Visa Caution Deposit (Refundable)	AED 2,500
Student Visa Renewal Fee (inclusive of Visa renewal fees, Medical fees, Emirates ID, Medical Insurance)	AED 4,150
Normal Student Visa Cancellation Fee	AED 766.85
Express Student Visa Cancellation Fee	AED 1,344.35

FINANCE OFFICE	
Late Fee (Tuition Fee)	AED 200 for first week and additional AED 50 for each week
Tuition Fee Refund Administrative Charges	AED 3000
Return Cheque Charges	AED 500
Duplicate Receipt Voucher	AED 26.25

Previous Version	Changes to previous version in the current version and date.	Updated by	Authorised by
V1	Section 2.4 instalment Plan moved to Section 3 and renamed 3.2		
V1	New PG Programmes added in the Tuition fees list for PG programmes - MA Education (SEND) - New MA Graphic Design - MBA (Healthcare Management) - MBA (Project Management) - MSc Data Science		
	Section 7.1 – table of Student Accommodation charges added		
	Section 7.3 – Transportation fees added		
	In Annexure A, Re-sit administrative charges, Student Visa Office and Finance Office charges added		