



LONDON HACKNEY CHINESE COMMUNITY SCHOOL

## **Course Fees Terms & Conditions and Refund Policy**

課程費用條款和條件以及退款政策

課程費用條款和條件以及退款政策

Updated in June 2020



**Community Cohesion Advocates Community Interest Company**

倫敦克尼中文學校為英國倫敦藝騰協會屬於下中文學校

London Hackney Chinese Community School is run by Community Cohesion Advocates Community Interest Company (C.I.C.), a not-for-profit company regulated by the Community Interest Company Regulations 2005. Company no. 11330974

Web: [www.hackneychineseschool.org](http://www.hackneychineseschool.org)

School Address: Haggerston School, Weymouth Terrace, London E2 8LS

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# Course Fees Terms and Conditions and Refund Policy

课程费用条款和条件以及退款政策\*

課程費用條款和條件以及退款政策\*

*\*Please contact the Headteacher if you wish to have this document explained to you in Chinese.*

*\*如您希望有专人用中文向您解释本文件，请联系校长。*

*\*如您希望有專人用中文向您解釋本文件，請聯繫校長。*

## 1.0 Purpose

This policy provides clear expectations of a student's financial obligations to London Hackney Chinese Community School (LHCCS) following enrolment on to a course. LHCCS is run by Community Cohesion Advocates Community Interest Company (CCACIC), a not-for-profit regulated by the Community Interest Company Regulations 2005. Company no. 11330974.

It also sets out the withdrawal policy and financial implications following student withdrawal of fees due or any refund entitlement based on the length of time spent as a LHCCS student.

## 2.0 Overview

Students and parents/guardians are required to agree to be bound by these terms and conditions as part of the enrolment process. It is therefore important that student and parents/guardians understand what is expected of them in regards to payment of fees owed and also the options they have open to them to meet their financial obligations.

## 3.0 Key Point Summary

**(It is recommended that students read these Terms and Conditions in full)**

It is the student's and parent's/guardian's responsibility to ensure their finances are in order and that they are able to meet the costs of the course fees before enrolling. As part of CCACIC, LHCCS offers hardship funds and/or payment plans to those who have financial difficulties. For more detail please contact the Headteacher Dr. Bonnie Kwok:

Email - [bonniekwok88@hotmail.com](mailto:bonniekwok88@hotmail.com)

Mobile - 07949431548

Students have 14 calendar days after they have completed<sup>1</sup> the online or manual enrolment process, or from the official course start date of each term (three terms per year), whichever is later, to change their mind and withdraw without any course fee liability.

Withdrawal without formal notification by email or text to the Headteacher within the refund period may result in liability of full fees, i.e. 100% of the course fee.

Students and parents/guardians who are applying for hardship funds and/or payment plans must complete their application and submit in accordance with the LHCCS's terms and conditions, it is not the responsibility of LHCCS to ensure students and parents/guardians have done this or that the application has been received by the Headteacher. Students should check their application progress with the Headteacher by email or phone regularly until confirmed.

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<sup>1</sup> This means receiving an official reply from LHCCS confirming that the enrolment process has been completed.

For those who pay yearly, course fees are due in full, i.e. 100% of the yearly course fee, for the academic year before the official start date of the course, unless a designated payment plan has been agreed between the student and parent/guardian and LHCCS. For those who pay termly, course fees are due in full, i.e. 100% of the termly fee, within 14 calendar days from the official course start date of each term (three terms per year).

Students who are paying the yearly fee in full, i.e. 100% of the course fee before the end of the previous academic year, usually ending in mid-July, may be eligible for a discount.

Students cannot progress to next academic year or graduate with an unpaid debt.

**Our classes may not be taught in Haggerston School in line with Government guidelines associated with Covid-19 or due to any other reasons beyond the control of LHCCS. In such cases, LHCCS will conduct the classes via appropriate online platforms. No refund can be sought as a result of any changes of teaching mode.**

#### **4.0 Scope**

This policy applies to all students and parents/guardians who have completed enrolment on to a course at LHCCS.

#### **5.0 Important Information for all students and parents/guardians**

- A. LHCCS's admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You have the right to cancel your acceptance by informing the Headteacher of LHCCS<sup>2</sup> in writing within 14 calendar days after you have completed the online or manual registration process or from the official course start date, whichever is later. If you cancel within this period, you will be entitled to a full refund of any deposit/fees which you have paid. If you cancel after this period, LHCCS retains the right to charge a proportion of the course fee. LHCCS's withdrawal process should be followed to communicate your cancellation. LHCCS refund process then needs to be followed. Failure to follow the process may affect any refund amount due.
- B. LHCCS will review course fees each year. If CCACIC permits an increase in course fees to meet any increase in operations costs, LHCCS may increase fees for each subsequent year of study in line with any such changes.
- C. LHCCS will charge the course fees that are stated on its webpage:  
<http://www.hackneychineseschool.org>
- D. LHCCS will endeavour to inform its students and parents/guardians of any changes to course fees by e-mail or social media. All students and parents/guardians should check their course fee prior to enrolment and ensure they are able to pay for their course. Enrolment will not be permitted unless prior year debt is paid in full.

#### **6.0 Communications with students and parents/guardians**

- A. Correspondence in relation to fees that are due for payment or that have become overdue will be sent via e-mail and/or text message in the first instance, but by email and text message thereafter if payment is not made.
- B. Students and parents/guardians can access course fee and enrolment information through the school website or by contacting the Headteacher.

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<sup>2</sup> Please use contact details set out in Paragraph 3.0 of this document.

## 7.0 Payment methods

- A. Fees must be paid by the student or parents/guardians
- B. Payment can be made via the following methods:
  - a) Debit/Credit Card at the School Reception Desk and Tuckshop located on the Ground Floor of the Recreation Block (American Express, Diner's Card, Maestro or Solo are not accepted).
  - b) Cash or Cheque payment at the School Reception Desk and Tuckshop located on the Ground Floor or the Recreation Block.
  - c) Direct Bank transfer to Community Cohesion Advocates Community Interest Company's bank account:  
  
**Bank name: Co-operative Bank**  
**Account name: Community Cohesion Advocates CIC**  
**Sort code: 08-92-99**  
**Account number: 65855041**  
  
*Please add the full name of the student as Payment Reference.*
  - d) Cheque payment by post – please send the correct cheque payment and completed enrolment form to: Dr. Bonnie Kwok, 32, Butcher Drive, Godmanchester, Huntingdon PE29 2NL
- C. LHCCS advises students and parents/guardians to avoid making cash payments due to additional administration tasks involved and for health and safety and security reasons.
- D. Any failed payments may result in students being excluded and subject to the LHCCS debt collection procedures.

## 8.0 Payment Plans and Hardship Funds

As a not-for-profit Community Interest Company, CCACIC aims to support everyone who is interested in learning the Chinese language and culture, regardless of their background, age, gender, religious belief and sexual orientation. Those who have difficulties in paying the course fee may apply for the CCACIC Hardship Funds and/or Payment Plans to help pay the school fee. This is subject to an assessment process and evidence will be required to support the application. Payment Plans cannot have an end date beyond the course end date. Please contact the Headteacher Dr. Bonnie Kwok for further information. Email: [bonniekwok88@hotmail.com](mailto:bonniekwok88@hotmail.com) Mobile no: 07949431548

## 9.0 Scholarship

As a not-for-profit Community Interest Company, CCACIC aims to support everyone who is interested in learning the Chinese language and culture, regardless of their background, age, gender, religious belief and sexual orientation. Those who have performed well at LHCCS consistently over an academic year apply through the Headteacher for the CCACIC Scholarship to help fund their studies for the following academic year. The Scholarship applications are considered by the LHCCS Management Team and subject to the approval of the CCACIC Board of Directors. The scholarship is offered in the form of a partial payment to help cover the cost of course fees.

## **10.0 Early Payment Discount**

- A. All students who are paying the yearly fee in full, i.e. 100% of the course fee before the end of the previous academic year, usually ending in mid-July, may be eligible for an early payment discount.
- B. Students may not be eligible for early payment discount if they pay termly.

## **11.0 Change of Circumstances**

It is the responsibility of the student and parents/guardians to inform LHCCS of any change of to the following circumstances, including:

- a) Address/telephone/mobile changes (changes must be communicated to the Headteacher via text messages or email)
- b) Complete withdrawal - assumes that a student will not be returning to their course. Fees must have been paid for the term on which they enrolled; the remaining will be refunded in line with the Refund Policy set out in Student Fees Liability Points Tables 1 and 2 (Page 7) of this document.
- c) Temporary withdrawal - assumes student will return to their course and any payments made will be held to offset course fees upon recommencement of study. If in doubt the Headteacher should be contacted discuss fee implications.
- d) Withdrawal without formal notification may result in liability of full fees, i.e. 100% of the fees paid.
- e) Course Changes - any changes may alter the original fees charged and require a new/revised payment plan or extra payment. It is the student and parent/guardian's responsibility to check costs before changing the course.

## **12.0 Failed payments**

LHCCS reserves the right to charge a £20 administration fee for failed direct debits or cheque payments to cover the additional administration costs.

## **13.0 Consequences of delayed/non-payment**

- A. Unagreed delayed payments and missed instalments may result in LHCCS applying its debt collection procedures. If a student fails to make the payment due within ten working days following notification from LHCCS without providing a valid reason to the Headteacher, LHCCS reserves the right to exclude the student. Overdue course fee payments will need to be paid before the student can return to school.
- B. LHCCS also reserves the right to withdraw any offer or cancel the student's accepted place on the course where required payments have not been made before enrolment and/or reserves the right to withhold course materials, course progression, assessment results and graduation until the payments due have been paid.

## **14.0 Withdrawals and Refund Policy**

- A. The Refund Policy applies to all students enrolled on a course at LHCCS. Approved refunds will be paid in a method agreed by both the student and parents/guardian and the Headteacher.
- B. It is the student and parent/guardian's responsibility to formally notify the Headteacher of LHCCS of their Withdrawal at the point at which they leave the course. This should be done by email or text message.
- C. The date of withdrawal will be the date at which a confirmation email or messages is sent by the Headteacher to the student and parent/guardian.

- D. Failure to notify the Headteacher of the Withdrawal in a timely manner may affect any refund due.

### **15.0 Outstanding Fee Payments**

Once a withdrawal has been actioned, any outstanding fee shall remain on the student's account and shall be pursued by LHCCS or its collection agents. If legal proceedings are issued in respect of a student debt, LHCCS reserves the right to seek to recover the legal costs from the student and parent/guardian. Such processes may affect the parent/guardian's credit rating. Any remaining credit will be used to offset any debt on the students account thereafter a refund will be issued.

### **16.0 Complete Withdrawal**

- A. The LHCCS admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Once a student has accepted the offer of a place on a LHCCS course, they have the right to cancel acceptance by informing the Headteacher in writing (by email or text) within 14 calendar days after completing the online or manual registration process or 14 calendar days from the official course start date (there are three terms per academic year, therefore three official course start date per year) whichever is later ("**The Cancellation Period**"). Cancellation within this period will entitle the student to be refunded any deposit/fees paid. LHCCS retains the right to charge a proportion of any course fees paid for cancellation after this period. Students withdrawing in 14 calendar days are required to submit the cancellation form included in the Student Contract.
- B. Students who completely withdraw from LHCCS after the 14 calendar days after completing the online or manual registration process or 14 calendar days from the official course start date, whichever is later are not expected to return to their course and shall receive a refund in line with this Refund Policy and the mechanism set out in Student Fees Liability Points Tables 1 and 2 (Page 7).
- C. Retrospective withdrawals shall not be permitted. As stated previously, it is the student and parent/guardian's responsibility to notify the Headteacher of their Withdrawal at the point at which they intend to leave the course.

### **17.0 Fee Refund Calculation - Complete Withdrawals**

- A. A refund can only be calculated once a complete withdrawal has been confirmed by the Headteacher, which can only occur following the completion of the necessary withdrawal process. Fees shall be refunded to the student/parent/guardian paying the fees and not to any third party.
- B. All refunds should be requested by the student/parent/guardian and it is the student/parent/guardian's responsibility to ensure correct information and documentary evidence has been provided to allow the refund to be processed.
- C. The standard mechanism for calculating course fee refunds is based on liability points as per the Student Fees Liability Points Tables below and is dependent on a student's course start date.

**Student Fees Liability Points Table 1 – for those who pays yearly course fees**

<b>Period</b>	<b>Liable for one term's course fee plus learning material fee + 25% administration charge on the remaining fees paid</b>	<b>Liable for two terms' course fee plus learning material fee + 25% administration charge on the remaining fees paid</b>	<b>Liable for 100% of fees payable</b>
<b>September to July</b>	15 days after enrolment or 15 days after the official start date of Autumn Term starts (whichever is later)	15 days after the official start date of Spring Term starts	15 days after the official start date of Summer Term starts

**Student Fees Liability Points Table 2 – for those who pays termly course fees**

<b>Period</b>	<b>Liable for learning material fee plus 50% of one term's course fee</b>	<b>Liable for learning material fee plus 75% of one term's course fee</b>	<b>Liable for 100% of one term's course fee</b>
<b><u>Autumn Term</u></b> <b>September to December</b>	Between the 15th day and the 30th day after course starts	Between the 31st day and the 49th day after course starts	50 days after course starts
<b><u>Spring Term</u></b> <b>January to March</b>	Between the 15th day and the 30th day after course starts	Between the 31st day and the 49th day after course starts	50 days after course starts
<b><u>Summer Term</u></b> <b>April to July</b>	Between the 15th day and the 30th day after course starts	Between the 31st day and the 49th day after course starts	50 days after course starts

**All those who pay termly are required to pay a £30 learning material fee which is non-refundable.**

Examples:

**Scenario 1**

For 2018 to 2019, the early payment discounted School Fee payment for CCACIC member is £313.

Student A made the £313 early payment discounted School Fee payment in August 2018 before the official term starts on 8 September 2018.

Student A started the course on 8 September 2018. However, due to change in personal circumstances, Student A decides to completely withdraw from the course. On 1 November 2018, Student A wrote to the Headteacher to request for a refund of school fees.

This means the refund request is made 15 days after the official start date of Autumn Term started. In line with Student Fees Liability Points Table 1, the student is liable for one term's course fee plus learning material fee plus 25% administration charges.



One term's course fee plus learning material fee:  $£127 + £30 = £157$

$£313 - £157 = £156$ .

Administration charges:  $£156 \times 25\% = £39$ .

**Amount of refund:  $£313 - £156 - £39 = £118$**

### Scenario 2

For 2018 to 2019, the early payment discounted School Fee payment for CCACIC member is £313.

Student B made the £313 early payment discounted School Fee payment in August 2018 before the official term starts on 8 September 2018.

Student B started the course on 8 September 2018. However, due to change in personal circumstances, Student B decides to completely withdraw from the course. On 28 January 2019, Student B wrote to the Headteacher to request for a refund of school fees.

This means the refund request is made 15 days after the official start date of Spring Term (which started on 12 January 2019). In line with Student Fees Liability Points Table 1, the student is liable for two terms' course fee plus learning fee plus 25% administration charges.

Two terms' course fee plus learning material fee:  $£127 \times 2 + £30 = £284$

$£313 - £284 = £29$ .

Administration charges:  $£29 \times 25\% = £7.25$ .

**Amount of refund:  $£313 - £284 - £7.25 = £21.75$**

### Scenario 3

For 2018 to 2019, the early payment discounted School Fee payment for CCACIC member is £313.

Student C made the £313 early payment discounted School Fee payment in August 2018 before the official term starts on 8 September 2018.

Student C started the course on 8 September 2018. However, due to change in personal circumstances, Student C decides to completely withdraw from the course. On 14 May 2019, Student C wrote to the Headteacher to request for a refund of school fees.

This means the refund request is made 15 days after the official start date of Summer Term (which started on 27 April 2019). In line with Student Fees Liability Points Table 1, the student is liable for 100% of the course fees.

**Amount of refund: £0**

#### Scenario 4

For 2018 to 2019, the termly School Fee payment for CCACIC member is £127 plus £30 one-off learning fee (which only applies to those who pays termly).

Student D made the  $127 + £30 = £157$  School Fee payment in August 2018 before the official term starts on 8 September 2018.

Student D started the course on 8 September 2018. However, due to change in personal circumstances, Student D decides to completely withdraw from the course. On 15 September 2018, Student D wrote to the Headteacher to request for a refund of school fees.

This means the refund request is made within 14 days following the official start date of Autumn Term started. In line with Student Fees Liability Points Table 2, the student is not liable for any course fees. However, Student D is liable for the £30 learning material fee.

#### **Amount of refund: £127**

#### Scenario 5

For 2018 to 2019, the termly School Fee payment for CCACIC member is £127 plus £30 one-off learning material fee (which only applies to those who pays termly).

Student E made the  $127 + £30 = £157$  School Fee payment in August 2018 before the official term starts on 8 September 2018.

Student E started the course on 8 September 2018. However, due to change in personal circumstances, Student E decides to completely withdraw from the course. On 22 September 2018, Student E wrote to the Headteacher to request for a refund of school fees.

This means the refund request is made between the 15<sup>th</sup> day and 30<sup>th</sup> day following the official start date of Autumn Term started. In line with Student Fees Liability Points Table 2, the student is liable for learning material fee plus 50% of one term's course fee.

Learning material fee: £30

50% of Term fee =  $£127 \times 50\% = £63.50$

#### **Amount of refund: £157 - £30 - £63.50 = £63.50**

#### Scenario 6

For 2018 to 2019, the termly School Fee payment for CCACIC member is £127 plus £30 one-off learning material fee (which only applies to those who pays termly).

Student F made the  $127 + £30 = £157$  School Fee payment in August 2018 before the official term starts on 8 September 2018.

Student F started the course on 8 September 2018. However, due to change in personal circumstances, Student F decides to completely withdraw from the course. On 19 October 2018, Student F wrote to the Headteacher to request for a refund of school fees.

This means the refund request is made between the 31<sup>st</sup> day and 49<sup>th</sup> day following the official start date of Autumn Term started. In line with Student Fees Liability Points Table 2, the student is liable for learning material fee plus 75% of one term's course fee.

Learning material: £30

75% of Term fee = £127 x 75% = £95.25

**Amount of refund: £157 - £30 - £95.25 = £31.75**

## **18.0 Temporary Withdrawals of Studies**

- A. Students who temporarily withdraw from LHCCS are, by definition, expected to return, the cancellation period detailed in Tables 1 and 2 above does not apply to temporary withdrawals. The fee to be paid for the year in which a student temporarily withdraws will be calculated by the Headteacher depending on the fees paid and the period to be considered for temporary withdrawals.
- B. If a student having temporarily withdrawn then decides to fully withdraw, the temporary withdrawal date will be effective subject to the Headteacher's approval and completion of the formal withdrawal request being received. Liability for fees will be as per Student Fees Liability Points Tables 1 and 2 (Page 7).
- C. Where a student withdraws part way through a term, and re-enrols at the same point the next academic year (during or after the same week the following year), they will be charged for the remainder of their course at the new academic year's fee rate detailed on the LHCCS website, if the full fee was paid the previous year they must pay any inflationary increase for the remaining study.
- D. If a student chooses to re-enrol the following academic year earlier than the week in which they withdrew, LHCCS will charge for the additional term(s) of study at the new academic year's fee rate.
- E. If the student re-enrols for the full academic year, s/he will be charged in full at the new rate.
- F. Before returning to the course, it is the student's responsibility to make the necessary arrangements with the Headteacher including confirming their intended return date. The school's Management Team will then communicate with Finance to ensure that the correct fee is charged for the student when returning to study.
- G. Students who temporarily withdraw their studies remain liable to pay any outstanding fees due to LHCCS in accordance with Student Fees Liability Points Tables 1 and 2 (Page 7) following LHCCS withdrawal and re-enrolment will not be permitted until outstanding fees have been paid.