

Student Refund and Compensation Policy

Chief Financial Officer

June 2026

Approved by Senate: 24th June 2026

Date of next review: August 2027

1. Purpose and Scope

This policy outlines the University's approach to issuing refunds and compensation to students and offer holders in circumstances where continuation of study is disrupted.

The policy should be read in conjunction with the tuition fees charging policy (<https://www.chester.ac.uk/media/media/documents/policies/CHARGING-POLICY-24-25-V2.pdf>) which sets out the details on when tuition fees are paid, and the international students refund policy (<https://www.chester.ac.uk/international/fees-scholarships-and-finance/refund-policy/>) which sets out the refund policy for prospective international students up to the point of enrolment.

This policy is allied to the University's Student Complaints Procedure (<https://portal1.chester.ac.uk/proctor/Pages/complaints.aspx>) and the Student Protection Plan. (<https://www.chester.ac.uk/media/media/documents/student-protection-plan-june-2025.pdf>)

It applies to:

- Registered students (UG, PGT, PGR)
- Offer holders who have accepted a place
- Students affected by course closure, suspension, major modifications, or supervisor withdrawal

2. Principles

The University is committed to ensuring continuity of study but there may be unforeseen circumstances that may impact continuation of study. The University will make all reasonable endeavours to preserve continuation of study and has a range of measures as detailed in the Student Protection Plan and the Student Contract to deliver courses in unlikely circumstances.

All decisions will be made fairly, transparently, and on a case-by-case basis, considering the nature and impact of the disruption on individual students. The University will take into account the legal and regulatory environment, including consumer protection law and any CMA published case findings; published decisions on compensation made by the Office of the Independent Adjudicator for Higher Education (OIA); and the OIA's published remedies and redress guidance.

3. Triggers for Refunds and Compensation

In the situation that the University makes changes to a course, or ceases to deliver it completely, students are entitled to a full refund of the tuition fees paid for the relevant academic year, unless arrangements can be made for the student to transfer elsewhere with credit (or an alternative exit award can be given). Please see **Terms and Conditions for Students** for further information.

4. Types of Remedies

4.1 Refunds

Any decision to issue a refund will take into account the impact upon the student in terms of direct material loss, refunds may include:

- Tuition fees
- Accommodation costs
- Sports memberships
- Visa-related costs (for international students)
- student bursaries (where applicable)
- Out-of-pocket expenses (e.g., travel, relocation)
- Other mandatory course-related costs

Refunds will be made to the original payee using the original method of payment, or via bank transfer if necessary. These may include refunds for tuition fee loans from Student Loans Company, tuition fees directly by the student or a sponsor.

4.2 Compensation

Compensation may be offered for indirect or non-material costs such as distress and inconvenience caused; lost time and opportunity. A decision on whether to make a payment for distress and inconvenience would take into account whether the student has acted reasonably in refusing or rejecting alternative solutions proposed by the University. The decision will consider:

- The extent of the inconvenience
- The severity of any distress, and whether any supporting evidence exists to document it
- Whether the student raised these issues at the time
- The period over which the problem occurred
- Whether there have been failures or delays by the University in dealing with the issues which were within its control.
- The nature and number of the University's acts which led to the distress/inconvenience being caused
- Whether the University had taken steps to address or reduce any distress or inconvenience
- Whether the handling of the matter has created additional distress or inconvenience above that inherent in any normal complaint or appeal process.

5. Decision-Making Process

A Panel consisting of the Chief Financial Officer or nominee; Chief Operating Officer or Nominee and a senior academic representative along with advice from the Legal Services Department ("The Student Protection Panel"). The Student Protection Panel will consider all of the above factors, submissions from the student body and will propose levels of compensation, with justifications and reference points against each decision.

If the University response is considered insufficient, then students must submit a complaint via the Student Complaints Procedure within 2 months of the decision of the Student Protection Panel. <https://portal1.chester.ac.uk/proctor/Pages/complaints.aspx>

If the student still remains dissatisfied, they can then take the case to the Office of the Independent Adjudicator for Higher Education (OIA). This does not affect the student's rights in law, though courts may expect that students have exhausted the procedures open to them internally and with the OIA before taking a case to court.

6. Monitoring and Review

All decisions are monitored and reported as part of the complaints process.

This policy will normally be reviewed every two years or upon significant regulatory changes.

7. Regulatory Compliance

This policy aligns with:

- Consumer Rights Act 2015 (CRA)
- Higher Education and Research Act 2017 (HERA)
- Competition and Markets Authority (CMA) guidance
- Office for Students (OfS) Regulatory Advice
- Office of the Independent Adjudicator (OIA) guidance
- University of Chester institutional regulations