

Student Fees Policy

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Persiaran Graduan, Kota Ilmu, EduCity,
79200 Iskandar Puteri, Johor, Malaysia.



+60 7 268 6200



finance@reading.edu.my

Contents

Navigation: In the electronic version of this policy, click any entry in the contents list or any section reference within the document to go directly to the relevant section.

	Page No.
1 What are my Tuition Fees?	3
2 Do I have to pay a deposit?	4
2.1 Refund of deposit	4
3 What do my fees cover?	5
3.1 Postgraduate research writing-up or continuation fees	6
3.2 Placement-year fees	6
4 Will the University increase my fees?	6
5 When do I pay?	7
5.1 Standard Payment Schedule	7
5.2 Pre-Sessional English Programme	8
5.3 PTPTN Loans and EPF Withdrawals	9
6 How do I pay?	10
6.1 Currency and Invoicing	11
7 What happens if my Tuition Fees are paid by a sponsor?	11
8 What happens if I do not pay on time?	12
8.1 Action for non-payment	13
8.2 Late payment administration fee	14
8.3 Interest on overdue Tuition Fees	14
9 What happens to my fees if my student status changes?	14
9.1 Withdrawing from your studies	14
9.2 Suspending your studies	18
10 When might my Tuition Fees be refunded and how do I apply?	20
10.1 Refunds following withdrawal	20
10.2 Failure to meet the conditions of your offer or obtain a visa	20
10.3 Refund requests, method and currency	20
10.4 Amounts not eligible for refund	21



This policy explains the key financial matters relating to your studies at the University of Reading Malaysia (“the University”), which is operated by RUMAL READING SDN BHD. It should be read together with your Offer Letter. This policy forms part of the contract between you and the University.

This policy will remain in effect until it is amended or replaced. The University may review and update the policy from time to time to reflect changes in law, regulatory requirements or University procedures.

Any material change affecting the rights or financial obligations of existing students will be communicated in writing before it takes effect. Where immediate implementation is required by law or a regulatory authority, the change will be communicated as soon as reasonably practicable.

1 What are my Tuition Fees?

You must pay the Tuition Fees for your Programme as stated in your Offer Letter, together with any applicable taxes and other charges under this policy.

All Tuition Fees are stated and payable in Ringgit Malaysia (RM). Your fee status and the applicable fee structure will be determined at the time of your initial enrolment based on the nationality shown in your identification or travel documents.

You must promptly notify the University of any change in your nationality during your studies. Any resulting adjustment to your Tuition Fees or applicable taxes will be determined in accordance with this policy.

Service Tax for International Students

Service Tax applies to taxable education services provided to international students in accordance with Malaysian law. For this purpose, an international student means a student who is not a Malaysian citizen.



The current Service Tax rate is 6%. Service Tax on Tuition Fees is calculated on the net Tuition Fees payable after applying any approved scholarship, bursary, incentive, discount or fee waiver, where applicable.

Unless expressly stated otherwise, any applicable Service Tax will be charged in addition to the Tuition Fees and shown separately on the student's invoice or fee statement.

The applicable Service Tax rate and treatment may change following changes in Malaysian law or government policy.

2 Do I have to pay a deposit?

You must pay a deposit of RM2,000 when accepting your Offer Letter to secure your place at the University, except for the Pre-Sessional English Programme, for which the Tuition Fees must be paid in full before the Programme starts.

The payment due date will be stated in your Offer Letter. Any deposit paid will be credited towards your Tuition Fees. The remaining Tuition Fees must be paid in accordance with Section 5.

2.1 Refund of deposit

The deposit will be refunded in full where:

- you received a conditional offer but did not satisfy the academic conditions of the offer or the entry requirements for your Programme; or
- you were unable to obtain the visa required to study at the University.

You may be required to provide satisfactory supporting evidence before the refund is approved.

If you withdraw after accepting your Offer Letter but before the Official Term Start Date for any other reason, an administration fee of RM1,000 will be deducted from the deposit. For international students, any applicable Service



Tax will be calculated on the administration fee and will also be deducted from the deposit. The remaining balance will be refunded.

Illustrative calculation for an international student where Service Tax applies at 6%

Calculation	RM
Deposit	2,000
Less: Administration fee	(1,000)
Less: Service Tax at 6% on the administration fee	(60)
Refund	940

If you withdraw on or after the Official Term Start Date, the deposit will be treated as part payment of your Tuition Fees. Your Tuition Fee liability and any amount refundable will be calculated in accordance with Section 9.1. No administration fee under this section will apply.

The request for refund must be made within one (1) academic year.

Any refund under this section will be processed in accordance with Section 10.3.

3 What do my fees cover?

Your Tuition Fees cover the teaching provided for your Programme and the academic, student support and other resources normally made available to you while you are a registered student.

Additional costs may apply depending on your Programme or individual circumstances. These may include:

- resit fees, where applicable;
- excursion or field trip costs; and
- printing costs.

The University will inform you of the amount and payment due date before any such charge becomes payable.

3.1 Postgraduate research writing-up or continuation fees

If you have completed the Minimum Registration Period and have been approved to enter writing-up or continuation status, you will be required to pay the applicable writing-up or continuation fee.

Eligibility for writing-up or continuation status will be determined by the University in accordance with the relevant postgraduate research regulations, taking into account your registration period, research progress, and progress towards submission of your thesis.

For further information, please contact the Research Office.

3.2 Placement-year fees

During a placement year, you must pay 15% of the gross annual Tuition Fee applicable to your Programme.

Any scholarship, bursary, incentive or discount, including a Super Early Bird Discount or an Early Bird Discount, will not apply to the placement-year fee, except for a 100% scholarship.

Any applicable Service Tax will be charged in accordance with Section 1.

4 Will the University increase my fees?

The Tuition Fees stated in your Offer Letter will normally remain unchanged for the standard duration of your Programme, unless otherwise stated in your Offer Letter.



Your Tuition Fees or other amounts payable may change in the following circumstances:

- a change in law, regulation or government policy, including changes to taxes or other statutory charges;
- a change in your fee status (domestic or international);
- a suspension of studies exceeding two full academic years; or
- a deferment of enrolment to a later intake.

If you suspend your studies for up to two full academic years, your Tuition Fees will remain as stated in your Offer Letter. If the suspension exceeds two full academic years, the University may apply the Tuition Fees in force when you resume your studies.

The University may revise the Tuition Fees or other amounts payable where reasonably necessary as a result of any of the circumstances above or where required by law. Any change will be communicated to affected students in writing as soon as reasonably practicable and, where possible, before it takes effect.

No change will be applied retrospectively unless required by law.

5 When do I pay?

You must pay your Tuition Fees in accordance with the standard payment schedule in Section 5.1. Where your Tuition Fees are being paid by an approved sponsor, the sponsorship provisions in Section 7 will apply.

You must pay the amount required for enrolment or re-enrolment by the applicable deadline. The University may delay your enrolment or re-enrolment until the required payment or approved sponsorship confirmation has been received.

5.1 Standard Payment Schedule

The standard payment schedule applies to all Programmes except the Pre-Sessional English Programme.

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You may pay the annual Tuition Fee in full before the start of the Short Semester or Semester 1, whichever begins first for your intake. Any approved scholarship, bursary, incentive or discount will be applied when calculating the full amount payable.

If you choose to pay by instalments, the first instalment, amounting to 50% of the gross annual Tuition Fee, must be paid before the start of the Short Semester or Semester 1, whichever begins first for your intake. No scholarship, bursary, incentive or discount will be applied against the first instalment. A student holding an approved 100% scholarship will not be required to pay any Tuition Fee covered by that scholarship.

The second instalment is based on the remaining 50% of the gross annual Tuition Fee. Any approved scholarship, bursary, incentive or discount will be applied against the second instalment, and the resulting balance must be paid before the start of Semester 2.

Any applicable Service Tax will be calculated on the net Tuition Fee payable under each instalment and must be paid together with that instalment.

You remain responsible for checking and meeting the payment due dates applicable to your intake.

Failure to pay an instalment by its due date may result in the actions and charges described in Section 8.

5.2 Pre-Sessional English Programme

Tuition Fees for the Pre-Sessional English Programme must be paid in full before the Programme commences. The standard payment schedule in Section 5.1 does not apply.

Any applicable Service Tax must be paid together with the Tuition Fees.

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5.3 PTPTN Loans and EPF Withdrawals

PTPTN loan funds are released to the student's bank account. During the deduction period allowed by PTPTN, and before the loan funds are fully released to the student, the Finance Department may submit a request to deduct the outstanding Tuition Fees from the loan disbursement. If the request is accepted, the deducted amount will be transferred directly to the University.

If the deduction request is not submitted within the permitted period, the Finance Department will no longer be able to initiate the deduction. You will then be responsible for paying the outstanding Tuition Fees directly to the University.

You remain responsible for any Tuition Fees not covered by the PTPTN loan, including where the loan amount is insufficient or the deduction is unsuccessful.

Waiting for the approval or disbursement of a PTPTN loan or EPF withdrawal does not change the University's payment due dates. Any balance not covered by the loan or withdrawal must be paid by the applicable payment due date.

For assistance with PTPTN loan applications or EPF withdrawals, please contact Academic Services.



6 How do I pay?

The University encourages students to use electronic payment methods and does not accept cash payments.

Tuition Fees may be paid using one or more of the following methods:

- bank transfer to the University's designated bank account;

Bank	HSBC Bank Malaysia Berhad
Bank address	No. 1, Jalan Bukit Timbalan, 80000 Johor Bahru, Johor Darul Ta'zim
Account name	Rumal Reading Sdn. Bhd.
Account number	311-257836-101
SWIFT/BIC code	HBMBMYKL

- Ringgit cheque or bank draft drawn on a Malaysian bank and made payable to RUMAL READING SDN BHD;
- JomPAY using Biller Code 9506;
- credit card payment using Visa or Mastercard, and mobile wallet QR payment using Alipay or WeChat Pay, available in person at the Finance Office.
- international credit card payment through [Flywire](#) or [EasyTransfer](#).

When making a payment, you must provide your name, student number and Programme details to enable the University to identify and allocate the payment correctly.

For cheque or bank draft payments, your name, student number and Programme must be written on the reverse of the cheque or bank draft. Cheques and bank drafts may be submitted to the Finance Office or deposited into the University's designated bank account. Proof of payment must be provided to the Finance Office.

A payment will only be treated as received when the funds have been credited to the University's bank account.

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If you experience difficulty using any of the approved payment methods, please contact the Finance Department at finance@reading.edu.my.

6.1 Currency and Invoicing

Tuition Fees are charged and invoiced in Ringgit Malaysia. If payment is made in another currency, the University will not be responsible for any bank charges, conversion fees or foreign exchange differences.

The amount credited to the University's bank account must be sufficient to settle the full amount due. Any shortfall must be paid by the applicable payment due date.

7 What happens if my Tuition Fees are paid by a sponsor?

An approved sponsor is an organisation that formally agrees to pay all or part of your Tuition Fees and whose sponsorship arrangement has been accepted by the University.

If you are sponsored, you must provide written confirmation of the sponsorship to:

- the Admissions Office during the admissions process; or
- the Finance Department if you are a current student.

The sponsorship confirmation must include your name, student number, Programme, the period covered by the sponsorship, the amount or percentage of Tuition Fees covered, and the sponsor's contact and invoicing details.

The University may verify and approve the sponsorship arrangement. Your enrolment or re-enrolment may be delayed until the University has accepted the sponsorship confirmation or received the required Tuition Fee payment.

You authorise the University to contact your sponsor regarding billing, payment verification and refund processing.

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If your sponsor fails to pay, or does not pay the Tuition Fees in full, you will remain responsible for any outstanding amount.

Where a refund is due, any amount paid by an approved sponsor will be refunded directly to the sponsor in accordance with Section 10.3. The refund will be made to you or another nominated account only where the sponsor has provided written instructions or authorisation acceptable to the University.

An external bursary paid directly to you will not be treated as an approved sponsorship arrangement. You remain responsible for paying your Tuition Fees by the applicable payment due date.

A payment made on your behalf by a parent or another person does not, by itself, constitute an approved sponsorship arrangement. Any refund in those circumstances will be processed as a student refund in accordance with Section 10.3.

8 What happens if I do not pay on time?

You are responsible for paying your Tuition Fees by the applicable payment due date. If you expect that you will be unable to pay an amount by that date, you should contact the Finance Department as soon as possible.

Contacting the Finance Department does not automatically extend the payment due date or suspend any action relating to the outstanding amount.

The University may send payment reminders or notices regarding overdue Tuition Fees to your University email address. These reminders do not replace your responsibility to pay by the applicable payment due date. Failure to receive a reminder does not change the payment due date or remove your obligation to pay.



8.1 Action for non-payment

If you are permitted to enrol or re-enrol before the applicable payment due date, this does not extend the payment due date or prevent the University from taking action if the required amount remains unpaid after that date.

If an amount remains unpaid after the payment due date, the University may take one or more of the following actions:

- delay or prevent your enrolment or re-enrolment, where this has not already been completed;
- restrict your access to University systems, services or facilities, including where you have already enrolled or re-enrolled;
- suspend or terminate your registration after providing you with written notice;
- withhold your final award certificate or prevent you from attending a graduation ceremony;
- withhold an official academic reference;
- refer the outstanding amount to a debt collection agency or commence legal proceedings;
- recover any reasonable debt collection or legal costs that may lawfully be charged to you; and
- notify the relevant immigration or government authorities where required by law.

The action taken will depend on the amount and duration of the outstanding debt and any previous notices issued to you.



8.2 Late payment administration fee

Where an amount remains unpaid at the end of Week 4 of the relevant semester, the University may charge a late payment administration fee based on the total outstanding amount:

Outstanding amount	Administration fee
Up to and including RM5,000	RM100
More than RM5,000 and up to RM10,000	RM200
More than RM10,000	RM300

The administration fee may be charged at the end of Week 4 of each semester if an amount remains outstanding. The administration fee will not exceed the outstanding amount to which it relates.

8.3 Interest on overdue Tuition Fees

The University may charge interest on overdue Tuition Fees at the rate of 8% per annum. Interest will be calculated daily from the applicable payment due date until the overdue Tuition Fees are paid in full.

Interest will be calculated only on the overdue Tuition Fees and not on any late payment administration fee or previously accrued interest.

9 What happens to my fees if my student status changes?

9.1 Withdrawing from your studies

If you withdraw from your Programme, or the University terminates your registration, your Tuition Fee liability will be determined according to your official Withdrawal Date.

For voluntary withdrawal, the Withdrawal Date is the effective date confirmed by the University after receiving your completed official Withdrawal Form. For involuntary withdrawal, it is the effective date stated in the University's written notice.



Withdrawal timing	Tuition Fee payable
Before the Official Term Start Date	0%, subject to Section 2
From the Official Term Start Date up to and including Day 30	20%
From Day 31 until the end of Semester 1	50%
After the end of Semester 1	100%

The Official Term Start Date means the first day of the Short Semester or Semester 1, whichever begins first for your intake, as stated in the University's academic calendar. It is counted as Day 1 and is not affected by the date on which you enrol, arrive at the University or first attend class.

The percentages above are applied to the gross annual Tuition Fee for the relevant academic year, before deducting any scholarships, bursaries, incentives and discounts, including a Super Early Bird Discount or an Early Bird Discount.

However, the Tuition Fee liability calculated following withdrawal will not exceed the net annual Tuition Fee that you would have been required to pay had you completed the relevant academic year.

Any outstanding amount owed to the University will be deducted from any refund due. If the Tuition Fee liability exceeds the amount already paid, the student must pay the remaining balance to the University.

To withdraw voluntarily, you must complete and submit the official Withdrawal Form to studenthelp@reading.edu.my. Ceasing attendance or informing a member of staff without submitting the official Withdrawal Form does not constitute formal withdrawal.

Any refund arising from withdrawal will be processed in accordance with Section 10 of this policy.

The withdrawal percentages above do not apply to the Pre-Sessional English Programme or TEEP tests.



If you withdraw from the Pre-Sessional English Programme before the start date stated in your Offer Letter, an administration fee of RM1,000, together with any applicable Service Tax, will be deducted from the Tuition Fees paid. The remaining balance will be refunded.

The administration fee will not apply if you did not satisfy the academic conditions or entry requirements in your Offer Letter, or if you were unable to obtain the required visa.

Once the Pre-Sessional English Programme or a TEEP test has started, the Pre-Sessional English Programme Tuition Fees or TEEP test fees will not be refunded, except where the University cancels the Programme or test or a refund is required by law.

The following examples assume that the student paid the annual Tuition Fee in full before the Official Term Start Date and qualified for an Early Bird Discount.

Illustrative Example: Local Student

Item	Amount (RM)
Gross annual Tuition Fee	40,800.00
Less: Scholarship of 20%	(8,160.00)
Subtotal	32,640.00
Less: Early Bird Discount of 3%	(979.20)
Total paid before the term starts	31,660.80

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+60 7 268 6200



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Withdrawal Scenarios

Scenario	Withdrawal timing	Tuition Fee liability	Amount paid	Refund or balance payable
1	From the Official Term Start Date up to and including Day 30	RM8,160.00 (20%)	RM31,660.80	Refund: RM23,500.80
2	From Day 31 until the end of Semester 1	RM20,400.00 (50%)	RM31,660.80	Refund: RM11,260.80
3	After the end of Semester 1	RM31,660.80 (100% of the net annual Tuition Fee)	RM31,660.80	No refund or balance payable

These figures are for illustration only. The actual amount payable or refundable will be calculated based on the student's applicable Tuition Fees and payment records.

Illustrative Example: International Student

Item	Amount (RM)
Gross annual Tuition Fee	48,000.00
Less: Scholarship of 20%	(9,600.00)
Subtotal	38,400.00
Less: Early Bird Discount of 3%	(1,152.00)
Net Tuition Fee payable	37,248.00
Add: Service Tax of 6%	2,234.88
Total paid before the term starts	39,482.88

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Withdrawal Scenarios

Scenario	Withdrawal timing	Tuition Fee liability	Service Tax	Total liability	Refund or balance payable
1	From the Official Term Start Date up to and including Day 30	RM9,600.00 (20%)	RM576.00	RM10,176.00	Refund: RM29,306.88
2	From Day 31 until the end of Semester 1	RM24,000.00 (50%)	RM1,440.00	RM25,440.00	Refund: RM14,042.88
3	After the end of Semester 1	RM37,248.00 (100% of the net annual Tuition Fee)	RM2,234.88	RM39,482.88	No refund or balance payable

These figures are for illustration only. The actual amount payable or refundable will be calculated based on the student's applicable Tuition Fees, payment records and the Service Tax treatment required under prevailing Malaysian law.

9.2 Suspending your studies

A suspension of studies is an approved interruption to a period of study that prevents you from continuing with your Programme for a specified period.

Tuition Fee rate following suspension

The Tuition Fee rate that applies when you resume your studies will be determined in accordance with Section 4. Your Tuition Fee liability for the academic year in which the suspension takes effect will be determined in accordance with the table below.

Treatment of Financial Awards and payment-based discounts

Any scholarship, bursary or other financial award granted by the University, referred to in this section as a Financial Award, will be terminated if you suspend your studies, unless otherwise permitted under the applicable terms of the Financial Award or approved by the University in writing.



If you subsequently resume your studies, the Financial Award will not automatically be reinstated. It will be reinstated only where permitted under the applicable terms of the Financial Award or approved by the University in writing.

A payment-based discount, being either a Super Early Bird Discount or an Early Bird Discount, that has already been earned and applied will not be terminated solely because you suspend your studies. The discount will remain applied to the Tuition Fees for which it was originally granted.

Tuition Fee liability during suspension

Effective date of suspension	Tuition Fee payable
Before the Official Term Start Date	No Tuition Fee instalment is payable until you resume your studies
On or after the Official Term Start Date but before the start of Semester 2	The first instalment of 50% remains payable. The second instalment will become payable when you resume your studies
On or after the start of Semester 2	Both instalments are payable in accordance with Section 5.1

Where a Financial Award is terminated under this section, your Tuition Fee liability will be recalculated without that Financial Award but will continue to reflect any Super Early Bird Discount or Early Bird Discount that remains valid under this section.

Any instalment that has become payable, including any recalculated amount resulting from the termination of a Financial Award, must be paid in accordance with the table above and the applicable payment due date.

The withdrawal percentages in Section 9.1 do not apply when you suspend your studies. Any Tuition Fee payments already made will remain credited to your student account.



10 When might my Tuition Fees be refunded and how do I apply?

10.1 Refunds following withdrawal

Any refund following your withdrawal from the University will be determined and calculated in accordance with Section 9.1.

You must complete the official withdrawal process described in Section 9.1 before any refund can be considered. Once your Withdrawal Date has been confirmed, the Finance Department will calculate any refund due or outstanding amount payable.

10.2 Failure to meet the conditions of your offer or obtain a visa

If you do not meet the conditions of your Offer Letter or are unable to obtain the visa required to study at the University, any Tuition Fees paid for a Programme that you have not commenced will be refunded.

You may be required to provide evidence that you did not meet the conditions of your offer or that your visa application was unsuccessful. Any refund of your deposit will be subject to Section 2.

10.3 Refund requests, method and currency

To request a refund payable to you, you must complete and submit the University's Refund Request Form. Except where Tuition Fees were paid by an approved sponsor, refunds will be made by bank transfer to the bank account specified by you in the completed Refund Request Form. The University may request supporting documents to verify the bank account and the identity of the account holder before processing the refund.

Where Tuition Fees were paid by an approved sponsor, any refund relating to the amount paid by the sponsor will be made directly to the sponsor. The University will make the refund to you or another nominated account only where the sponsor has provided written instructions or authorisation acceptable to the University.

You are responsible for ensuring that the bank account information provided in the Refund Request Form is complete and accurate. Incomplete or incorrect information may delay the refund. Refunds will not be made in cash.

All refunds will be calculated and processed in Ringgit Malaysia. If the refund is paid into a foreign-currency account, the amount received may differ because of bank charges, transfer fees or exchange-rate movements. The University will not be responsible for these charges or differences.

Refunds will be processed as soon as reasonably practicable after the University has received all required information and completed the necessary verification.

10.4 Amounts not eligible for refund

The University will not refund any amount that was not paid by you or another payer but was credited to your student account as a scholarship, bursary, incentive, discount or other fee reduction.

