This policy sets out important financial aspects governing your time at the University of Reading (“the University”). It should be read alongside your Terms and Conditions and your Offer Letter. The information contained within this policy forms part of the contract between you and the University.

This policy will be reviewed annually and may be revised for the new cohort of students. If, exceptionally, any change is made to it which relates to existing students, such change will be made and notified to you in accordance with your Terms and Conditions.

1 What are my Tuition Fees?

You are required to pay the Tuition Fees applicable to your Programme as set out in your offer letter.

Your Tuition Fees will be determined based on your fee status and the fee regime in force at the time of your initial enrolment.

Tuition Fees are normally fixed for the normal duration of your Programme unless your Offer Letter sets out that your Tuition Fees will increase. In this case, the Offer Letter will indicate the amount of any increase or the manner in which it will be calculated.

Fee changes are possible from time to time due to following conditions (not exhaustive):

- change to the fee regime. Click here for fees table; or
- change in fee status (domestic / international); or
- suspension of studies beyond the original programme academic duration; or
- deferment of your enrolment to a later date.

For this reason, the University’s policy is not to increase Tuition Fees and your Tuition Fees will remain as set out in your Offer Letter unless an increase is otherwise permitted. In these circumstances, the proposed Tuition Fees will be communicated to you in good time.

All Tuition Fees are in Ringgit following the fee status determined by nationality indicated in your identification papers / travel documents at the point of enrolment.

All requests from current students for a review of fee status should be sent to the Finance Office at finance@reading.edu.my from their official university email address stating their Student ID.
2  Will the University increase my fees?

The University will not increase Tuition Fees during the course of an academic year.

The University will not normally increase Tuition Fees during a Programme, except as set out in section 1 of this policy.

3  Will my fees change if I agree changes to my study?

3.1  Withdrawing (voluntary or involuntary) from your studies

If you withdraw from your studies for any reason and you have paid the academic year’s tuition fees in full, the following refund of any fees paid will be made as follows:

<table>
<thead>
<tr>
<th>Time of Withdrawal</th>
<th>Refund Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 30 consecutive days from the official start of Term</td>
<td>80%</td>
</tr>
<tr>
<td>31 days till the end of Term 1</td>
<td>50%</td>
</tr>
<tr>
<td>Beyond the end of Term 1</td>
<td>0% (no refund)</td>
</tr>
</tbody>
</table>

Please note there is no refund for Pre-Sessional English Programme and TEEP tests.

Any debt owing to the university will be subtracted from your fee refund.

Students should officially notify the university of their decision to withdraw by completing and submitting an official Withdrawal form to studenthelp@reading.edu.my.

If you withdraw from your studies then you are liable to the tuition fees as stated in the table above. All University awarded bursary / scholarships will be forfeited to the University without recourse. Refund of excess payment will be communicated to you and any outstanding due to the university will be payable on demand as a result of termination of the candidature status (through withdrawal or otherwise).
3.2 Suspending your studies

If you suspend and then wish to return to the University on a date outside the academic year in which you suspended, your Tuition Fees will remain as set out in your Offer Letter unless an increase is otherwise permitted as set out in this fees policy in section 1.

If a University award bursary / scholarship has been applied to your Tuition Fees, and you subsequently suspend your studies and return to the University on a date outside the academic year in which you suspended, all awards will be forfeited to the university unless otherwise permitted.

4 When do I pay?

You must pay your Tuition Fees in full at or before registration unless the following applies to you:

- you have provided evidence of sponsorship from an approved sponsor; or
- you are eligible to pay the tuition fees in instalments; or
- alternative payment arrangements set out in your Offer Letter.

If your Programme is of less than one year’s duration, fees are payable in full on enrolment.

4.1 Payment by instalment

You may pay your Tuition Fees to the University in two instalments if all of the following conditions apply:

- you are charged the full amount of the Tuition Fee at the start of your Programme; and
- your programme runs for longer than 10 weeks.

Please email Finance Office at finance@reading.edu.my to prepare your instalment plan contract which needs to be signed in person by student applicant. On exceptional basis, you may request to pay through up to total four instalments and approval is subject to evaluation on a case-by-case basis.
5 How do I pay?

The university prefers electronic payment.

Full or partial payment of fees can be paid by one or more of the methods below:

- Bank transfer Click here for details.
- By Ringgit cheque (drawn on a Malaysian bank made to RUMAL READING SDN BHD, with the student name, student number and programme on the reverse). Cheques can be posted to the Finance Department at the campus address published on the University website.
- JomPay (biller code 9506).
- Malaysia financial institution issued credit card (in person at the Finance office).

International students who prefer to make credit payment issued by a non Malaysian card issuer can transact via Flywire at the following link (click on this link).

If you experience difficulties in paying by any of the above methods, you should contact the Finance Office immediately or via email at finance@reading.edu.my and we will be able to advise on alternative ways to submit payment.

Your Tuition Fees may be paid by a third party. It is a condition of the University accepting payment by a third party that you consent to the University contacting the original payer concerning matters relating to your Tuition Fees, including to process refunds.

The University will invoice Tuition Fees in Ringgit when enrolment completes. If a different currency is used to pay a fee, the University reserves the right to refuse to accept such payment. The University will not be liable for any exchange differences that may arise under any circumstances, and you will have to reimburse any such costs to the University. The University reserves the right to levy an administrative fee of RM50 to cover any extra costs that may arise in dealing with such a receipt.

6 What happens if I am being sponsored or receive a bursary externally?

If you are being sponsored, wholly or in part, you must provide evidence of sponsorship to:

<table>
<thead>
<tr>
<th>During the admissions process</th>
<th>The Admissions Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are a current student</td>
<td>Finance Department</td>
</tr>
</tbody>
</table>

This must include the full amount of sponsorship and details of the sponsor. You will not be able to complete enrolment until the University has received confirmation of sponsorship from your sponsor and this has been approved by the University and/or the Tuition Fees are paid by the student or your sponsor.

If you are entitled to a refund of Tuition Fees or any other monies received by the University, for any reason, sponsorship or bursary amounts will be returned to your sponsor, and not to you, in accordance with the terms of your sponsorship arrangement.
7 What happens if I don't pay my Tuition Fees?

You have ultimate liability for the payment of your Tuition Fees.

7.1 Responsibility for payment

You remain responsible for the Tuition Fees even where sponsorship agreements have been approved.

The University will ultimately seek to recover Tuition Fees directly from students in cases where payment from other approved sources is not forthcoming.

If you or the University withdraws you from your Programme, the amount of the Tuition Fees to be paid or refunded as appropriate is calculated in accordance with the relevant table set out at section 3.1 of this Policy.

7.2 Non-payment of Tuition Fees

If, for any reason, you are unable to pay your Tuition Fees by the date they are due, you should contact Finance Department at finance@reading.edu.my. In cases of genuine difficulty, the University will take reasonable steps to support you, which may include agreement to payment by instalments or another payment plan arrangement.

Please note that the University has no obligation to agree alternative arrangements.

The University reserves the right to take appropriate action against students who fail to pay their Tuition Fees, or make satisfactory arrangements to pay in line with the Fees Policy.

On initial default, unless alternative arrangements have been agreed, the University may withdraw your student IT rights or disable your student ID card and any controlled access privileges.

Should you continue to fail to make arrangements to pay your Tuition Fees or should you default in meeting agreed payment terms the University may, at its discretion (and where applicable following the appropriate process):

• not permit you to re-register and/or withdraw you from the programme of study;
• not issue you with a final award certificate;
• not permit you to attend the Graduation Ceremony; and/or
• not be issued with any academic reference.

This may include legal action to recover unpaid Tuition Fees and/or withdrawal from your Programme.

The University will refer unpaid accounts to legal debt recovery and/or external agencies to pursue payment. The University will also seek recovery of the costs associated with the legal process.

If you are in Malaysia under student visa, suspension of or withdrawal from your programme of study will result in the University notifying the immigration authorities accordingly.

In addition, the University will charge a late payment administration fee at the following rate at each payment point in which all, or any, of the Tuition Fee remains unpaid. (include process on how to manage instalment payers)
<table>
<thead>
<tr>
<th>Debt</th>
<th>Late Payment Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>If debt less than RM5,000</td>
<td>RM100</td>
</tr>
<tr>
<td>Debt over RM5,000 but less than RM10,000</td>
<td>RM200</td>
</tr>
<tr>
<td>Debt over RM10,000</td>
<td>RM300</td>
</tr>
</tbody>
</table>

The payment point is in week 4 of each term and the late payment charge is applied to outstanding payments at that point. This is the case even if a prior charge has already been applied in preceding terms.

If you do not make payments due to us by the date on which they are due, the University may charge interest on to you on the overdue amount at the rate of 8%p.a. This interest will accrue on a daily basis from the due date until the date of actual payment of the overdue amount. You must pay the University interest together with any overdue amount.

### 8 What do my fees cover?

Your Tuition Fees cover the provision of tuition for your Programme and of academic, pastoral and other resources made available to you while you are a Student.

Depending on your fee status and Programme needs, you may have to pay some Additional Costs, as described in the Terms and Conditions.

- **Resit Fees**

If you have taken the original assessment for your programme and are taking a resit, you will be required to pay the appropriate fee. However, if you have been granted the status of DNS (deemed not to have sat) as a result of a successful claim for extenuating circumstances, no resit fee will be applied.

- **PG Research Students' Writing Up/Continuation Fees**

If you have passed your Minimum Registration Period and are considered to be "writing up" then the Continuation Fee will be payable thereafter. Your School/Department will determine whether you qualify for the Continuation Fee based on whether you have passed the Minimum Registration Period and whether you are writing-up your thesis.

To find further information about the Continuation Fee please contact the Research Office.

- **Placement years**

You will be required to pay 15% of the total annual Tuition Fee whilst on your placement year. University awarded bursary / scholarship will be suspended during placement year.
9 When might my fees be refunded? How do I apply for a refund?

9.1 Refunds on withdrawal

Refunds of Tuition Fees as a result of withdrawal from the University will be determined and calculated in accordance with the tables set out at section 3 in this Policy.

Students should officially notify the university of their decision to withdraw by completing and submitting an official Withdrawal form to studenthelp@reading.edu.my.

All University awarded scholarship or bursary are forfeited on issuance of withdrawal letter.

9.2 You do not meet the terms of your offer

If you do not meet the terms of the offer made to you, or you do not get the visa you need to study at the University, and you have already paid some or all of the Tuition Fee, the University will refund Tuition Fees already paid.

9.3 Method of repayment

Refunds will only be made via the method and account used for the original payment. As such, if someone else has paid your Tuition Fees, the refund will be made to that person or organisation. Refunds will not be made in cash. Refunds will be made as quickly as reasonably possible.

9.4 Circumstances in which refunds are not due

There is no refund available of non-refundable deposits.

The University does not refund monies to students that they have not paid but that are accounted for on the student record in the form of fee reductions, scholarships or bursaries.

10 Do I have to pay a deposit?

10.1 You may be required to pay a deposit of up to RM2,000 or any rate prevailing at the point of admission. If you are required to pay a deposit, this will be indicated on your offer letter. Payment of the deposit is a condition of acceptance.

The balance of the Tuition Fees is payable at enrolment.

Is my deposit refundable?

Deposits are non-refundable, unless:

- you fail to meet the conditions of your offer;
- you are unable to be issued with a visa; or
- you decide to cancel your contract with the University within 14 days of your acceptance of the offer or the University receiving the deposit monies but prior to term start. Any request to cancel contract after term starts, Clause 3.1 applies.