 <b>INTERNATIONAL</b>	POL-IPS-036	Rev: 1.0	Review date: 01/07/2025
	Fees, Charges and Refunds Policy		
Author or latest reviewer name	Shannon King	Date:06/06/2024	
Authoriser name	Mary Holmes	Date:05/07/2024	

## Introduction

This policy outlines the fees structure, payment terms, and refund procedures for all courses offered by IPS International Ltd. It applies to all learners enrolled in funded, part-funded and fully commercial courses.

## Responsibilities

The Directors have overall responsibility for financial decisions relating to refunds and charges. Any fees or charges will be determined considering the current funding guidelines, IPS International costs and prevailing market conditions.

The Contracts and Compliance department are responsible for reviewing requests for eligible refunds and calculating refund values in relation to funded or part funded courses. This includes funding reconciliations based on ESFA information in accordance with contractual agreements.

Department Directors or Curriculum Managers are responsible for identifying when refunds are being requested, passing details to Contracts and Compliance department and providing appropriate resource and support.

The administrators are responsible for ensuring the management information systems are kept up to date with any changes.

## Course Categories

### Funded Courses

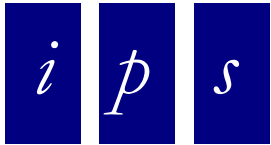
Courses fully funded by government schemes or other funding bodies. For the purposes of this document this includes any fully funded apprenticeship provisions – for learner loans see separate description and guidance.

### Part-Funded Courses

Courses partially funded by government schemes or other funding bodies, with the remaining cost covered by the learner and/or employer.

### Fully Commercial Courses

Courses offered on a commercial basis with full payment required from the learner or sponsoring employer. Please refer to our standard Terms & Conditions Document for details about our commercial courses.

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### Advanced Learner Loans

An individually agreed option for funding your learning journey that is drawn down by IPS international on your behalf and is subject to repayment within the agreed timeframes.

### Advanced Learner Loans continued

IPS International will provide an advanced student loan offer letter to you should you wish to utilise this option.

The Advanced Learner Loan agreement is a contract. When you take out an Advanced Learner Loan, you'll sign the associated Terms and Conditions to confirm you've read and understood them. You must agree to repay your loan in line with the regulations that apply at the time the repayments are due and as they're amended. The regulations are subject to change.

IPS is unable to provide advice regarding the best way to fund your learning and do not accept any liability when securing loan funding.

All information and stipulations relating to advance learner loans can be found on the [HMRC Website](#).

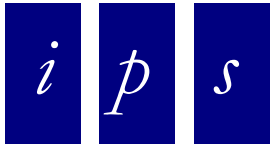
## Payment Terms

IPS will invoice the employer or individual in accordance with the terms indicated in this agreement in advance for the balance of programme costs not covered in the levy funding and as per the agreement payment schedule. All invoices are plus VAT and must be paid within 30 days of invoice date.

Where the levy funds are insufficient to cover the costs of apprenticeship training then provision will be funded through Government co-investment of 95% from the Government and 5% from the employer.

IPS will invoice the employer 5% contribution separately, once notification has been received through the Apprentice Service. Invoices will be issued monthly plus VAT and payment must be received within 30 days of receipt of invoice. Payment terms are set unless otherwise agreed and confirmed in writing by a Director.

Any quotations provided in respect of future course arrangements remain valid from the date of issue and up to 28 days thereof.

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## Payment Methods

Payments can be made via:

- Credit/debit card at our Head Office – Northbank House.
- Bank transfer – details can be provided by our finance department at: [finance@ips-international.com](mailto:finance@ips-international.com).
- Online Payments through [www.ips-international.com](http://www.ips-international.com) for specific courses and dates are handled automatically and the order/invoice received via email for VAT and accounting purposes.
- Payment plans and instalments are available at the discretion of IPS International Ltd finance department and must be agreed upon prior to course commencement. Instalment agreements must be documented and signed by both parties.
- Failure to adhere to the instalment schedule may result in penalties or termination of enrolment.


### **End-Point Assessment Costs – Cancellation Fees**

End-Point Assessment Organisations make additional charges for changes to End-Point Assessment Services. In accordance with End-Point Assessment Organisation policies, if there is a request by the employer for any alterations to the agreed End-Point Assessment Services, the employer will be liable for any administrative charges incurred. If there is a requirement for a booked End-Point Assessment to be cancelled the employer will be liable for any re-registration, cancellation and administration fees charged by the End-Point Assessment Organisation.

## Refund Policy

### General Refund Terms

- Refund requests must be submitted in writing to [finance@ips-international.com](mailto:finance@ips-international.com).
- Refund eligibility and amount depend on the timing of the request relative to the course start date.
- For clarity Funded or part funded courses are considered ‘Publicly Funded’ which are defined by the ESFA responsible for funding 19+ classroom based and workplace learning in addition to apprenticeships. They also encompass 16-18 delivery and 19-24 high costs high needs delivery all of which are not refundable to individual employers or learners.

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### Fully Commercial Courses/Fees

- More than 28 days before course commencement: Full refund minus 10% charge.
- Less than 28 days before the course commencement and no later than 2 weeks prior to commencement: Partial refunds may be considered on a case-by-case basis and/or ability to transfer to another date within the current calendar year.
- Commercial elements of funded or part funded courses: These costs are representative of expense incurred to deliver core skills training and are not refundable after commencement. These will be considered on a case by case basis prior to commencement.
- AAT Exam fees; subject to refund up to 10 working dates prior to date of the exam. This may attract a £40 charge (subject to change) to the current cost of AAT Exam set up.
- The opportunity to move booked exams once given the above prior notice, is possible but needs to be requested in writing to the contact details found on our website - [www.ips-international.com](http://www.ips-international.com).

### Discretionary Adjustments

- Any adjustments to fees, payment terms, or refunds outside of this policy require written approval from an appropriate director at IPS International Ltd.
- All commercial terms accompany our T's & C's document issued at time of registration.