

# **Tuition fees policy**

Institute for Optimum Nutrition

## Introduction

This Tuition Fees Policy (the "Policy") sets out how and when students must pay fees to Institute for Optimum Nutrition ("ION"). The Policy details students' responsibilities regarding fees and the procedures applied if students do not pay their fees. ION reviews its fees and this Policy annually.

This Policy should be read alongside your Student Agreement.

## **Scope of the Policy**

This Policy applies to the following types of student:

- an applicant to any ION course;
- a current student registered and/or enrolled at ION;
- a student who has suspended or is suspending their studies; and
- a student who is withdrawing or has withdrawn.

## Fees

### Registration fee

All students (except for students returning within 5 years) on first enrolling onto a course at ION are required to pay a one-off registration fee by the registration deadline of their chosen course, as set out on the ION website course pages and course application portal. The purpose of this registration fee is to cover the administrative costs for the processing of applications, reviewing and checking documentation and processing data in relation to their progress through the course.

As set out in the Student Agreement, students have the statutory right to cancel the Student Agreement for any reason within 14 days of agreeing to it (the "statutory cancellation period"). Should a student cancel their Student Agreement within the statutory cancellation period, this registration fee will be fully refunded. Students who cancel their Student Agreement after the statutory cancellation period has ended will be liable to pay their total registration fee and will not be eligible for a refund of this if already paid. Students progressing through years or levels or changing courses do not need to pay the registration fee again.

Please consult the relevant Tuition and Other Fees document (linked below) for your academic year for details on the registration fees due for your chosen course.

## Annual tuition fees

Please consult the relevant Tuition and Other Fees document linked below for details on the annual tuition fees for your chosen course.

2025-26 Tuition and other fees: DipION NT, BSc (Hont) NT, Cert HE PD&H, CBSC, NCBSC 2025-26 Tuition and other fees: GDip IfxN, CBSC, NCBSC 2025-26 Tuition and other fees: SAC

#### Tuition fee increases

To reflect increased costs of delivery and maintain a high-quality student experience, ION reserves the right to increase tuition fees in the second and subsequent years of its courses. Such increases are usually linked to inflation and determined using RPIX (the Retail Price Index excluding mortgage interest payments). In circumstances where the tuition fees are due to increase, we will notify you as soon as possible, and in any event before the start of the relevant academic year. If you are dissatisfied with the proposed increase, you have the right to terminate your contract with ION.

## Recognition Prior Learning (RPL)

ION welcomes RPL applications from students with certified (RCPL) and/or experiential (REPL) learning.

Certificated learning is where a student has received a formal qualification, the content of which matched in credit value, level and learning outcomes to modules on their chosen course of study.

Experiential learning is where a student can evidence from their professional experience which matches in credit value, level and learning outcomes to modules on their chosen course of study.

Students are able to use a combination of RCPL and REPL in their application for RPL.

In normal circumstances only qualifications and experience acquired in the last five years will be admissible unless there is evidence of currency through continuing professional development. Certain courses may apply a different time period to reflect professional and other regulatory requirements.

There is an administrative fee charged against every module for which a student has RPL to cover the administrative costs associated with the review and approval of the evidence provided and for enrolling those students into the module content.

All students with RPL will receive full access to all module content pages including lecture capture, materials, discussion, and support but will not submit assessments for marking.

Please consult the relevant Tuition and Other Fees document linked above for your academic year for details on the RPL fees per RPL module.

#### Other charges

ION gives students information in advance and in line with consumer legislation requirements regarding any additional charges or optionally assumed costs, made in connection with the academic course.

Please consult the relevant Tuition and Other Fees document linked above for your academic year for details on the other potential charges (i.e. repeat fees/replacement certificate/Training Clinic rescheduling fee) for your chosen course.

Some courses or modules may involve additional mandatory costs to be assumed by the student on top of tuition fees. Please see the relevant course materials or reading lists on your course webpage and in your offer letter for details of additional mandatory course costs. Students will be responsible for paying any such additional mandatory charges.

Students will also be personally liable for any professional membership fees that they adopt.

There may also be optional costs that fall outside of your tuition fees connected to optional in-person enhancements, and/ or other course-related materials that we make available for purchase (sometimes at discounted rates). Any associated costs of these will be subject to a separate contract between you and ION and the details of these terms (if relevant) will be communicated to you at the time of purchase.

## **Payment of fees**

## Methods of payment

Tuition fees and additional charges are charged in pounds sterling (GBP). ION encourages students to pay full year tuition fees in advance and we accept payment using direct bank transfer:

Account Name	Institute for Optimum Nutrition	
Bank Name	CAF Bank	
Account	00019242	
Sort Code	40-52-40	
IBAN	GB64CAFB40524000019242	
SWIFT	CAFBGB21XXX	
Reference	New students: please quote your full name and course name	
	Current students: please quote your student number	
International payments	<ul> <li>Beneficiary details</li> <li>Correspondent (SWIFT/BIC code): MIDLGB22XXX</li> <li>Correspondent banker's name and address:</li> <li>HSBC, City Corporate Banking Centre, 60 Queen Victoria Street, London EC4N 4TR</li> <li>Beneficiary bank SWIFT: CAFBGB21XXX</li> <li>Beneficiary's bank name and address:</li> <li>CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ</li> </ul>	

Confirmation of payment should be emailed as an attachment to studentfinance@ion.ac.uk.

\*Students making payment from banks outside the UK are liable for all bank charges in relation to the payment of fees to ION.

Payments in full, and payments for registration fees and deposits, can also be made over the phone using credit or debit cards by calling Reception on 020 8614 7800 (option 0).

#### Interest free instalment plan

ION also offers interest free instalment plan to all students. ION differentiates the processes it follows when considering eligibility for type of Student Credit Agreement based on residence of the student.

**Country Group 1 (CG1):** Those students based in the following countries will be considered as Country Group 1 students: United Kingdom.

**Country Group 2 (CG2):** Those students who are not based in Country Group 1 countries will be considered as Country Group 2 students.

Students wishing to pay by instalments must return a signed Student Credit Agreement. Instalments will only be granted on a year-by-year basis, according to the published term dates for a course. All requests for payment via instalments must be directed to the Admissions department and must be agreed by a student at the point of accepting their offer; or to Student Finance in case of those students commencing years 2+ at re-enrolment. ION is under no obligation to grant an instalment agreement, and students who do not keep up payments risk termination of their place on their course should they fail to make payment in accordance with the Student Credit Agreement.

Those students offered a place and who have a Student Credit Agreement in place, and returning students, must pay a deposit by the registration deadline to secure their place on their course. Please note this is non-refundable in the event the student cancels the contract after the expiry of the 14-day statutory cancellation period. The deposit amounts are set out in the Tuition and Other Fees document linked above for your academic year.

In agreeing to instalments, students are entering into a commitment to ensure they pay as per the agreed instalment dates. Failure to keep up with payments or continual late payments may result in termination of access to materials and lectures and a potential enforced withdrawal from the course or the withholding of academic transcripts and certificates. Payment of fees in full will be due immediately upon default.

Eligible students paying fees by instalments who withdraw after 30 days of their course of study will be required to complete payment of their outstanding fees as set out in the "Cancellation and withdrawal" section of this Policy.

If an instalment agreement is cancelled, the remaining tuition fees payable under it become due immediately.

For those students in Country Group 1, all payments except for the registration fee and tuition fee deposits must be paid via a GoCardless Direct Debit link. For those students in Country Group 2, all payments must be paid via direct bank transfer.

Those students who enrol on to their chosen course after the registration date for that course, and have a Student Credit Agreement in place, will have their instalment plan start in the month in which they return their signed Student Credit Agreement.

Please consult the relevant Tuition and Other Fees document linked above for your academic year for specific details on the deposit and instalments due for your chosen course.

## Liability for payment

Unless agreed otherwise with ION, the student shall remain liable for all fees due under the Student Agreement, including registration fees, the deposit, tuition fees and any other fees set out (as applicable).

All fees due to ION must be fully paid before completion of award or qualification.

All fees for the first year are due before the start of the course, unless agreement is made to pay by instalments as set out above. At time of writing, UK/EU/EEA students do not have access to UK government financed loans, grants or bursaries and are expected to incur the full costs of the tuition fees themselves.

Tuition fees for the second and subsequent years of eligible courses become due in the month immediately preceding the commencement month of the new academic session. It is the responsibility of students to agree to a payment schedule with the Admissions department, or for Year 2+ students, with the Student Finance department once fees become due. See section below on "Outstanding debt" for further detail.

Students whose fees will be paid by their home country's student loans provider must supply the Student Finance department with the schedule of payments as soon as they are granted the funds. If the fund needs to be paid for the second year of a course, students should ensure appropriate arrangements are in place with the provider and supply the Institute with evidence.

Where a student enrols on the basis that a third party will be paying their fees, which includes an employer, a sponsor or a loan provider, students must understand that the contract is between ION and the student, and the student shall be personally responsible for payment of fees should the relevant third party fail to make payment.

## **Outstanding debt**

Students should not enrol/re-enrol on any course of study unless they have sufficient funds or access to funding to pay their fees. No enrolled student with outstanding tuition fee debt can progress to the next stage of their course of study, receive an award, be considered for further qualifications or be given a reference from the Institute. Access to ION's resources may also be revoked until all payments have been settled.

Once fees become overdue, students will be sent reminder emails, and if no action is taken the debt will be referred to the Institute's debt-collecting agents. Such referrals will also incur Legal Recovery Costs. If a student needs information on their debt or to discuss repayment plans, they should contact the Student Finance team: *studentfinance@ion.ac.uk*. Please see below schedule.

Defaulted payment schedule		
Timeframe	Action	
Missed payment on due date	<sup>1st</sup> payment reminder sent from Student Finance	
No payment received within 7-days from 1 <sup>st</sup> reminder	2 <sup>nd</sup> payment reminder sent from Student Finance	
No payment received within 7-days from 2 <sup>nd</sup> reminder	Access to course materials suspended 3 <sup>rd</sup> payment reminder sent from Student Finance	
No payment received within 14-days from $3^{rd}$ reminder	Final payment reminder sent from Student Finance	
No payment received within 14-days from final reminder	Letter of defaulted account sent from Head of Corporate Services	
Should fees not be paid a month after the Letter of defaulted account, ION reserves the right to pursue the recovery of sums plus any legal and administrative costs through the Civil Courts. If a student does not pay outstanding tuition fees within a reasonable time, ION reserves the right to terminate their		

ION will take every precaution necessary to ensure students have the fullest opportunity to clear debt. The onus is on the student to proactively engage ION to discuss any personal circumstances that may be affecting their ability to meet their tuition fee payment obligations.

Student Agreement, and a student will be withdrawn from their course.

## **Cancellation and withdrawal**

ION is a small, independent, specialist higher education training institution offering a specific and finite number of places on each of its courses.

ION cannot typically refill a place on any of its courses once a course has commenced beyond 30 days. Furthermore, the collaborative nature of many of the lectures, workshops, assessments, and clinical practice necessitates long term planning, budgeting and commitment from students and staff. For these reasons, whilst students can withdraw from their course at any time, they may be liable for a portion, if not all the tuition fees for that academic year, dependent upon when they withdraw. For the avoidance of doubt, 'withdrawal' means that a student ceases their studies and does not intend to return to study before their whole course concludes. A student who withdraws or is withdrawn from study ceases to be a student at ION and their Student Agreement with ION is at an end.

The Institute's policy and procedures on withdrawing from a course is set out below.

## Withdrawal within the 14 days 'cooling' off period

You have the right to withdraw from your course without penalty within 14 days of signing your Student Agreement by contacting Academic Administration: <u>academicadmin@ion.ac.uk</u>. If you do so, we will refund any fees that you have already paid for the academic year in which you are withdrawing.

### Withdrawal before 30 days into your course

If you withdraw from your course within 30 days of the commencement of your course by contacting Academic Administration: <u>academicadmin@ion.ac.uk</u>, you will remain liable for 50% of the tuition fees for that academic year. If you have paid your tuition fees in full before withdrawing in accordance with this clause, 50% of the annual tuition fee will be returned to you. All other payments made by you remain non-refundable.

### Withdrawal after 30 days into your course

If you withdraw from your course after 30 days of the commencement of your course by contacting Academic Administration: <u>academicadmin@ion.ac.uk</u>, you will remain liable for all fees relating to the academic year in which you are withdrawing. Any fees paid will not be retained as credit. If you decide to re-enrol at ION in the future, you will be required to pay the tuition fees again.

If you withdraw from your studies after completing the previous academic year, you must notify Academic Administration: <u>academicadmin@ion.ac.uk</u> by the registration date for the following academic year. If your notice is received after the registration date, you will be liable for 50% of fees for the upcoming academic year.

#### Extenuating circumstances

In the event a student has a genuine case of extenuating circumstance ION has a formal policy regarding the relevant procedures in its <u>Student Regulations Handbook</u>, however this does not negate the requirement for all students to pay the tuition fees in full for the year they began their studies. Those students with a Student Credit Agreement in place are obliged to continue scheduled payment as per their agreement.

This policy applies to registered students who subsequently withdraw from their course of study before completion and relates to fees and instalment paid/to be paid personally by a student or by a student's sponsor or loan provider.

Tuition fees will not be reduced for students who start their course late. Direction and support will be given to students for how they can cover missed material.

In cases of extreme mitigating circumstances, ION reserves the right to use management discretion when considering applications for refunds. Any refund due will be made using the original method of payment, i.e., credit/debit card payments will be refunded to the original card, and bank transfers will be refunded to the account that was originally debited. Evidence of the original payment may be required for ION to process a refund.

# Suspension of studies and changes in circumstances

Students wishing to suspend their course of study must first contact Academic Administration and complete the Change of Study Form so that suitable arrangements can be agreed to maintain their student status at ION. ION's <u>Student Regulations Handbook</u> details this process.

Students who suspend their study remain liable for that academic years' tuition fees and must be paid within the academic year the session commenced in.

Cancellation of instalment payments without prior notification to the Institute will constitute unilateral withdrawal from the course of study. If a student cancels their instalment payments, they should forward a letter of cancellation with payment for the balance of fees outstanding, as the outstanding fee payable becomes due immediately.

If circumstances beyond a student's control mean they are no longer able to meet the payment schedule agreed in an instalment agreement or for the following year of a course, the Institute will endeavour to seek an amicable resolution before any action is taken. The emphasis is placed on students to highlight these instances at the earliest opportunity so the Institute can make appropriate plans.

## **Financial help**

There are currently no mechanisms for financial aid from ION itself.

### Information on funding

#### The Scholarship Hub

Students can search for UK scholarships, grants or bursaries using a comprehensive database of funding available for UK/EU students. There are scholarships available based on a wide range of eligibility criteria. Some are based purely on academic merit, others on financial need, personal circumstances, or on special skills and abilities, and more. Students can also register with The Scholarship Hub to receive updates about new scholarships as they are announced.

#### <u>Turn2us</u>

The Turn2us grants database contains information on over 3,000 charitable funds offering welfare and educational grants, as well as other support and services. Their website can help students find financial support relevant to their circumstances.