

BPP University – University Policies and Procedures

Student Refunds and Compensation Policy



Scope	Students/Staff
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Approving Authority	Education and Standards Committee
Date Effective	September 2025
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Document Owner	Office for Regulation and Compliance
Purpose	Outlines how the University decides on and handles student refunds and compensation, and the circumstances under which these considerations take place.

Regulatory Mapping

BPP University General Academic Regulations
Part G: Rights & Duties University Terms and Conditions

BPP University
University Policies and Procedures
Student Refunds and Compensation Policy

1. Introduction	2
2. Refunds and Compensation Assessment	3
3. Refunds and Compensation Payment	4
Policy Revision History	5

1. Introduction

- 1.1. This policy provides an overview of how the University makes decisions regarding refunds and awards of financial compensation, and how those refunds and awards of financial compensation are paid to students. This policy must be read in conjunction with the University's complaints procedure.
- 1.2. Refunds and financial compensation are not used in the first instance to resolve student complaints and are not the most appropriate response to a student complaint, with the vast majority of student complaints not being resolved this way. Practical remedies are in the main, the most appropriate resolution to a student complaint. The University's priority is to protect and ensure continuity of study for students, and refunds and the payment of compensation are remedy of last resort.
- 1.3. This policy does not replace or change the effects and meanings of the University's terms and conditions which set out the basis on which students are charged tuition and accrue fee liability at each stage of the academic year, and the circumstances under which tuition fees may be refunded or compensation paid as outlined in those terms and conditions. Furthermore, it does not replace or change the effects and meanings of the Student Protection Plan, setting out what applicants, offer-holders, prospective students, and students can expect to happen if the University could not support the continuation of a programme of study, or if the University were to close.
- 1.4. **A Refund** is the repayment of money paid by or on behalf of a student to the University, or an appropriate reduction in the amount of money owed (either at the time or in the future) by the student to the University. This could include tuition fees, or other course costs.

- 1.5. **Compensation** relates to some other recognisable loss suffered by the student, normally consisting of either, i) recompensing the student for wasted out-of-pocket expenses they have incurred, which were paid to someone other than the University (such as travel costs), or ii) an amount to recompense for material disadvantage to the student arising from an act or omission on the part of the University.

2. Refunds and Compensation Assessment

- 2.1. Where students have an issue with a service provided by the University, they must complete the Student Complaints Procedure, the outcome of which could be a practical remedy, refund, or financial compensation if the complaint is upheld. As outlined earlier, the University's position is that financial redress is a remedy of last resort, with the focus being on protecting and ensuring continuity of study. The University will not make offers of refunds or compensation outside of the Student Complaints Procedure.
- 2.2. When considering whether it is appropriate to provide financial redress to a student, and the amount of such redress, the University will consider on a case-by-case basis:
- a) the particular circumstances of the matter (including whether a practical remedy is available);
 - b) the nature and reasonableness of the loss which the student has incurred and any steps taken to mitigate such loss; and,
 - c) the context in which the loss arises.
- 2.3. Key considerations the University may take in the above determination of 2.2. are as follows (please note these are informed by sector good practice¹, are not exhaustive, nor appropriate in every case, and the University assesses on a case-by-case basis and will articulate its decision clearly in any outcome it provides, addressing the particulars of the case):
- a) Has there been a demonstrable loss to the student? In particular, has the student been able to achieve the learning outcomes for their course?
 - b) Has the student been able to evidence their loss?
 - c) Has the student met their own responsibility to minimise losses?

¹ <https://www.universitiesuk.ac.uk/sites/default/files/field/downloads/2021-07/briefing-compensation-refund-policies-april-2018.pdf>

- d) Has the student been affected in relation to: i) final degree award, ii) accreditation award
 - e) Consideration of any alternative arrangements or adjustments that were implemented for students to mitigate against any loss, and, i) Did the student take up what was offered?, ii) Were they still disadvantaged despite alternative arrangements?
 - f) Is compensation or a refund the most appropriate way to deal with the complaint. For example: i) Would an apology from the University be an appropriate response?, ii) Is it possible to offer another assessment attempt, iii) can a process be re-run?
- 2.4. The University will also consider guidance from the Office of the Independent Adjudicator for Higher Education (OIA) when considering its approach to refunds and compensation in individual cases. The University will also require students to provide written evidence in support of any costs or losses they may have incurred in order to support it in making the determinations as outlined in 2.2.

3. Refunds and Compensation Payment

- 3.1. Tuition fees are refunded to the original payee using the method by which the payment was received. This will apply whether the student is self-funded, sponsored by a third-party, or is in receipt of a tuition fee loan. Compensation payments will be made directly to the student's nominated bank account.
- 3.2. If a student has an outstanding debt owed to the University, the University will apply the refund to reduce this liability in the first instance.
- 3.3. Where a student receives financial compensation, and they have an outstanding debt, the University will inform the student in their complaint or appeal outcome letter that this financial compensation will be applied to reduce the debt liability in the first instance. The student can however object to financial compensation being applied in this way at the time of accepting the outcome , and the University will honour this request. Such an objection can only be raised to the use of financial compensation to pay outstanding debt and not refunds.

Policy Revision History

Version Number	Description	Author	Reviewed by	Date
1.0	Introduction of the Refunds and Compensation Policy	Director of Academic Governance & Proctor	Dean of Academic Quality & Policy	July 2025