



# FEES, REFUNDS & WITHDRAWALS POLICY

Fees, Refunds & Withdrawals

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London, United Kingdom

[ravenscroftcollege.co.uk](https://ravenscroftcollege.co.uk)

Version 1.0 | 2026

# FEES, REFUNDS & WITHDRAWALS POLICY

## PURPOSE

This policy sets out Ravenscroft College's approach to programme fees, payment terms, refunds and learner withdrawals. It is designed to ensure transparency, fairness and compliance with UK consumer protection legislation, including the Consumer Rights Act 2015 and the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, and with the requirements of the awarding body, OTHM Qualifications.

## SCOPE

It covers all fee-bearing programmes, including the qualifications awarded by OTHM Qualifications for which the College holds approved centre status.

## PROGRAMME FEES

Programme fees are published on the College's website and in programme-specific documentation. Fees are communicated clearly to all applicants before any enrolment commitment is made and will include:

- The total programme fee, including any registration, assessment, or certification charges
- Any additional costs (e.g., materials, resit fees, or supplementary charges)
- Resubmission and resit. One resubmission is included in the course fee. Where a learner does not meet all assessment criteria at the second attempt, a further attempt is at the discretion of the Academic Lead and attracts a resit fee of £75, which recovers the cost of reassessment and internal quality assurance. The fee is published before enrolment and is not charged where an application for special consideration or extenuating circumstances has been accepted. The awarding body makes no charge for a resubmission.
- Awarding body charges. Learner registration and certification fees are set by the awarding body and are included in the programme fee. Where a learner exhausts



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the permitted attempts and must re-register for the qualification, the registration fee applies again.

- Available payment options, including any instalment plans
- All published fees are shown in **GBP** unless otherwise stated. Where applicable, VAT will be applied in accordance with UK tax law and will be shown separately. International learners should note that additional taxes or bank charges may apply when transferring funds.

Any non-refundable charges (for example, awarding body registration, certification, or third-party verification fees) will be itemised at enrolment and deducted from any refund due after the cooling-off period. The College will provide a breakdown of fees and any non-refundable elements on request.

The College reserves the right to adjust fees for future cohorts. Fees will not be increased for learners already enrolled on a programme unless the change is directly required by a regulatory body or awarding organisation.

The College will not increase fees for learners already enrolled on a programme except where required by a regulatory body or awarding organisation. Where a fee change is unavoidable, the College will provide 30 days' written notice and will not apply increases retrospectively to fees already paid.

## PAYMENT TERMS

- Full payment or agreement to an approved payment plan is required before or at the point of enrolment
- Payment may be made by bank transfer, debit card, credit card, or other approved methods
- Where an instalment plan is agreed, missed payments may result in suspension of access to the virtual learning environment and/or programme until payment is brought up to date
- The College will issue receipts or confirmation of payment for all transactions

If a learner misses an instalment, the College will issue a written reminder and allow a 14-day cure period. Continued non-payment may result in suspension and eventual withdrawal. The College may charge reasonable administrative fees for late payments



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where permitted by law; any such fees will be published in advance. If the College engages third-party debt recovery services, the learner will be notified, and any recoverable costs will be limited to those permitted by law.

Registration is not withheld for payment reasons. The awarding body advises centres to register each learner before one third of their planned programme duration has elapsed, and a registration is never deferred because an instalment is outstanding.

Certification claims and outstanding course fees. A valid certification claim is not withheld or delayed because any part of the course fee remains outstanding. Where any part of the course fee remains outstanding, the College will write to the learner stating the amount due and allowing not less than 14 days to pay, and will manage any unpaid balance through its own contractual and debt-recovery arrangements.

A learner's achievement is not affected by this. Work that has been submitted and assessed keeps its assessment decision, the decision is recorded and internally quality assured in the ordinary way, and suspension of access to the virtual learning environment for non-payment does not disturb a decision already made.

### COOLING-OFF PERIOD

In accordance with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, learners who enrol at a distance (including online enrolment) have the right to cancel their enrolment within 14 calendar days of the enrolment date ("cooling-off period"), without giving a reason. During this period:

- Learners may cancel by notifying the College in writing at [info@ravenscroftcollege.co.uk](mailto:info@ravenscroftcollege.co.uk)
- A full refund of any fees paid will be issued within 14 days of receiving the cancellation notice
- If the learner has requested that services begin during the cooling-off period and subsequently cancels, the College may deduct a proportionate amount for services already provided

### WITHDRAWALS AFTER THE COOLING-OFF PERIOD

Refund eligibility and percentages are calculated from the programme start date as recorded in the College's enrolment system. The programme start date is the date on



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which the learner's first scheduled learning activity or assessment is due to commence.

The following refund arrangements apply:

- Withdrawal within 30 calendar days of the programme start date: a refund of 75% of the programme fee (less any non-refundable registration or awarding body charges already incurred)
- Withdrawal between 31 and 60 calendar days of the programme start date: a refund of 50% of the programme fee (less any non-refundable charges)
- Withdrawal after 60 calendar days from the programme start date: no refund of the programme fee will be issued

Approved refunds will be processed within 14 calendar days of the College's written confirmation of withdrawal and any required documentation. Refunds will be returned using the original payment method where possible; if this is not feasible, the College will agree an alternative method with the learner.

Except where a learner cancels within the cooling-off period, any awarding body registration, certification, or assessment fees that have already been submitted to the awarding body are non-refundable.

## EXCEPTIONAL CIRCUMSTANCES

The College recognises that learners may face exceptional circumstances beyond their control, such as serious illness, bereavement, or other significant personal difficulties. Requests under this clause must be submitted in writing with supporting evidence. The College will acknowledge receipt within 5 working days and aim to reach a decision within 30 working days. Where further evidence is required, the College will request this in writing, and the decision timeframe will be paused until the evidence is received.

In such cases, the College will consider requests for fee adjustments, deferrals, or enhanced refunds on a case-by-case basis. Supporting evidence may be required.

## COLLEGE-INITIATED CANCELLATIONS

If the College becomes insolvent or is otherwise unable to continue delivery, it will seek to provide a full refund or a transfer to an equivalent programme with another provider, will notify affected learners promptly, and will comply with any learner protection arrangements required by the awarding body.



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The College will make reasonable efforts to offer alternative arrangements, including transfer to an equivalent programme, where possible.

### NON-PAYMENT

Learners who fail to meet their financial obligations may have their access to the virtual learning environment and academic support suspended. Persistent non-payment may result in withdrawal from the programme. The College will always attempt to contact the learner and explore alternative arrangements before taking such action.

### COMPLAINTS

Learners who wish to dispute a fee-related decision or raise a complaint about the application of this policy may do so through the College's Complaints Policy.

The College will acknowledge fee-related complaints within 5 working days and aim to resolve them within 30 working days. If a complaint cannot be resolved within this timeframe, the College will provide a written update with an expected resolution date.

### REVIEW

This policy will be reviewed annually or following significant changes to regulatory requirements, consumer protection legislation, or awarding body expectations.

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**Last reviewed: October 2026**