

Refund and Compensation Policy

Policy title: LAAT Refund and Compensation Policy

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Department / Function: Academic / Finance / Governance

Policy Owner: Academic Dean, Dr Manoj Ponugubati

Oversight Committee: Academic Board

Approving Body: Academic Board (recommendation) / Board of Governors (final approval)

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Supersedes: None

Regulatory Alignment with Office for Students (OfS) Conditions

This Refund and Compensation Policy forms part of the London Academy for Applied Technology's (LAAT) student protection, financial governance, and quality assurance framework. It supports institutional accountability, transparency, and fairness in circumstances where LAAT is unable to fully preserve continuation of study or where material changes to provision require financial redress.

The Policy aligns with OfS Condition C3 (Student Protection Plan) by setting out the circumstances in which LAAT may provide refunds of tuition fees and/or compensation where risks to continuation of study materialise and mitigation measures are insufficient. It ensures that students are not disadvantaged financially where LAAT is unable to deliver agreed educational provision and that appropriate financial safeguards are in place to support implementation of the Student Protection Plan.

The Policy also supports compliance with OfS Condition C1 (Consumer Protection Law) by ensuring that refund and compensation arrangements are clear, accessible, fair, and proportionate, and that students are informed of the process through which claims may be considered. It ensures that decisions are evidence-based, communicated transparently, and subject to appropriate internal oversight, including signposting to the Student Complaints Procedure and, where applicable, escalation to the Office of the Independent Adjudicator (OIA) once internal processes are complete.

In addition, the Policy aligns with OfS Conditions E1 (Public Interest Governance) and E2 (Management and Governance) by establishing defined responsibilities, financial controls, and senior-level approval mechanisms for refund and compensation decisions. Institutional monitoring, annual reporting, and governance review arrangements ensure consistency in decision-making, financial prudence, and effective oversight of student protection risks.

This Policy is informed by relevant legislation and sector guidance, including the Consumer Rights Act 2015, the Higher Education and Research Act 2017, and the OIA Good Practice Framework. It is implemented through LAAT's academic governance and financial assurance arrangements to ensure fairness, regulatory compliance, and protection of students' interests.

Terms of Reference

1. Purpose

The purpose of this Policy is to define the circumstances under which the London Academy for Applied Technology (LAAT) may provide refunds of tuition fees and/or financial compensation to students, and to ensure that such decisions are made fairly, consistently, transparently, and proportionately. The Policy establishes clear principles and governance arrangements for the consideration of financial redress where continuation of study cannot reasonably be preserved or where material changes to provision have adversely affected students. It further supports the effective implementation of LAAT's Student Protection Plan by ensuring that appropriate safeguards, oversight mechanisms, and financial controls are in place. Financial redress will be considered only in exceptional circumstances and will be proportionate to the specific facts and evidence of each case.

2. Scope

This Policy applies to:

- All students enrolled on higher education programmes delivered by LAAT.
- Prospective students who have accepted an offer but have not yet enrolled.
- Provision delivered on campus, online, or through approved partner sites.

This Policy covers refund or compensation claims directly related to:

- Academic delivery
- Programme closure or suspension
- Significant changes to course content or delivery location
- Failure to preserve continuation of study

It does **not** cover:

- Accommodation refunds
- Personal dissatisfaction without breach of obligation
- Voluntary withdrawal (except where linked to institutional failure)
- Completed programmes

3. Definitions

Refund: Repayment of tuition fees or directly evidenced financial loss.

Compensation: Financial or non-financial redress recognising impact caused by institutional action or failure.

Student Protection Plan (SPP): LAAT's approved plan outlining measures to protect students in risk scenarios.

Planned Change: A strategic institutional decision affecting programme delivery.

Unplanned Change: Unexpected disruption (e.g., closure, staffing loss, regulatory constraint).

4. Guiding Principles

LAAT will operate this Policy according to the following principles:

- Fairness
- Consistency
- Transparency
- Evidence-based decision making
- Proportionality
- Governance oversight

5. Reasons for Implementation

Refund or compensation may arise where:

5.1 Planned Changes

- Programme discontinuation
- Change in delivery location
- Major curriculum restructure
- Withdrawal of validating approval

An impact assessment will be conducted before implementation.

5.2 Unplanned Changes

- Unexpected programme closure
- Regulatory restriction
- Inability to deliver required teaching or assessment

In such cases, LAAT will first seek to:

- Preserve continuation of study
- Offer suitable alternatives
- Mitigate disruption

Financial redress will be considered where mitigation is not sufficient.

6. Refund or Compensation Claims

Redress may include:

6.1 Refunds

- Tuition fee loans (via Student Loans Company)
- Tuition fees paid directly by student
- Tuition fees paid by sponsor/employer

- Additional evidenced travel costs where delivery location changes

6.2 Compensation

- Maintenance costs where continuation cannot be preserved
- Loss of opportunity
- Transfer costs to alternative provider
- Non-financial remedies (apology, repeat teaching, additional support)

All claims must:

- Be evidenced
- Demonstrate direct causal link to institutional action
- Be submitted within defined timescales

7. Standard Operating Procedure (SOP)

7.1 Route of Claim

Where redress arises from:

- Planned change → initiated by LAAT through impact assessment
- Unplanned change → normally progressed via Student Complaints Procedure

7.2 Submission of Claim

Students must submit:

- Written claim
- Supporting documentary evidence
- Explanation of loss incurred

Claims are submitted to:

finance@laat.ac.uk (copy to student.experience@laat.ac.uk)

Acknowledgement within 5 working days.

7.3 Assessment Process

The Finance Director and Academic Dean will:

- Review evidence
- Assess proportionality
- Confirm causal link
- Consider alternative mitigation

Recommendation submitted to Senior Management Team (SMT).

7.4 Decision and Authorisation

All refund or compensation payments must be:

- Approved by SMT
- Recorded for governance reporting
- Administered by Finance

Decisions issued within 20 working days where possible.

7.5 Payment Conditions

- Refunds normally paid to original fee payer.
- Payments made via bank transfer (no cash payments).
- Financial redress issued as **full and final settlement**.
- Tuition fee refunds relating to Student Loans Company processed in accordance with SLC procedures.

8. Governance

The Board of Governors retains ultimate oversight.

Academic Board:

- Monitors trends
- Reviews annual summary
- Ensures consistency of decision-making

An annual Refund and Compensation Report will include:

- Number of claims
- Categories
- Financial value
- Risk themes
- SPP triggers

9. Financial Provision and Risk Management

Within annual budgeting, LAAT will:

- Make proportionate financial provision for anticipated SPP scenarios.
- Review risk exposure annually.
- Ensure sufficient liquidity to meet foreseeable obligations.

For catastrophic or low-probability high-impact events, LAAT will:

- Utilise available institutional reserves.
- Cooperate with the OfS if regulatory intervention occurs.
- Implement emergency financial mitigation measures.

10. Communication

This Policy will be:

- Published on the LAAT website
- Included in student handbooks
- Referenced within Offer Letters

- Linked within the Student Protection Plan

11. Monitoring and Review

This Policy will be reviewed annually or sooner if required due to:

- OfS regulatory updates
- OIA guidance changes
- Validating partner requirements
- Internal audit findings

12. Responsible People/ Roles Include

- **Dean (Policy Owner):** Dr Manoj Ponugubati
Provides strategic oversight and ensures regulatory compliance.
- **Student Experience Lead:** Dr Ruchi Singla
Manages and coordinates refund or compensation claims.
- **Finance Manager: Mr Nahid Aminul**
Assesses financial evidence and processes approved payments.
- **Senior Management Team (SMT):** Mr Raghav Malhotra
Reviews and authorises refund or compensation decisions.

List of people and contact

Role	Name	Contact Email
Dean	Dr Manoj Ponugubati	manoj@laat.ac.uk
Student Experience Lead	Dr Ruchi Singla	Ruchi.singla6@laat.ac.uk
Finance Manager	Mr Nahid Aminul	Nahid.aminul@laat.ac.uk
SMT	Mr Raghav Mathotra	Raghav.malhotra@laat.ac.uk

13. List of Document

- Refund Form/ Compensation Claim Form
- Financial Assessment and Approval Form
- Refund and Compensation Outcome Letter
- Student Protection Plan
- Student Complaints Policy
- Academic Appeals Policy
- Tuition Fees and Fee Liability Policy

14. Evidence

- Refund Form/ Compensation Claim Form
- Financial Assessment and Approval Form
- Refund and Compensation Outcome Letter
- Student Protection Plan
- Student Complaints Policy
- Academic Appeals Policy
- Tuition Fees and Fee Liability Policy

Mapping table for evidence items related to OfS conditions

Evidence Item	Purpose / What it Demonstrates	Relevant OfS Condition(s)
Refund Form / Compensation Claim Form	Provides students with a clear, accessible, and standardised mechanism to request tuition fee refunds or financial compensation, ensuring transparency, procedural fairness, and consistency in handling claims.	C1 (Consumer Protection – fair and transparent processes), C3 (Student Protection Plan)
Financial Assessment and Approval Form	Documents evidence-based financial assessment, proportionality analysis, and formal SMT authorisation of redress decisions. Demonstrates internal control, financial governance, and audit trail.	E1 (Effective Governance), E2 (Management and Internal Control)
Refund and Compensation Outcome Letter	Confirms decision, rationale, financial arrangements, and signposts students to further internal or external routes where applicable. Demonstrates transparency, clarity, and consumer protection compliance.	C1 (Consumer Protection), E2 (Effective Management and Processes)
Student Protection Plan (SPP)	Identifies risks to continuation of study and outlines mitigation and financial redress arrangements where risks materialise. Demonstrates proactive risk planning and protection of student interests.	C3 (Student Protection), E2 (Risk Management), E1 (Governance Oversight)

Student Complaints Policy	Provides structured route for students to raise concerns relating to unplanned changes or institutional failure, ensuring access to fair investigation and redress mechanisms.	C1 (Consumer Protection), E2 (Procedural Oversight), E1 (Governance Accountability)
Academic Appeals Policy	Ensures a clear and separate process for reviewing academic decisions, protecting academic standards while maintaining procedural fairness and transparency.	B4 (Assessment and Awards), C1 (Fair Processes), E1 (Governance Oversight)
Tuition Fees and Fee Liability Policy	Clarifies contractual fee obligations, refund parameters, and liability conditions, ensuring transparency and compliance with consumer law and financial governance standards.	C1 (Consumer Protection), E2 (Financial Management and Control)