

Last Approved: Board – 2nd April 2025

Next Review: January 2026 (subject to being brought forward to align to learners having a longer view ahead of applying)

Terms and Conditions

EFI Group Fees Policy

This policy is subject to annual review and includes both the **Fashion Retail Academy (FRA) and London College of Beauty Therapy (LCBT) Fees and Charges Summaries**, which may at the discretion of the Education for Industry Group (herein referred to as “EFI Group”) be changed on a more frequent basis in light of prevailing economic and other circumstances. The EFI Group is a UK Registered Charity that owns and operates FRA and LCBT.

1. Scope

- 1.1. The policy governs fees and charges relating to full time mainstream accredited courses. It does not cover fees and charges relating to Higher Education, Apprenticeships, short courses or other bespoke programmes.

2. Objectives of the fees and contributions policy

- 2.1. The objective of this policy is to provide clarity and consistency in the way fees and charges are administered and to clarify the terms and conditions of payment and liability.

3. Tuition Fees

- 3.1. Tuition fees are the sum of money due to EFI Group for education services which include tuition, assessment, academic supervision and other enrichment activities which are core to the programme of study. Payment of the tuition fee in full entitles the student to all activities agreed in their learning agreement, provided at enrolment.
- 3.2. There are two types of fees for full time courses; domestic and international. Domestic fees pertain to anyone usually resident in the United Kingdom or who have UK home status to qualify for domestic fees. International fees apply to students who are not usually resident in the United Kingdom or the wider European Economic Area (EEA).
- 3.3. The tuition fee payable by a student will be the effective fees at the time the student enrolls at FRA or LCBT. The current fees are set out in the Fees and Charges Summary, which can be found: <https://www.fashionretailacademy.ac.uk/fees-funding> (FRA) and <https://www.lcbt.co.uk/fees-and-funding/> (LCBT). All fees are given on a per annum basis. ***The EFI Group reserves the right to increase the***

fee for the second [or third] year of a programme in line with the Retail Price Index.

Tuition fees are subject to change in accordance with clause 3.3 above. In the event the tuition fees will increase in the second or third year of a programme, information on the nature of the change will be directly communicated to all students affected at least [3 months] prior to the commencement of the new academic year. You may withdraw from the programme and terminate this contract if you do not agree to the increase in fee for the next academic year and you will not be liable to pay the tuition fee in respect of that academic year.

4. Materials and kits contribution

- 4.1. The materials and kits contribution is sought for programmes of study which are heavily reliant on physical materials. The courses to which this contribution applies are listed in the Fees and Charges Summaries for both LCBT and FRA.
- 4.2. The material contribution is a mandatory charge, except where stipulated in the terms of any fee remittance or alternative arrangement which have been secured for the learner.

5. Exam Fees

- 5.1. Exam fees are the charges due to permit participation in a controlled examination. The EFI Group is clear that payment of their tuition fee entitles all students to sit one instance of the examinations listed on their learning agreement(s).
- 5.2. Elective resits are chargeable to the student in full unless otherwise agreed by the EFI Group. The value of these charges will be the price set by the awarding body and inclusive of any late fees or related costs incurred.

6. Additional charges

- 6.1. The term additional charges apply to ancillary charges that are incurred through the admissions process or during study. These include but are not limited to the following:
 - **Administrative fees.** Administrative fees are chargeable in the following circumstances. A charge of £50 (included within the deposit) is applied to applicants where they:
 - access loan funding to cover the cost incurred in refunding deposits
 - wish to transfer to another course with the same start date (at the discretion of the EFI Group)
 - **Trip fees.** Trip fees cover the costs of securing and coordinating trips and visits to locations of educational interest. These are usually collected at enrolment.

- **Library fines.** Where a student has not returned a learning resource in accordance with the terms of loan, a penalty fine may be incurred. These are treated as additional charges.
- **ID replacement Card.** The FRA and LCBT provides a student ID card on enrolment. Subsequently if the ID card is lost or damaged, another ID card can be purchased at an additional cost of £10 payable online to FRA or LCBT or by a credit or debit card to EFI Group Finance.
- **Emergency loans.** The EFI Group operates an emergency loan facility. As these are loans, repayment is mandatory and treated as an additional charge until recouped.

7. Payments, liability and refunds

7.1. Tuition fees and charges payable in respect of a course will be confirmed in our offer letter to you. Full payment of tuition fees and charges for each academic year must be made prior to enrolment for that academic year unless we confirm otherwise in our offer letter, at enrolment (or otherwise in writing to you) because one of the following exceptions applies:

- **Fee Remittance.** The EFI Group has received sufficient evidence of eligibility and confirmation of funding of a student's tuition fees from an alternative sources. Sources of fee remittance include but are not limited to: public funding through either the Education Funding Agency or the Skills Funding Agency; public financing through the Student Loans Company; and internal FRA or LCBT or external scholarships secured from any other body.
- **Learning Loans.** Where a student has access to a loan to support their tuition fees and/or charges but funds are not released up-front, the EFI Group has received sufficient evidence of the arrangement and a suitable declaration from the funding provider that payment will be made as soon as practicable. In the case of Advanced Learning Loans, an application for the loan must be made prior to the course commencing and ADL number provided as evidence.
- **Payment plans.** Where fees or charges are due and the student elects to pay them privately, EFI Group (at its discretion) has agreed in writing that payment may be made in accordance with a payment plan. These plans are available at the discretion of the EFI Group and can be tailored around individual circumstances. In the event a student wishes to pay by this method then the student should request such a plan [prior to accepting an offer of a place at the FRA or LCBT]. Payment plans will provide for payment of tuition fees to be made in full before the planned end date of the course in questions.

7.2. **Liability for fees.** *Liability for all fees and charges in respect of any academic year are assumed by the learner at enrolment for that academic year*, with only

the following permitted exceptions:

- For students paying through an Advanced Learning Loan, a 14 day 'cooling off' period is applicable which commences on the first day of teaching. This applies to the value of the loan only. After this period, if the student elects to withdraw from the programme, they are fully liable for the full course fees and charges and must pay the remaining balance to EFI Group.

In any other case, if a student withdraws from a course (and does not transfer to another course at FRA or LCBT), ***the student is liable to pay the tuition fee and charges in respect of that academic year*** in accordance with clause 7.1.

In the event a student transfers to another course at FRA or LCBT, the tuition fee and charges paid in respect of the first course will be transferred as payment for the second course and the student will only be liable to pay any difference in cost of the two courses.

7.3. Deposits. A deposit is payable upon acceptance of a place on a programme in order to confirm your place. The amount of deposit payable will be **£350 (FRA) for private students and £50 for those who will have learner loans**. Deposits paid contribute to the overall cost of the tuition fee. When allocating places on a course, those who have paid their deposit will be prioritised over those who have not on a first come first served basis, including for learners who are eligible for full fee remittance but who have not yet produced evidence of this status confirmed as valid by the EFI Group.

7.4. Refunds. Refunds relate to the payment of deposits, fees and other charges, whether they have been made in full or part. If the learner has elected to pay more than the deposit prior to enrolment, any amount in excess of the deposit is subject to the same refund conditions in clauses 8.3.1 – 8.3.5. Refunds of charges paid are only permissible in the following circumstances:

- The student has been confirmed as eligible for full fee remittance, sufficient funding is available to the FRA or LCBT to meet relevant fees and charges, and sufficient evidence of eligibility has been provided.
- If the FRA or LCBT cancels the course to which the applicant has applied. For all our Level 4, undergraduate and postgraduate programmes, more information can be found on refunds and compensation in Clause 3.0 of our Student Protection Plan which can be found on our website.
- If the requirements of a conditional offer made by the FRA or LCBT is not met by the applicant and proof that they have not met it is received and confirmed as valid
- A medical event has rendered the applicant unable to attend and satisfactory evidence is produced.

7.5. **Consequences of non-payment.** Where an enrolled student has not paid any element of their tuition fees, the EFI Group reserves the right to take the following actions:

- Restrict access to work placement
- Restrict access to the Awards ceremony or any subsequent alumni events, activities and benefits
- Where the student is still on programme and has missed a payment plan instalment, is unable to secure a loan or find alternative pay arrangements, or for any other reason lapses against their planned payment schedule, the EFI Group can cease their course of study without further obligation
- Where a student has completed or withdrawn from their course without settling their financial obligations, the EFI Group can solicit the services of a debt collection agency to resolve; all charges associated with doing so will be added to the student's outstanding fee.

