

Compensation and Refund Policy 2021-2022

1. This policy should be read in conjunction with our regulations, policies and procedures and Student Protection Plan ("Plan"). In the event of any conflict between this policy and the regulations, policies and procedures and/or Plan then the regulations, policies and procedures shall take priority, then the Plan and then this policy.
2. This policy applies if you are a student studying with Richmond, The American International University in London ("Richmond") on one of its campuses in England or Italy.
3. We will review this policy at least annually and update and amend as required. We also reserve the right to amend this policy from time to time based on legal or regulatory change affecting you or us or best practice in the higher education sector.
4. For the avoidance of doubt you are not able to obtain redress under both the Plan and this policy; in some instances, you might be given a choice between accepting redress under either the Plan or this policy in which case you will be able to opt to accept redress under only one of the Plan or this policy but not both.
5. Our Regulations, policies and procedures explain that, in exceptional circumstances, it may be necessary for Richmond to revise the content or delivery of programmes or discontinue or suspend programmes, often in circumstances outside our control. Whilst it is unlikely occasionally the delivery or administration of programmes or modules may not meet the high standards we expect.
6. It is possible we may also cancel a programme before it starts when we judge that it will not be viable for academic, regulatory, legal, commercial, financial or other reasons. This policy would only apply in those circumstances if you have applied for a place on the course we have had to cancel and you have accepted an offer to study on that course with Richmond.
7. These instances are very rare: we work hard to anticipate any changes to our provision so as to minimise disruption to you and to enable you to complete your studies as intended. We explain how we will do this in our Student Protection Plan. However, after exploring all possible options, there may be occasions where it is not possible for us to preserve the
8. continuation of your study or, even if your study can continue it will be significantly disrupted.
9. In these cases, you may be eligible for a refund of fees and other payments made to the University, in full or in part, and/or compensation for other losses you have incurred.
10. Richmond does not accept any liability for any consequential or other economic loss (including loss of profits, loss of goodwill or loss of opportunity) resulting from any of the matters covered by this policy. Only foreseeable loss will be covered by Richmond.

11. Sometimes Richmond will make proposals for refund or compensation to you when any of the matters mentioned above arise. If Richmond does not make proposals or you do not consider the proposals for refund or compensation to be acceptable then you should use the University's Student Complaints Procedure. This policy will be considered by Richmond in relation to any complaint it receives.
12. This policy does not cover instances where you may be considering withdrawing from or interrupting your studies for personal reasons. If you are thinking about this, please get in contact with your programme leader and seek advice - just talking to someone may be enough to put you back on track. Students choose to interrupt study or withdraw for a variety of reasons and we may be able to help.
13. If you decide that you don't want to continue with your studies in this academic year, it is important that you correctly withdraw or interrupt study as there are academic and financial implications that you need to consider. For international students there will also be implications with regard to your visa.

Compensation and Refund Considerations

14. We will consider eligibility for refund and/or compensation on a case by case basis and will take into account factors including (but not limited to):
 - the scale and impact of the matters affecting you;
 - travel or accommodation costs (e.g. where you are having to relocate because Richmond has to move your programme to an alternative location or you have to transfer to another provider);
 - maintenance costs (e.g. childcare if student contact sessions have to be delivered at times outside the normal Richmond teaching day/week);
 - what mitigation we have put in place that you may or may not have taken advantage of – including the provisions set out in the Student Protection Plan;
 - how much of your programme you have completed;
 - what is reasonable in all of the circumstances.
15. Eligibility for refund and/or compensation, and the amounts to be awarded, will be considered by the Director of Finance. In some cases, we will establish set rates for compensation of accommodation or travel costs, which will be applied automatically to all affected students. We will explain clearly how we have calculated these set rates. In other cases, we may ask you to provide evidence of costs which you have incurred for which you are seeking compensation. You will be advised about what will happen and what you will need to do at the appropriate time.
16. If you are unhappy with the action Richmond has taken to deal with issues of refund and compensation and in particular disruption to or cessation of your study, then you may use Richmond's Student Complaints Procedure to raise your concerns. Richmond hopes the above procedure will satisfactorily resolve your problem. Very occasionally this may not be the case; in this instance, you are able to ask the Office of the Independent Adjudicator for Higher Education (OIA) to review your complaint and the way in which it has been handled by Richmond. You can only refer your complaint to the OIA when you have exhausted Richmond's complaints procedure.

