Writtle University College

Higher Education Fees and Refund Policy

2022-23

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*Please note, this Higher Education Fees and Refunds Policy does* ***not*** *deal with:*

1. *fees or payment terms associated with halls of residence (student accommodation provided by Writtle University College). These details are contained in a separate accommodation contract;*
2. *fees or payment terms for short courses. These are contained in a separate contract and further details can be found online* [*writtle.ac.uk/ShortCourses*](http://writtle.ac.uk/ShortCourses)*.*

# Introduction

* 1. This Fees and Refund Policy (the “Policy”) sets out important information which you should read carefully *before* you accept any offer to study at Writtle University College (“the University College”, “WUC”, “we”). It applies to all students studying for a credit-bearing course and includes information about:
  2. how tuition fees are determined;
  3. when and how tuition fees need to be paid;
  4. bursaries and scholarships that may be available to you;
  5. how tuition fees are affected by changes to your mode of study or enrolment status; and
  6. when you are entitled to refunds or compensation.
  7. When you accept an offer of a place to study with us, you will enter into a contract with WUC. This Policy, together with the Higher Education Student Agreement, and the letter you received offering you a place to study at WUC (your ‘Offer Letter’), is part of the contract between you and WUC. If there are other documents that are part of the contract between us, your Offer Letter will set out what these are and where you can find them.
  8. WUC will regularly review this Policy and may make amendments to it in order to reflect operational, legal or regulatory requirements from time to time. We will use our reasonable endeavours to bring any significant changes to your attention and we may do this by email, letter, placing a notice on the [www.writtle.ac.uk](http://www.writtle.ac.uk) website or using some other method of communication.
  9. It is important that you check our website [www.writtle.ac.uk](http://www.writtle.ac.uk) periodically to see the latest versions of policies and regulations as well as any notices which may affect you.
  10. If you have any questions about this Policy, please contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk).

# Tuition fee charges

* 1. Your tuition fee is the amount paid to undertake a course of study; this is usually charged annually. Tuition fees are determined by your course of study, your mode of attendance, your fee status and the fee regime in force at the time of your first registration.
  2. You will find details of the tuition fee applicable to your course on the Finance page of the WUC website: [writtle.ac.uk/Finances](https://writtle.ac.uk/Finances). A full schedule of the 2022-23 fees can be accessed online here: <https://writtle.ac.uk/Higher-Education-Course-Fees-2022-23> Additional course costs are dealt with below.
  3. Undergraduate tuition fees for home students are regulated by the UK Government. WUC reserves the right to increase undergraduate tuition fees on an annual basis in line with the maximum increase permitted by the UK Government. Such fee increases will apply to all modes of study, including repeat years of study.
  4. All other tuition fees are unregulated and WUC reserves the right to increase these fees on an annual basis in line with the Retail Prices Index (‘RPI’). Such fee increases will apply to all modes of study, including repeat years of study.
  5. WUC will not increase tuition fees during the course of an academic year.
  6. The number of modules (“credits”) for which you are registered in the academic year will determine your mode of study (i.e. full-time, part-time etc.):
  7. undergraduate students studying more than 90 credits in an academic year are classified as full-time students;
  8. postgraduate taught students studying for at least 120 credits in an academic year are classified as full-time students.
  9. The mode of study for postgraduate research students will be agreed at the point of application and will either be set out in your offer letter or can be found on the Finance page of the WUC website: [writtle.ac.uk/Finances](https://writtle.ac.uk/Finances). A full schedule of the 2022-23 fees can be accessed online here: <https://writtle.ac.uk/Higher-Education-Course-Fees-2022-23>
  10. The annual tuition fee for applicants that have undergone the Accreditation of Prior Learning (APL) process will be in line with the published HE course fees.  A reduction may be applicable dependent on credit volume (see 2.6 above).

# Additional costs

* 1. There may be additional costs and charges relating to your course of study, for example to cover field trips, specialist clothing or materials. Details of any particular costs and charges for your course can be found on the relevant course pages on the WUC website. Please be aware that:
  2. to the extent that any equipment can be purchased via a retailer, we may have provided an indication of the cost, but this is an estimate only and you are advised to make your own enquiries to ensure you have the appropriate equipment that meets any requirements we may have stipulated; and
  3. if your course requires a professional membership and or a Disclosure and Barring Service Check (a “DBS Check”) the costs of obtaining these are not set by WUC and we have no control over them.
  4. Postgraduate research students may be required to pay additional costs (“bench fees”) to cover equipment and materials. Any bench fees will either be set out in your offer letter or can be found on the Finance page of the WUC website: [writtle.ac.uk/Finances](https://writtle.ac.uk/Finances) .

# Fee status

* 1. As part of your application to study at WUC, we may ask you to complete a fee status questionnaire to determine your fee status as either a “home”, or “overseas” student. This assessment is based on your immigration status and residence history and is undertaken in accordance with UK legislation. It is important that you understand our assessment of your fee status before you accept any offer from us.
  2. The assessment of your fee status will normally apply for the duration of your course. However, if at any point you believe there has been a change to your immigration status you must **immediately** inform WUC. In such circumstances we reserve the right to review your fee status and to amend your fees upwards or downwards as appropriate.
  3. If at any point during the application process or whilst you are a student, you feel you have been incorrectly assessed, please contact the Admissions Department at the earliest opportunity [admissions@writtle.ac.uk](mailto:admissions@writtle.ac.uk).

# Tuition fee deposits (payable by international students only)

* 1. International students (including international students already living in the UK) are required to pay a tuition fee deposit with the exception of some Government sponsored applicants. Payment of a tuition fee deposit reduces the amount of tuition fees payable on arrival and may help to secure your visa for study in the UK.
  2. The tuition fee deposit will be required once you have accepted WUC’s offer of a place and after you have returned your Acceptance Form to WUC.
  3. If you are a Government sponsored student, please send us a formal letter of financial guarantee from your Government or Ministerial Department to confirm that they will pay your tuition fees. This should include a full invoice address and a contact name and number. WUC may at its discretion then decide to waive the requirement for a tuition fee deposit, however the full tuition fee then becomes payable at enrolment in addition to your first payment.
  4. If you require a Confirmation of Acceptance for Studies (“CAS”) for a student visa application, WUC will not be able to issue you with one until we have either received your deposit in cleared funds or we have received your Government sponsorship letter. The deadline for payment of all tuition fee deposits is 1 September 2021. Please allow for as much time as possible to deal with your visa formalities.
  5. The international student tuition fee payment schedule for the 2022-23 academic year is:

| Tuition Fee 2022-23 Academic Year | Postgraduate | Undergraduate |
| --- | --- | --- |
| Deposit payment deadline 1 September 2022\* | £5,733 | £5,200 |
| Payment 1 deadline 16 September 2022\* | £3,850 | £3,750 |
| Payment 2 deadline 16 December 2022\* | £3,850 | £3,750 |
| Total tuition fee payable | £13,433 | £12,700 |

* 1. Tuition fee deposits are non-refundable unless you are refused a student visa by the UKVI, in which case WUC will refund your tuition fee deposit on condition that you provide us with:
  2. documentary evidence of your visa refusal within 28 days of receiving the refusal decision;
  3. the original visa refusal letter/documents; and
  4. a completed WUC Refund Application Form RRA which is available from [admissions@writtle.ac.uk](mailto:admissions@writtle.ac.uk).

**Please note that tuition fee deposit refunds may be subject to bank charges and exchange rate fluctuation which is outside of WUC’s control.**

* 1. A tuition fee deposit may be transferred to another course or another start date provided that the deferral has been agreed by WUC in writing and either the other course commences, or the new start date is within one year of the original course start date.
  2. In the event that you pay your tuition fee deposit and you do not enrol by an agreed date and do not provide WUC with formal notification of a course deferral, you will not be entitled to a refund of your tuition fee deposit.

# Student loans

* 1. Home students on designated undergraduate and postgraduate courses may be eligible for a tuition fee loan from Student Finance England or the equivalent authorities in Scotland, Wales and Northern Ireland. This financial support is administered by the Student Loans Company (“SLC”). For undergraduate students, tuition fees will be paid by the SLC directly to WUC. For postgraduate students, the tuition fee loan will be paid by the SLC to the student and the student shall be liable to pay the correct tuition fee amount to WUC.
  2. Eligible undergraduate students may also apply for a separate maintenance loan to support them with the costs of studying full-time. Maintenance loans will be paid by the SLC to the student.
  3. You are responsible for entering the correct programme and fee information when applying to the SLC for support. Applications for support must be made for each year of study for the correct course, course year and amount. We strongly encourage you to apply for student loan funding well in advance of the start of the academic year.
  4. If you have not provided WUC with evidence of your application to the SLC for a fee loan by 10 October 2022 and have not otherwise paid your tuition fees or confirmed sponsorship, WUC may terminate your registration.
  5. The SLC will normally provide loan funding for a first undergraduate degree for the number of years’ duration of the programme plus one (1) year. You will be personally liable for any additional years of study, or for any years of study that may not be funded by the SLC due to previous study at another institution.
  6. If your application for funding is rejected by the SLC after you have commenced your course of study, you will be immediately liable for all outstanding tuition fees. Students receiving late notification from the SLC of rejected applications should contact WUC as soon as possible to discuss their options.
  7. If you are in receipt of a maintenance loan from the SLC, the first instalment will normally be released to you 3-5 working days after WUC submits a registration confirmation and never before the first day of teaching. For new students, WUC will submit registration confirmation after evidence of attendance at induction week. For returning students, WUC will submit registration confirmation after completion of online re-enrolment for the coming academic year.
  8. You should make provision for a short gap between the start of your course and the receipt of any maintenance loan or grants to which you are entitled. If you experience a delay in receiving maintenance loan funding, leading to difficulties attending scheduled classes or engaging with your studies, you should immediately contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk).

# Fee sponsorship

* 1. A fee sponsor is defined as an employer or other organisation that agrees to pay your tuition fees in part or in full. A parent, friend or relative will not be considered a fee sponsor. Under the terms of this Policy, the SLC, local authorities and research councils are not defined as fee sponsors.
  2. Where you are being sponsored for part or all of your tuition fees, you must provide a letter confirming this to the Head of Registry and Admissions [admissions@writtle.ac.uk](mailto:admissions@writtle.ac.uk) no later than 1 September 2022.
  3. WUC will invoice sponsors for their contribution to your fees once you have registered. Sponsors must pay in full within 30 days from the date of invoice.
  4. Where your sponsor defaults on any fee payment arrangement, you will be immediately liable for all outstanding fees.

# Bursaries and scholarships

* 1. A range of bursaries and scholarships are available to students, dependent on individual circumstances. Full details, including the deadline for application to each scheme, can be accessed via the WUC website <https://writtle.ac.uk/Scholarships-&-Bursaries-22-23>
  2. In the event that you are awarded financial support you agree to be bound by the terms and conditions relating to the relevant bursary or scholarship scheme. You must apply by the bursary or scholarships scheme deadline for your application to be considered.

# Other financial assistance

* 1. If you are experiencing financial difficulties with your studies, it is very important that you discuss this with WUC at the earliest opportunity by contacting [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk).
  2. WUC operates a Higher Education Hardship Fund for home/EU undergraduate and postgraduate students experiencing serious financial hardship. To be eligible for support, WUC will normally expect you to already be in receipt of available student loan funding from Student Finance England or equivalent authorities in Scotland, Wales and Northern Ireland.
  3. To apply for support from the Higher Education Hardship Fund, you should contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk) or complete the application form available on the WUC website <http://writtle.ac.uk/Financial-Hardship-Assistance>.
  4. You can seek advice and assistance on payment of tuition fees and associated costs from a number of external agencies, including:

1. the Student Loans Company ([www.slc.co.uk](http://www.slc.co.uk));
2. the National Union of Students ([www.nus.org.uk](http://www.nus.org.uk));
3. UKCISA, The Council for International Education ([www.ukcisa.org.uk](http://www.ukcisa.org.uk)); or
4. National Association of Citizen’s Advice Bureau ([www.nacab.org.uk](http://www.nacab.org.uk)).

# Refunds and compensation

* 1. WUC will refund tuition fees paid for credit-bearing courses in the following circumstances:
  2. where you exercise your right to cancel your contract within the 14-day cancellation period, in which case WUC will issue you with a refund of any tuition fees and course deposits paid (WUC reserves the right to deduct a proportion of the tuition fee and course deposit paid to reflect costs of any tuition you have received or any materials that have been provided to you within these 14 days. A full breakdown of charges will be provided to you in such circumstances); or
  3. where you withdraw from your course of study, or are required to withdraw, WUC will re-calculate your tuition fees according to clause 14.2 of this Policy and will return any fees you are no longer liable to pay; or
  4. where WUC is no longer able to teach, assess or otherwise provide you with the course of study on which you registered, tuition fees will be refunded in accordance with clause 10.2 of this Policy; or
  5. where you have made an overpayment of your tuition fees.
  6. In the following circumstances WUC will offer a full refund of all tuition fees you have paid for any incomplete years of study:
  7. WUC makes material changes to your course of study and, following consultation with you, you choose not to accept those changes and to withdraw from your course; or
  8. you are unable to complete your course of study due to an operational, financial, regulatory event or an event beyond our reasonable control and WUC has been unable to identify a suitable alternative course, study location or other higher education provider, or you choose not to accept the alternative option(s) provided to you.
  9. Where a situation described in clause 10.2 applies and you decide to transfer to another institution to complete the course of study you commenced at WUC, we will refund any difference in the tuition fee costs. In this situation we continue to pay any scholarship and bursaries relating to the year(s) of study you were unable to compete at WUC, and which you would otherwise have been paid.
  10. Where a situation described in clause 10.2 applies, WUC will compensate you for reasonable costs incurred during any incomplete years of study at the point where you choose to withdraw, or are required to withdraw, from your course. Reasonable maintenance costs will be calculated according to individual circumstances but will normally include the accommodation and travel costs you have incurred as a result of studying at WUC.
  11. WUC reserves the right to make minor changes to courses at any point. Minor course modifications are usually made on an annual basis, often as a result of student feedback, to enhance the student experience and ensure that WUC courses remain relevant and up to date. Such changes might involve updates to module content, alterations to timetables and the timing of assessments, or changes to the individual staff members involved with delivery. Neither tuition fee refunds nor compensation will be issued as a result of minor course modifications.
  12. Where an operational, financial, regulatory event or an event beyond our reasonable control requires WUC to make a major change to teaching or assessment, we will ensure that you are not financially penalised, either with respect to tuition fees or reasonable maintenance costs, should additional periods of teaching and assessment be required beyond your original course schedule.
  13. WUC will not award compensation for future loss of earnings as a result of you choosing to withdraw, or being required to withdraw, from your course.
  14. WUC will not offer a refund in respect of courses where an award has been conferred.
  15. WUC will not refund any credit balances more than three (3) years after you have left the University College.
  16. You may request a refund by writing to [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk). Your eligibility for a refund will be notified to you in writing and, if confirmed, will be processed as soon as reasonably possible and in accordance with the terms set out in this policy.
  17. If you are entitled to a refund, the refunded amount will be:
  18. made to the original person or organisation who paid the fee;
  19. where payment was made by debit/credit card, paid back to the original card;
  20. made to the country from which the funds originated; and
  21. made in pounds sterling.
  22. Where you are awarded a tuition fee refund and your tuition fees have been paid directly to WUC by the Student Loans Company, the refunded fees will be returned to the Student Loan Company.
  23. No refunds or compensation will be paid in cash.
  24. WUC accepts no liability for losses arising from exchange rate fluctuations or bank charges.

# How and when to pay

* 1. You are required to pay the full tuition fee amount due at each liability point. Tuition fees for all courses are payable according to the following schedule, unless you have an alternative arrangement with WUC agreed in writing:

| Tuition fee liability dates (for academic year 2022-23) | Annual tuition fee payable | |
| --- | --- | --- |
| undergraduates with  SLC tuition fee loans | all other students and  courses |
| 19 September - 2 October 2022 | 0% | 0% |
| From 3 October 2022 | 25% | 33% |
| From 16 January 2023 | 25% | 33% |
| From 17 April 2023 | 50% | 34% |

* 1. Full or partial payment of fees can be made using one of the following methods:

1. in person at the WUC campus (Finance Office, Main Building, Lower Floor)
2. by telephone using a credit or debit card (call 01245 424207)
3. by cheque made payable to ‘Writtle University College’; or
4. by bank to bank transfer:

Barclays Bank Chelmsford

Account Number 50936146

Sort Code 20-20-35

You should ensure that you obtain a receipt of payment which confirms any bank transfers made.

* 1. If you experience difficulties in paying by any of the above methods, you should contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk) at the earliest opportunity.
  2. WUC does not accept American Express or payment by banker’s draft.
  3. Where you make a partial payment to WUC and you owe money for a number of different charges, for example tuition fees, accommodation costs or additional costs associated with your course, payments made to us will be applied as follows:

1. tuition fees; then
2. accommodation fees and charges; then
3. additional course fees; and then
4. any other item, if more than one, in the order in which these items became payable.

# Non-payment

* 1. You are responsible for all fees associated with your course of study, even where sponsorship arrangements are in place. WUC will always seek to recover fees directly from you in cases where payment from other approved sources is not forthcoming, except where you are enrolled on a course directly commissioned and funded by a third party, for example an apprenticeship course.
  2. If you are experiencing any difficulties meeting your tuition fee payments, you should discuss this with WUC at the earliest opportunity by contacting [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk). We will at all times seek to be understanding of your individual financial circumstances and will take reasonable steps to support you.
  3. WUC will take action to enforce settlement of debt for unpaid fees and charges against all current and former students who have failed to discuss with WUC a solution to settle the debt, or who have failed to honour agreements to pay.
  4. If you do not pay your tuition fees in accordance with this Policy, WUC reserves the right to restrict access to WUC premises and facilities, to suspend or terminate your registration with WUC, to withhold your results and to not permit you to graduate.
  5. In addition to the restrictions listed in clause 12.4, WUC reserves the right to:
  6. charge a late payment administration fee of up to £25; and
  7. charge interest on any unpaid fees at an annual rate of 5% above the Bank of England’s base rate.
  8. If you leave WUC with outstanding debts, we will continue to pursue the debt. WUC may engage third parties to recover outstanding debts and may take legal proceedings in relation to non-payment of fees.

# Cancellation

* 1. Once you have accepted an offer, you have the right to cancel your contract with WUC at any time within 14 days of the date that you formally accepted the offer.
  2. To exercise your right to cancel, you must notify WUC in writing. If you have applied to WUC:
  3. through UCAS, then you will need log in to [track.ucas.com](https://track.ucas.com/) and follow the instructions provided by UCAS in order to cancel your contract. WUC will consider your contract to be cancelled on the day that you complete all the steps required by UCAS in order for you to cancel your contract; or
  4. directly, you will need to write to [admissions@writtle.ac.uk](mailto:admissions@writtle.ac.uk) to confirm that you wish to cancel your contract. WUC will consider your contract to be cancelled on the day that it receives your e-mail.
  5. If you have made any payment under the contract prior to the date of cancellation, WUC commits to issuing a full refund within 30 days.
  6. If you are a home student in your first year of study and you decide to withdraw from WUC within the first 14 days of semester one, you will not be liable for any tuition fee payments as set out in clause 11.1. This exemption does not apply to international tuition fee deposits, which are separate to tuition fees and are payable by no later than 1 September 2022.
  7. You may terminate your contract after the expiry of the 14-day period set out in clause 13.4, by giving written notice to [admissions@writtle.ac.uk](mailto:admissions@writtle.ac.uk), however, you will be liable for tuition fees in accordance with clause 14.2 of this policy.

# Withdrawal and suspension

* 1. You may terminate your registration with WUC at any point. To withdraw from WUC you must give notice in writing to [admissions@writtle.ac.uk](mailto:admissions@writtle.ac.uk). Notice takes effect on receipt.
  2. Where you withdraw from your course, or are required to withdraw by WUC, you may be entitled to a tuition fee refund. We will re-calculate your tuition fees based on the point in the academic year that the withdrawal takes effect in accordance with the following fee liability schedule:

| Withdrawal between the following dates  (for academic year 2022-23) | % of annual tuition fee refundable | |
| --- | --- | --- |
| undergraduates with  SLC tuition fee loans | all other students and  courses |
| 19 September – 2nd October 2022 | 100% | 100% |
| 3 October 2022 - 15 January 2023 | 75% | 67% |
| 16 January 2023 - 16 April 2023 | 50% | 34% |
| From 17 April 2023 | 0% | 0% |

* 1. On termination of your registration with WUC you will become immediately liable for any outstanding tuition fees in accordance with this Policy.
  2. Where you are in receipt of SLC maintenance loans and you choose to withdraw from your course, or are required to withdraw by WUC, we will notify the SLC of your withdrawal. You may be liable to pay back part or all of your maintenance loan for the year.
  3. If you withdraw from your course and subsequently wish to recommence your studies, you will be required to re-apply and will be assessed as a new student for tuition fee purposes.
  4. WUC may suspend your registration in accordance with our student regulations and policies. A decision to suspend registration will normally be for a short period of time (normally no more than 4 weeks) to enable an investigation to be conducted or whilst an appropriate course of action is being determined. If you are subsequently permitted to recommence your studies, you will not be eligible for any tuition fee refund.
  5. If you are suspended by WUC and are subsequently required to withdraw from your course, or choose to withdraw, your eligibility for a refund will be calculated according to the schedule in clause 14.2 of this Policy, based on the date of suspension.

# Intermission

* 1. Intermission is defined as a formal break in your studies and must be agreed between you and WUC. An intermission is approved for a defined period of time, after which you are expected to return to your studies.
  2. Where you return to study following an intermission, you will be liable to pay the tuition fee amount published for the new academic year, including any inflationary increases applied by WUC and/or permitted by the UK government.
  3. Intermission may affect the total tuition fees payable for your course and may affect your future entitlement to tuition fee and maintenance loan funding. You are strongly encouraged to discuss the financial implications of a proposed intermission with the Student Finance team (please contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk)).

# Repeat assessment and repeat study (taught students)

* 1. Where you fail one or more of your assessments at the first opportunity, you will normally be permitted to re-take the failed components/modules before the beginning of the next academic year.
  2. Where you have not passed all required credits by the beginning of the next academic year, you may be permitted to progress on your course and complete the failed credits during the next level of study. You will be charged additional tuition fees for these outstanding attempts at an assessment, up to a maximum of £300 in any one year.
  3. Where you fail your second attempt at one or more of your modules and this means that you cannot progress to the next level of study on your course, you will normally be required to repeat the full year of study. You will normally be charged the full annual tuition fee for a repeat year of study.
  4. Where you reside abroad and are not able to return to WUC for an examination, you will be required to meet the administration costs of any assessment conducted outside the UK.

# Course transfers

* 1. Where a course transfer involves an increase in tuition fees you will be immediately liable for the difference between the old and new course fee.
  2. Where a course transfer involves a decrease in tuition fees, you will be refunded any overpayment you have made in accordance with clause 10.1 of this Policy.
  3. There will be no reduction in tuition fees where you transfer from an honours degree course to a non-honours award.

# Transcripts, degree certificates and graduation costs

* 1. You will be issued with a transcript and a degree certificate free of charge. You are responsible for ensuring that WUC has an up-to-date record of your postal address. All subsequent copies of transcripts will incur a charge of £20 and all subsequent copies of degree certificates will incur a charge of £40.
  2. Writtle University College graduation ceremonies are usually held at Chelmsford Cathedral in early September. All graduands are entitled to two free guest tickets, which can be requested at the first stage of the booking process. Additional tickets are chargeable and will be released on a first come, first served basis at the beginning of August.
  3. Though there is no charge for eligible students to attend the graduation ceremony, you must meet your own robe hire and travel costs. Photography, memorabilia and entry to the drinks reception are also chargeable. If you are concerned that you will be unable to attend your graduation ceremony for financial reasons, please contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk) at the earliest opportunity.

# Further information

* 1. If you have any questions about this Policy, please contact [student.finance@writtle.ac.uk](mailto:student.finance@writtle.ac.uk).
  2. If you wish to raise a complaint regarding the application of this Policy, or any other aspect of WUC’s service, you may do so by following our Student Complaints Procedure <https://writtle.ac.uk/PDFS/complaints_procedure.pdf>.