London Academy for Applied Technology (LAAT)

Refund and Compensation Policy

Policy title:	Refund and Compensation Policy
Document reference:	LAAT-STD-RCP-001
Department / Function:	Finance and Operations
Policy Owner:	Chief Finance and Operations Officer (CFOO)
Executive accountability:	Executive Leadership Team (ELT)
Academic assurance:	Dean
Approved by:	Board of Governors, following ARFC recommendation and Academic Board consultation where appropriate
Version:	v1.1 — OfS C5 and LAAT governance-aligned revision
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Related documents:	Student Contract / Terms and Conditions; Tuition Fees, Fee Liability and Debt Management Policy; Course Changes, Closures and Material Changes Policy; Student Complaints Procedure; Academic Appeals Policy; Student Protection Arrangements / C5 Publication Page; Financial Regulations and Scheme of Delegation; Equality, Diversity and Inclusion Policy; Records Retention Schedule and Data Protection Policy; Partnership agreement and operational schedules with awarding / validating body

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Terms of Reference

This policy is a key student-facing document for LAAT's application for initial registration with the Office for Students (OfS). For applications made on or after 28 August 2025, initial condition C5 (Treating Students Fairly) replaces the earlier conditions C1 and C3. This policy is specifically designed to address the prohibited-behaviour requirements under C5 and must be read consistently with LAAT's student contract, complaints procedure, fee liability arrangements and published course information. Where documents conflict, the interpretation that preserves the student's legal rights will apply pending formal correction.

Nothing in this policy removes or limits a student's statutory, contractual, regulatory or OIA rights.

1. Purpose

This policy sets out, in clear and accessible terms, when LAAT will provide a refund, fee adjustment, compensation or other remedy; how the amount will be calculated; how a student can make a claim; how decisions will be made independently and within defined timescales; and how LAAT will fund, govern, record and review its arrangements.

LAAT will ordinarily seek first to preserve continuation of study and to provide the education and services promised. Financial redress is not restricted to exceptional institutional failure — it may be appropriate whenever LAAT has not provided, or is not reasonably able to provide, what it contracted or represented that it would provide, or where consumer law, the student contract or this policy gives the student a right to cancel, withdraw, obtain a refund or receive compensation.

2. Scope

2.1 People Covered

This policy applies to prospective students who have received an offer, current students and former students who retain a live issue arising from their studies. It applies to higher education delivered by or on behalf of LAAT, in person, online or in blended form, and to ancillary services directly contracted with LAAT.

Where a claim is open or in progress when a new version of this policy takes effect, LAAT will assess it under whichever version is more favourable to the student.

2.2 Types of Redress Covered

This policy covers tuition fees and other sums paid or payable by the student, the Student Loans Company, an employer, sponsor or other fee payer; reasonable additional costs caused by LAAT's action or omission; and non-financial remedies. The person who funded the tuition fee will normally receive any tuition-fee refund. Compensation for personal impact will normally be paid directly to the affected student.

2.3 Relationship with Other Procedures

This policy does not replace the Academic Appeals Policy for challenges to academic judgement. A complaint or claim involving both academic and service issues will be routed so the student is not disadvantaged by having used a reasonable procedure in good faith.

Where education is delivered in partnership with any awarding or validating body, LAAT will identify the responsibilities of each organisation and coordinate with the partner so that a claim is considered by the correct body and the student receives a clear outcome.

3. Definitions

Term	Meaning
Accountable Officer	The named senior role-holder with executive accountability to the Board and the OfS for LAAT's compliance with the conditions of registration, including escalation of material student-interest or regulatory matters.
Compensation	Financial or non-financial redress for financial loss, distress, inconvenience, loss of opportunity or other material impact caused by LAAT's action or omission.
Cooling-off period	A period of at least 14 calendar days in which a student may cancel the student contract without giving a reason, in accordance with section 7.1.1.
Detriment	Actual or likely disadvantage, loss, harm, inconvenience or impairment of rights, including financial, academic, practical and accessibility-related impact.
ELT	The Executive Leadership Team comprising the Accountable Officer, CFOO and Dean. LAAT does not operate a Senior Leadership Team (SLT).
Material change	A change that a reasonable student could regard as important to their decision to study or continue studying, including changes to course content, qualification, mode, location, facilities, timetable pattern or fees.
Refund	Repayment or reversal of tuition fees or other sums paid for education or services not supplied, inadequately supplied, or cancelled in circumstances giving rise to a right to repayment.
SLT	LAAT does not operate a Senior Leadership Team. Any reference to an SLT in an older LAAT document must be corrected or formally interpreted as the relevant ELT or SMT body according to the function concerned.
SMT	The Senior Management Team comprising the ELT and key managers, including HR, Finance and other relevant managers. SMT is a collective body; it is not an individual role-holder.

Student	For this policy, includes prospective, current and former students within the scope of condition C5.
Student protection arrangements	LAAT's published suite of C5 student-facing documents, operational plans, financial provisions and partnership arrangements intended to protect continuity, rights and remedies.
Working day	A day on which LAAT's administrative offices are open, excluding weekends, public holidays and published institutional closure days.

4. Principles

Fairness

LAAT will not use a term, process or evidential requirement that unfairly limits a student's legal or contractual rights.

Clarity

Entitlements, calculation methods, evidence requirements, timescales and escalation routes will be stated in plain language and applied consistently across LAAT documents.

Prompt and proactive redress

Where LAAT identifies a cohort-wide failure or material change, it will assess and offer appropriate remedies without requiring each student to discover and prove the same institutional facts separately.

Proportionality

Redress will reflect the service not supplied, the severity and duration of the impact, reasonable mitigation and the individual circumstances of the student.

Accessibility and equality

Reasonable adjustments, alternative formats, representatives and additional support will be available. Accessibility and caring impacts will be considered in both mitigation and compensation.

No retaliation

Making a claim, complaint or review request will not adversely affect academic treatment, access to services or future references.

No unlawful waiver

Payment of an undisputed amount will not be made conditional on the student surrendering statutory rights or access to the OIA. Any separate settlement agreement must be voluntary, informed, lawful and appropriately authorised.

Independence and no self-approval

A person with a material conflict, previous determinative involvement or personal interest will not assess or authorise the claim.

Financial control and audit trail

Calculations, approvals and payments will be documented, reconciled and subject to delegated authority, dual control and ARFC oversight.

5. Governance and Oversight

5.1 Oversight Responsibilities

Primary oversight of financial redress, controls and student-protection risk rests with the Audit, Risk and Finance Committee (ARFC). The CFOO, as Policy Owner, is responsible for ensuring fair calculation, financial provision, delegated authority, dual control, payment processing, SLC adjustment, records management and ARFC reporting. The Board of Governors holds ultimate accountability for fair student treatment, financial sustainability and effective governance.

5.2 Audit, Risk and Finance Committee (ARFC)

The ARFC will:

- Exercise primary oversight of financial redress, reserves, liquidity, internal controls and consistency;
- Review the annual Refund and Compensation Report and recommend policy changes to the Board;
- Monitor significant claims, student-protection triggers and risk themes;
- Receive material matters by exception throughout the year.

5.3 Academic Board

Academic Board will receive the annual report and case themes where claims arise from academic delivery, assessment, course change or academic support. It provides assurance on academic remedies, standards and learning from failures. Academic Board is not the primary financial oversight body for this policy.

6. Roles and Responsibilities

Role / Body	Responsibility
Board of Governors	Ultimate accountability for fair student treatment, financial sustainability and effective governance. Approves this policy and receives assurance on material risks, significant cases and annual effectiveness.
Chief Finance and Operations Officer (CFOO) — Policy Owner	Ensures fair calculation, financial provision, delegated authority, dual control, payment processing, SLC adjustment, records management and ARFC reporting.
Accountable Officer	Executive accountability for OfS compliance and escalation of material student-interest or regulatory matters. Provides or

	arranges independent review and reports material issues to the Board and OfS where required.
Dean	Academic assurance and co-assessment of academic-delivery claims. Ensures academic remedies and partnership actions are appropriate, subject to conflict safeguards.
Executive Leadership Team (ELT)	Accountable Officer, CFOO and Dean. Coordinates urgent institutional responses and escalates material student-protection risks. LAAT does not operate an SLT.
Senior Management Team (SMT)	ELT plus key managers including HR, Finance and other relevant managers. Collectively authorises exceptional, disputed, cohort-wide or material redress. SMT is not represented by one named individual.
Student Experience Officer	Operational contact and case coordinator; supports accessibility, communication, student evidence and implementation of remedies.
Finance Assistant	Checks fee and payment records, prepares calculations under supervision, maintains documentation and processes authorised payments. This role does not independently approve claims.
Governance and Compliance Manager	Maintains version control, policy register, decision records and reporting schedule; checks regulatory alignment and publication; supports committee reporting and conflicts records.

7. Policy Statement

This section sets out the mandatory requirements that apply to all refund, compensation and redress decisions at LAAT.

7.1 When a refund, fee adjustment or compensation may be due

7.1.1 Right to cancel and 14-day cooling-off period. LAAT provides a minimum 14-calendar-day cooling-off period for every student contract. Where the contract is a distance or off-premises contract, this gives effect to the statutory right to cancel under the Consumer Contracts Regulations 2013. The period starts on the day after the student accepts the offer or enters into the contract. The student may cancel by any clear statement without giving a reason. Where the student asks LAAT to begin delivery during the cooling-off period and then cancels, LAAT may charge only a fair, proportionate amount for services actually supplied. Refunds will be made within 14 days of the cancellation notice.

7.1.2 Voluntary withdrawal after the cooling-off period. A student who voluntarily withdraws after the cooling-off period may be entitled to a fee reduction or refund under the published student contract and tuition-fee liability schedule. LAAT will not retain payment for education or services not supplied, impose a disproportionate penalty, or charge more than the fair value of services already supplied and reasonable, specifically disclosed, non-recoverable costs. Withdrawal for serious illness, bereavement, disability-related reasons, safeguarding concerns or other compelling circumstances will be considered sensitively and may justify discretionary remission beyond the minimum contractual entitlement.

7.1.3 Provider-initiated cancellation or material change. A refund, compensation or other remedy may be due where LAAT cancels or suspends a course, withdraws an offer without a lawful and fair basis, makes a material change after contract, or cannot provide a material element of the advertised provision. A student who reasonably declines a material change will be offered appropriate alternatives and a fair right to cancel or transfer, with refund and compensation assessed under this policy.

7.1.4 Failure, disruption or inadequate performance. Redress may be due where teaching, assessment, supervision, academic support, facilities or contracted ancillary services are not supplied, are supplied materially late, or are materially below the standard a student is reasonably entitled to expect. This may include closure, regulatory restriction, prolonged loss of premises or systems, significant staffing failure, partnership breakdown or failure to make reasonable adjustments.

7.1.5 Compensation may also be appropriate for reasonable additional travel, accommodation, childcare, visa, equipment or transfer costs directly caused by LAAT's action or omission; fees or charges paid for a service that was not supplied; material academic disadvantage where not fully remedied by an academic solution; material distress, inconvenience or loss of opportunity; and material accessibility or equality impact. These examples are not exhaustive. A student does not have to show deliberate wrongdoing.

7.1.6 Matters normally outside this policy. Compensation will not normally be due for personal dissatisfaction where LAAT has delivered the contracted service to the required standard, or for losses that are too remote or not reasonably connected to LAAT's action. However, these exclusions will never be applied mechanically or so as to remove a legal right. Completed study, voluntary withdrawal or absence of receipts does not automatically prevent a claim where a legally or contractually recognised loss can be established by other reasonable evidence.

7.2 Student protection trigger events and thresholds

The following events trigger formal consideration under LAAT's student protection arrangements. A trigger does not automatically determine the remedy; it requires documented assessment, student communication, mitigation, financial provision and governance escalation.

Trigger	Threshold / indicator	Minimum response
Programme or cohort closure	Decision or credible proposal to close, suspend or materially reduce a programme or cohort after offers have been made or students enrolled.	ELT/SMT impact assessment; partner consultation; teach-out and transfer options; automatic refund and compensation assessment.

Awarding or validating partner event	Notice of withdrawal, suspension, expiry, restriction or material risk to validation, franchise or awarding arrangements.	Immediate escalation to Accountable Officer, Dean, CFOO and Board Chair; partner plan; student information; alternative award and transfer and redress assessment.
Loss of campus, building or essential facilities	Permanent loss, or unplanned unavailability affecting five consecutive scheduled teaching days or ten working days, unless material detriment arises sooner.	Accessible alternative location or mode assessment; travel and accessibility impact; cost and compensation review.
Material change to delivery	A change to mode, location, timetable pattern, course content, qualification, specialist facilities, fees or charges that a reasonable student could regard as important.	Consultation, equality and accessibility assessment, right to decline where appropriate, alternative provision and redress.
Regulatory or legal restriction	OfS, awarding-body, licensing, safeguarding, health and safety or other restriction that prevents or materially limits advertised delivery.	ELT incident response; regulatory reporting assessment; continuation, transfer and refund and compensation plan.
Teaching, assessment or systems failure	Failure affecting a scheduled teaching or assessment opportunity, or disruption lasting five consecutive scheduled teaching days or ten working days, unless material detriment arises sooner.	Academic recovery plan; alternative assessment or teaching; impact assessment; redress where not fully remedied.
Market-exit risk	A material risk that LAAT will fully or substantially cease higher education provision in England.	Immediate Board and ARFC escalation; compliance with any OfS Student Protection Direction; teach-out, transfer, records, advice, refunds and compensation.

Threshold safeguard: The numerical indicators above are escalation thresholds, not waiting periods or limits on student rights. LAAT must act sooner where the seriousness, timing, accessibility impact or likely detriment requires it.

7.3 How refunds and compensation are calculated

7.3.1 Core rules. No student will be charged for a service that LAAT has not supplied unless a lawful, fair and clearly disclosed term provides otherwise. The calculation will separate tuition-fee refunds, other fee refunds, additional financial loss, compensation for non-financial impact and non-financial remedies. No arbitrary financial cap will override a higher statutory or contractual entitlement. Any discretionary bands or precedents are guides, not fixed limits. This applies alongside the individualised assessment required by 7.3.4.

7.3.2 Tuition-fee refund. The starting calculation is: Fee attributable to the affected module, service or period × proportion not delivered or not adequately remedied = tuition-fee refund due. Where the whole contract is cancelled within the cooling-off period before delivery begins, the refund is 100 per cent of sums paid. For voluntary withdrawal, the amount retained will not exceed the fair value of services supplied to the withdrawal date plus reasonable, disclosed and evidenced non-recoverable costs, subject to the published fee-liability schedule.

7.3.3 Other financial loss. Reimbursement due = reasonable additional cost directly caused by LAAT minus savings and confirmed third-party refunds for the same cost. LAAT may ask for receipts, invoices, travel records, bank evidence or other reasonable proof. Where documentary evidence is unavailable for a credible reason, LAAT will consider alternative evidence and reasonable estimates.

7.3.4 Compensation for distress, inconvenience and loss of opportunity. Compensation is assessed separately from fee repayment. The assessment will consider: seriousness and duration of the failure; whether it affected a core academic or contractual commitment; actual academic and practical consequences; delay; distress and inconvenience; loss of opportunity; the student’s particular circumstances and accessibility needs; the reasonableness and timeliness of LAAT’s mitigation; and OIA principles and published case-learning where relevant.

As a guide, LAAT uses the OIA’s published indicative compensation bands when assessing awards for distress and inconvenience. These are a guide, not a cap: a higher amount will be paid where individual circumstances justify it.

Level of distress and inconvenience	Indicative compensation range
Moderate	Up to £500
Substantial	£501 to £2,000
Severe	£2,001 to £5,000

Awards above £5,000 are not excluded where individual circumstances justify a higher amount. The decision letter will state which band applied and the reasoning.

7.3.5 Non-financial remedies. A fair remedy may include an apology, explanation, correction of records, repeat or replacement teaching, a fresh assessment opportunity, additional academic or wellbeing support, priority access to facilities, transfer assistance, deadline adjustment, staff training, process change or another outcome agreed with the student. Non-financial remedies may be combined with financial redress and will not be used to avoid paying a refund or compensation that is otherwise due.

7.3.6 Payment destination and Student Loans Company. Tuition-fee refunds will normally be paid or credited to the original fee payer. Where fees were paid through the Student Loans Company, LAAT will make the required adjustment and provide confirmation to the student. Compensation for the student's personal loss will normally be paid directly to the student. Payments will be made by secure electronic method. LAAT will not make payment conditional on a general full-and-final-settlement waiver.

7.4 Claim and decision process

7.4.1 Automatic and individual routes. Where LAAT identifies a cohort-wide or institutional failure, the CFOO and Dean will arrange a proactive impact and redress assessment. Students will not be required to submit separate evidence of facts already held by LAAT, although they may submit evidence of individual additional impact.

7.4.2 How to submit. A student may submit a claim or cancellation notice to finance.department@laat.ac.uk, copying studentexperience@laat.ac.uk, in person at any campus, by telephone, or through a nominated representative, or by another accessible route published by LAAT. A written claim should normally identify the student, course, relevant dates, what happened, the remedy sought and any supporting evidence. LAAT will assist a student who cannot reasonably provide a written submission without support. Claims should normally be submitted within 12 months of the event or of the student reasonably becoming aware of it. LAAT will extend this period where there is a good reason. This 12-month internal window does not reduce a student's statutory limitation period for bringing a legal claim.

7.4.3 Acknowledgement. On receipt of a claim LAAT will: acknowledge receipt within five working days; confirm the case owner, applicable procedure, expected decision date and any information required; check whether urgent interim support or payment is needed to prevent further detriment; identify partnership responsibilities and coordinate with the relevant partner institution where necessary; and confirm any reasonable adjustments or representative arrangements.

7.4.4 Evidence and assessment. The assessment will be led by the CFOO and Dean, or suitably independent nominees, with support from the Student Experience Officer and Finance Assistant. The Finance Assistant may verify records, calculate proposed amounts and process approved payments but does not have sole decision-making authority. Assessors will consider LAAT's own records, the student's evidence, contractual commitments, published information, mitigation offered, the calculation framework and comparable decisions.

7.4.5 Decision and authorisation. A reasoned written decision will normally be issued within 20 working days of receipt of a sufficiently complete claim. It will state the facts found, whether the claim is upheld in full or part, the calculation and evidence, any non-financial remedy, payment arrangements, review rights and the route to the OIA. Routine cooling-off refunds and fee corrections may be processed under a documented CFOO delegation where the amount follows the published formula and no discretion is required. This delegation does not remove the dual-control requirement in 9.1: the person processing the payment must not be the same person who calculated or approved it. Compensation, exceptional remission, disputed calculations, cohort-wide schemes and material student-protection payments require collective SMT authorisation within the Scheme of Delegation and Financial Regulations. No officer may approve their own calculation or payment.

7.4.6 Extension of the 20-working-day period. If LAAT cannot issue the decision within 20 working days, it will write to the student before the deadline, explain the reason, identify outstanding actions, give a revised date and name the person responsible. The student will receive an update at least every ten working days until the decision is issued. An interim payment will be considered where an undisputed amount is due or delay would cause hardship.

7.4.7 Payment timescale. An approved payment will normally be made within ten working days after the student accepts the payment details or the decision becomes administratively final. Statutory cooling-off refunds will be made within the legally required period.

7.5 Review, complaints and the OIA

7.5.1 A student who is dissatisfied with the outcome or process may request an internal review within ten working days of the decision. A late request will be accepted where there is a good reason. Review grounds include a material procedural error, new evidence that could not reasonably have been provided earlier, a calculation error, unreasonable or disproportionate outcome, conflict of interest, or failure to apply this policy or the student's rights.

7.5.2 The review will be conducted by the Accountable Officer or an independent senior manager who was not involved in the original decision. Where the Accountable Officer is conflicted, the CFOO or a suitably independent senior manager nominated by the Chair of Governors will act. The review outcome will normally be issued within 20 working days.

7.5.3 Following registration, LAAT will cooperate with and subscribe to the student complaints scheme run by the Office of the Independent Adjudicator for Higher Education (OIA), as required by ongoing condition C2. When the applicable internal procedures are complete, the relevant OIA member will issue a Completion of Procedures letter as soon as possible and normally within 28 days. The letter will explain how to complain to the OIA. The OIA must normally receive the student's complaint within 12 months of the date of the Completion of Procedures letter.

7.6 Conflicts of interest and independence

7.6.1 All assessors, reviewers, SMT members and payment authorisers must declare any actual, potential or perceived conflict at the outset and whenever circumstances change.

7.6.2 Where the Dean has a material interest or prior determinative involvement, the Accountable Officer will act in the Dean's place for the assessment.

7.6.3 Where the Accountable Officer is conflicted, the CFOO or a suitably independent senior manager nominated by the Chair of Governors will act.

7.6.4 Where the CFOO is conflicted, the Accountable Officer will nominate a suitably independent finance-competent manager or external adviser, and payment authorisation will follow the Scheme of Delegation.

7.6.5 A conflicted SMT member will withdraw from discussion and decision. The decision record will state the conflict, withdrawal and alternative arrangements.

7.6.6 No person will review their own decision, approve a payment to themselves, or exercise both preparation and final authorisation of the same payment.

8. Standard Operating Procedure (SOP) – Overview

The Standard Operating Procedure for this policy is set out in Appendix A (Decision and Calculation Matrix) and may be supplemented by process flowcharts or operational guidance notes.

The SOP covers:

- Planning and preparation — how claims are received, logged and initially assessed;
- Communication — how students are informed of rights, expected timescales and outcomes;
- Operational steps — the calculation, consultation, authorisation and payment process;
- Escalation — circumstances requiring referral to the CFOO, ELT, ARFC or Board;
- Record-keeping — documentation requirements, the claims register, SLC adjustments and retention periods.

All staff involved in implementing this policy must follow the SOP.

9. Monitoring, Compliance and Review

9.1 Monitoring

The CFOO, as Policy Owner, will monitor implementation of this policy. Monitoring will include:

- Annual reporting to ARFC and Academic Board;
- Analysis of claim volumes, categories, outcomes and values;
- Review of decision timescales and extensions;
- Equality and accessibility themes;
- Root causes, lessons learned and actions taken.

Dual control will apply to all payments: one suitably authorised(currently book keeper) person prepares or verifies the calculation, and another(Finance Manager/CFOO) authorises the decision and payment. Delegations and thresholds must match the current Financial Regulations and Scheme of Delegation.

Finance will maintain a reconciled claims and payments register, linked to approval records, the general ledger, SLC adjustments and bank evidence.

9.2 Non-Compliance

Failure to comply with this policy, including failure to observe dual-control requirements or authorisation thresholds, may result in disciplinary action under the Staff Disciplinary Procedure. Managers who fail to handle claims in accordance with this policy may themselves be subject to disciplinary action.

9.3 Review

This policy will be reviewed at least annually and earlier following a material claim, OfS or OIA change, consumer-law development, partnership change, audit finding, control failure, student feedback or organisational change. The CFOO and Governance and Compliance Manager are responsible for initiating the review and presenting recommended amendments to ARFC and the Board for approval. Substantive changes require ARFC recommendation and Board approval, with Academic Board consultation where academic arrangements are affected.

At each review, LAAT will test the policy against the current C5 condition, OfS prohibited behaviours list and C5 checklist, and will check all related documents for substantive inconsistency.

10. List of Documents

Aligned with applicable OfS conditions, consumer protection legislation and sector good practice:

- Refund and Compensation Claim Form (LAAT-HR-FORM-RCP01)
- Financial Assessment and Approval Form
- Claim Outcome and Review Outcome letter templates
- Cancellation Notice / Optional Cancellation Form (Appendix D)
- Student Contract / Terms and Conditions for Higher Education
- Tuition Fees, Fee Liability and Debt Management Policy
- Course Changes, Closures and Material Changes Policy
- Student Complaints Procedure
- Academic Appeals Policy
- Student Protection Arrangements / C5 Publication Page
- Financial Regulations and Scheme of Delegation
- Risk Management Policy and Framework; institutional risk register
- Business Plan, financial forecasts and scenario planning
- Partnership agreement and operational schedules with awarding / validating body
- Equality, Diversity and Inclusion Policy; Reasonable Adjustments arrangements
- Records Retention Schedule and Data Protection Policy
- ARFC and Board of Governors minutes

Appendix A. Decision and Calculation Matrix

Scenario	Refund starting point	Compensation / other remedy	Timing
Cancellation within 14 days; no delivery begun	Full refund of all sums paid or credited.	None normally. Compensation may still arise for misleading information or other separate detriment.	Within 14 days of cancellation notice.
Cancellation within 14 days after early start requested	Full refund less fair proportion for services actually supplied, only where legally permitted and disclosed.	Separate assessment for any LAAT failure.	Within 14 days of cancellation notice.
Voluntary withdrawal after cooling-off	Amount paid less fair value of services supplied and reasonable disclosed non-recoverable costs, subject to fee-liability schedule and law.	Normally none, unless LAAT failure contributed or compelling circumstances justify discretion.	Normally within 10 working days after approval.
LAAT cancels course or cannot start provision	Full refund for undelivered provision and relevant other fees.	Reasonable additional costs and material non-financial impact.	Prompt automatic assessment; interim payment where needed.
Material change reasonably declined	Refund for undelivered or unused provision; transfer and exit costs.	Additional costs, delay, inconvenience, accessibility and loss-of-opportunity impact.	Within policy timescales; urgent support as required.
Partial non-delivery or inadequate performance	Fee attributable to affected component × proportion not delivered or not adequately remedied.	Additional costs plus fair compensation for residual impact.	Decision normally within 20 working days.
Market exit or continuation cannot be preserved	Refund of tuition and relevant costs for disrupted provision, coordinated with fee payer and SLC.	Transfer, living, travel, documentation and other direct costs plus impact compensation.	In line with urgent plan and any OfS direction.

Appendix B. OfS and Legal Evidence Mapping

Requirement	What it requires	Policy evidence
Initial condition C5.3–C5.4	Fair treatment; no prohibited behaviours or unreasonable actual or likely detriment.	Whole policy, especially sections 4–7.6.
C5.8g — key documents	Refund and compensation policies are key documents assessed directly.	Document control, publication and consistency controls in sections 9.3 and 10.
OfS prohibited behaviours PB.1a	No exclusion of rights, disproportionate penalties, retention for unprovided services, hidden terms, unfair unilateral change or hindrance of remedies.	Sections 4, 7.1.1–7.1.3, 7.3, 7.5.
OfS prohibited behaviours PB.1c	Key documents must be legible, clear, understandable, consistent and explicit about cohorts and time.	Document control, definitions, sections 9.3 and 10.
OfS prohibited behaviours PB.1f(i)–(iv)	Clear circumstances for refunds and compensation and clear calculation approaches.	Sections 7.1, 7.3 and Appendix A.
C5.4b detriment test	Consider financial, academic, practical, accessibility and individual impact.	Sections 4, 7.1.5, 7.3.4, 7.4 and 7.6.
Consumer Contracts Regulations 2013	Notice and at least 14-day cancellation right for distance or off-premises contracts; model form; timely refund.	Section 7.1.1 and Appendix D.
Consumer Rights Act 2015 / CMA HE guidance	Fair terms; reasonable care and skill; binding pre-contract information; effective remedies.	Sections 4–7.3, consistency and no-waiver provisions.
Ongoing condition C2 / OIA	Cooperate with OIA, signpost students, issue Completion of Procedures letter through correct member.	Section 7.5.

Ongoing condition C4	Refunds, compensation and other protection measures in market-exit risk.	Sections 7.2 and 9.1; Appendix A.
Condition D	Financial resources to deliver contracted provision and meet obligations.	Section 9.1 and ARFC oversight.
Initial conditions E7, E8 and E9	Governing documents, protection of public funds, competent role-holders, dual control.	Sections 7.6, 8 and 9.1.

Appendix C. Operational Contacts and Current Role-Holders

Role holders, reporting routes, delegated financial authorities and contact addresses must be verified immediately before approval and before each publication update. This table does not designate any individual as representing SMT. SMT remains the collective body defined in section 3.

Contact / Role	**Current detail**	**Function**
Refund, fee adjustment or cancellation submission	Finance.department@laat.ac.uk	Finance function
Student support, accessibility and case coordination	studentexperience@laat.ac.uk	Student Experience function
Accountable Officer	Stephen Plant	Accountable Officer / Registrar
Chief Finance and Operations Officer	Raghav Malhotra	CFOO and Policy Owner
Dean	Dr Manoj Ponugubati	Dean and academic assurance
Student Experience Officer	Current postholder; contactable via studentexperience@laat.ac.uk	Operational case coordinator
Finance Assistant	Current postholder; contactable via finance.department@laat.ac.uk	Financial records and payment processing

Appendix D. Cancellation Notice and Optional Form

To cancel during the cooling-off period, a student may send any clear statement to finance.department@laat.ac.uk. The form below is optional — a student is not required to use particular words, provide reasons or sign an electronic notice. LAAT will acknowledge cancellation and confirm the refund calculation and payment arrangements.

To	London Academy for Applied Technology — finance.department@laat.ac.uk
Student name	
Student / applicant number	
Course	
Date offer accepted / contract entered	
Statement	I give notice that I cancel my contract for the provision of higher education / related services.
Date of notice	
Preferred contact details	
Signature (paper submission only)	

Appendix E. Approval Record and Revision Summary

Approval / confirmation	Role	Signature	Date
Policy owner confirmation	Chief Finance and Operations Officer		
Executive accountability	Accountable Officer		
Academic assurance	Dean		
ARFC recommendation	Chair, Audit, Risk and Finance Committee		

Board approval	Chair, Board of Governors		

Revision history

Version	Date	Summary of change
v1.0	12 March 2026	Draft labelled Adopted; mapped to C1/C3; Academic Board-only oversight; role and contact errors.
v1.1	29 June 2026	Full C5 revision: C1/C3 initial references replaced; ARFC primary oversight; ELT/SMT/no-SLT structure inserted; cooling-off right and calculation methods added; OIA compensation bands published; trigger events table; OIA/Completion of Procedures, conflicts, timelines, dual control, role titles and contact arrangements corrected; Accountable Officer defined; transitional provision added; accessibility routes added.

Appendix F. Official References Checked for this Revision

Source	Reference
Office for Students	Condition C5: Treating Students Fairly (effective for new applications from 28 August 2025).
Office for Students	OfS prohibited behaviours list, published 21 August 2025, particularly PB.1a, PB.1c and PB.1f.
Office for Students	Regulatory Advice 3: How to register with the Office for Students, 21 August 2025, including the C5 declaration and checklist.
Office for Students	Conditions of registration: C1, C2, C4, C5, D, E7, E8 and E9; updated pages checked 29 June 2026.
Competition and Markets Authority	Consumer law advice for higher education providers, including cancellation rights, pre-contract information, fair terms and remedies.
Legislation	Consumer Rights Act 2015; Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013; Higher Education and Research Act 2017; Digital Markets, Competition and Consumers Act 2024.

Office of the Independent Adjudicator	Good Practice Framework and Completion of Procedures letter guidance, including the normal 12-month OIA time limit.
Student Loans Company	Current provider requirements for tuition-fee adjustments, withdrawals and refunds.

Document approval record

Approval / confirmation	**Role**	**Signature**	**Date**
Policy owner	Chief Finance and Operations Officer (CFOO)	RM	19-06-2026
Executive accountability	Executive Leadership Team (ELT)	MP / SP	18-06-2026
Policy custodian	Governance /Compliance Manager	MA	19-06-2026
ARFC recommendation	Chair, Audit, Risk and Finance Committee	AF	19-06-2026