
THE OXFORD CENTRE FOR RELIGION AND PUBLIC LIFE

C6 REFUND AND COMPENSATION POLICY

1. Purpose

This policy explains when OCRPL may provide a refund or compensation, how entitlement and amounts are assessed, who should receive payment, and how a student or fee payer may challenge a decision.

The policy is intended to support fair treatment, clear contractual expectations, responsible financial stewardship and consistent decision-making.

2. Scope

This policy applies where OCRPL is legally or contractually responsible for the relevant fee, service or loss. It may apply to:

- a. statutory cancellation refunds where OCRPL is the contracting or fee-receiving party;
- b. withdrawal, suspension or interruption refunds under the applicable student terms and fee schedule;
- c. overpayments, duplicate payments or fees collected in error;
- d. material programme changes, suspension, closure or failure to provide an agreed OCRPL service;
- e. student-protection and continuity events;
- f. financial remedies arising from an upheld complaint or other agreed resolution; and
- g. students whose fees are paid by a sponsor or other third party.

Where a partner or awarding university is responsible for the relevant fee, service, refund or compensation, that responsibility remains with that institution. OCRPL will not promise a payment on behalf of another legal entity unless the applicable agreement clearly authorises it.

3. Legal and contractual framework

- a. Consumer Rights Act 2015;
- b. Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, where applicable;
- c. Digital Markets, Competition and Consumers Act 2024 and applicable consumer-protection requirements;
- d. OCRPL's current Student Terms and Conditions;
- e. OCRPL's Student Protection Plan or other approved continuity arrangements;
- f. OCRPL's Student Complaints Procedure; and
- g. applicable partner or awarding-university agreements and programme-specific terms.

4. Definitions

Term	Meaning
Refund	Repayment of fees or other money received where all or part is not due, must be returned by law or contract, or relates to services not supplied.
Compensation	A financial remedy for eligible additional loss or other detriment where a practical remedy is unavailable or inadequate and payment is appropriate.
Fee payer	The student, sponsor, employer or other person or organisation that actually paid the relevant fee.
Student-protection event	A material event affecting continuity of study, including programme closure, serious disruption or loss of a delivery/partnership arrangement.
Direct loss	A reasonably evidenced financial loss caused by the relevant event, excluding speculative, remote or avoidable losses unless law requires otherwise.

5. Core principles

- Clear entitlement: refund and compensation circumstances should be understandable and applied consistently.
- Correct payer: a refund will normally be returned to the person or organisation that made the payment, subject to law and sponsorship terms.
- No double recovery: OCRPL will take account of other refunds, reimbursements or payments covering the same loss.
- Evidence and causation: compensation will be based on the evidence and the link between OCRPL's act or omission and the claimed loss.
- Mitigation: students are expected to take reasonable steps to reduce additional loss where possible.
- Proportionality: the remedy should be proportionate to the service failure, unused service and resulting detriment.
- Statutory rights preserved: this policy does not remove or reduce rights available under applicable law.

6. Circumstances in which a refund may arise

- a valid statutory cancellation right is exercised;
- fees have been overpaid, duplicated or charged in error;
- a student withdraws, suspends or interrupts study and the applicable fee rules provide for a refund;
- OCRPL cancels or cannot supply contracted provision for which fees have been paid;
- a material change gives the student a contractual or legal right to withdraw and receive a refund;

- f. a student-protection event results in an agreed refund for undelivered or unrecognised study; or
- g. an upheld complaint or settlement requires repayment.

7. Statutory cancellation

Where the Consumer Contracts Regulations 2013 apply, OCRPL will provide the required cancellation information and process a valid cancellation within the applicable legal timeframe.

- a. A model cancellation form may be provided but is not mandatory.
- b. If a student expressly requests services to begin during a statutory cancellation period, any charge for services already supplied will only be made where legally permitted and the required information and consent requirements have been met.
- c. Nothing in this policy limits statutory cancellation rights.

8. Withdrawal, suspension and interruption

Refunds following withdrawal, suspension or interruption will be calculated under the fee rules applicable to the student's programme and cohort. The method must be stated transparently in the applicable student terms, programme-specific schedule or fee/refund schedule.

OCRPL will not rely on an undisclosed or arbitrary formula, and administrative cut-off dates will not override statutory rights.

9. Programme change, closure and continuity

Where study is materially disrupted, OCRPL will first consider reasonable continuity measures, such as alternative online delivery, teach-out arrangements or an agreed transfer, where academically, contractually and operationally viable.

- a. Affected students will be informed and consulted where practicable.
- b. OCRPL will not guarantee transfer, advanced standing or recognition by another institution unless the receiving institution has confirmed it.
- c. Where transfer occurs, refund decisions may take account of fees paid, services delivered, study or credit recognised, and any partner or sponsor payment.
- d. Where continuation or transfer is not reasonably available, OCRPL will consider refunds for undelivered provision and any other appropriate remedy.

10. Compensation

Compensation is not automatic whenever a refund is due. OCRPL will first consider whether a practical remedy can reasonably address the problem. Where that is not possible or is inadequate, compensation may be considered.

Subject to evidence, causation, reasonableness and the applicable contract, eligible additional losses may include:

- a. reasonable additional travel or relocation costs caused by an agreed transfer or required change;
- b. reasonable additional accommodation costs directly caused by the event;
- c. reasonable duplicate study or resource costs necessary to continue study;

- d. non-recoverable immigration-related costs where directly caused by an OCRPL failure for which OCRPL is responsible;
- e. reasonable financial loss arising from failure to deliver an agreed OCRPL service; and
- f. a proportionate amount for significant inconvenience or distress where appropriate as part of an agreed complaint remedy.

This list does not create an automatic entitlement to every category. Each decision must identify the basis, evidence and calculation.

11. Losses normally excluded

- a. speculative, remote or insufficiently evidenced losses;
- b. costs that could reasonably have been avoided or reduced after the student became aware of the issue;
- c. costs already reimbursed by another organisation, insurer, sponsor or partner;
- d. ordinary living costs that would have been incurred regardless of the event, except to the extent an additional amount was directly caused; and
- e. punitive or exemplary payments.

12. Calculation methodology

A refund or compensation decision should consider, where relevant:

- a. fees actually paid and by whom;
- b. the period or service affected and the portion already delivered;
- c. study or credit recognised or retained;
- d. the applicable contractual or statutory rule;
- e. evidence of each claimed additional cost;
- f. whether the loss was caused by the relevant event;
- g. reasonable mitigation;
- h. other reimbursements or payments already received; and
- i. the practical remedy already offered, if any.

The written decision will explain the final amount and the basis used.

13. Sponsored students and third-party fee payers

A refund of tuition fees will normally be paid to the original fee payer. Where fees were shared between a student and sponsor, refunds should be allocated consistently with the amounts actually paid and any lawful sponsorship terms.

Compensation for a student's personal direct loss will ordinarily be paid to the student where the entitlement belongs to the student.

14. Scholarships, bursaries and fee waivers

The treatment of scholarships, bursaries, discounts and fee waivers depends on their governing terms. A non-cash fee waiver is not automatically refundable as cash.

Where OCRPL-funded support is affected by an OCRPL student-protection event, OCRPL will consider continuation, replacement support or another fair remedy.

15. How to request a refund or compensation

- a. Requests should be submitted through OCRPL's published finance or student-support contact route.
- b. The request should identify the student and programme, payment details, the issue, the remedy sought and available supporting evidence.
- c. Students should submit requests as soon as reasonably possible.
- d. OCRPL will normally acknowledge a substantive request within 5 working days.
- e. OCRPL will aim to issue a decision within 20 working days once sufficient information is available. More complex or partner-related cases may take longer, and the applicant will be kept informed.

16. Decision, approval and payment

- a. Refund and compensation decisions must follow OCRPL's delegated financial authority and conflict-of-interest controls.
- b. The written outcome will explain the entitlement, calculation, payee and any evidence not accepted.
- c. Approved payments will normally be processed within 14 calendar days after final approval, unless banking, sponsorship, partner or verification issues reasonably require longer.
- d. Payment records will be linked to the relevant case and accounting entry.

17. Review and complaints

A student or fee payer who disputes a refund or compensation decision may ask OCRPL to review the calculation or decision through the route stated in the outcome.

Where the dispute concerns service failure, fairness or the handling of a remedy, the student may use OCRPL's Student Complaints Procedure. Any independent ADR or external review route will be stated only where it genuinely applies.

18. Partnership and awarding-university arrangements

For each programme involving another institution, OCRPL will seek to ensure that the applicable programme information or agreement clearly identifies who:

- a. sets and receives tuition fees;
- b. issues invoices;
- c. is responsible for statutory cancellation refunds;
- d. bears withdrawal or interruption refund liability;

- e. bears compensation or student-protection liability;
- f. funds a refund where fees have already been transferred to a partner; and
- g. handles any related dispute or review.

OCRPL will not make a public refund or compensation promise on behalf of a partner unless the relevant agreement supports it.

19. Financial stewardship

The Trustees will ensure that foreseeable refund and compensation exposure is considered as part of financial planning, reserves, student protection and risk management.

OCRPL will not make an absolute public statement that it always has sufficient reserves to meet every possible claim unless that statement is supported by current evidence.

20. Records and monitoring

- a. OCRPL will maintain appropriate confidential records of refund and compensation requests, decisions, calculations, approvals and payments.
- b. Material trends, recurring causes, overdue cases and significant financial exposure will be reviewed periodically.
- c. An anonymised summary may be provided to the Trustees to support oversight, risk management and service improvement.
- d. Records will be retained under OCRPL's approved records-management arrangements and any applicable legal hold.

21. Responsibilities

Role	Responsibility
Trustees	Approve the policy and oversee material financial and student-protection exposure.
Responsible Officer	Own implementation, coordinate review and escalate material or systemic cases.
Finance	Verify payment history, payer identity, calculation, approval and accounting trail.
Student Administration / Registry	Verify programme status, withdrawal/continuity facts and communications.
Programme Heads	Confirm academic facts, partner responsibilities and recognised study/credit where relevant.
Review decision-maker	Consider disputed decisions impartially and provide written reasons.

22. Related OCRPL documents and arrangements

- a. C1 Consumer Protection and Student Fairness Policy;
- b. C2 Student Complaints Procedure;
- c. C3 Student Protection Plan;
- d. C5 / current Student Terms and Conditions and programme-specific fee information;
- e. Programme/Partner Responsibility Matrix or equivalent responsibility record;
- f. financial delegation and approval arrangements; and
- g. OCRPL's current privacy and records-management arrangements.

23. Approval and review

This Refund and Compensation Policy is approved by the Trustees. It will be reviewed periodically and sooner where there is a material change to OCRPL's fee structures, contractual terms, partnership arrangements, student-protection arrangements or applicable law.