



FEES POLICY FINANCE DEPARTMENT

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1. PURPOSE

RCSI Medical University of Bahrain WLL (RCSI Bahrain) is a non-profit organization, overseen by a Board of Governors. All tuition income is used to fund the University resources and facilities.

The Fees Policy establishes guidelines regarding the setting of, application of and implementation of tuition fees and associated fees.

Payment of tuition and associated fees is the responsibility of the student. Where a student has his/her fees paid by a sponsoring body, it is the responsibility of the student to provide the sponsor details to the Admissions Department.

2. DEFINITIONS

Word / Acronym/ Phrase	Definition / Description
Student Fee Officer	Record all fees receivable & maintains database for students. First contact person for the students with regard to Fees queries.
Accounts Receivable Manager	Oversee the Student Fees Office functions and provides cover for Student Fees Officer role in his/ her absence.
Sponsor	An institution that supports student/s through payment of tuition fees on their behalf.
University	RCSI – Medical University Bahrain WLL
Global Debtors Review Group (GDRG)	Responsible for overseeing implementation of student fee policies for the RCSI Group and reviews requests for student assistance towards tuition fees.
Administration Charges	1% of full Tuition fees
VLE	University Virtual Learning Environment for students
SARA	Office of Student Academic and Regulatory Affairs
Fees office working Hours	8:30 AM to 4:00 PM (Sunday to Thursday)

3. FEE RATES

Details of the current rates of fees are available in the website. <http://www.rcsi-mub.com/Admissions>

While every effort is made by the University to keep fee increases to a minimum, an increase may be applied to the fees. Any such increase are applied in advance of the start of Academic Year and are subject to approval by the Higher Education Council (HEC) of Bahrain to cover the inflation in the costs of operating the University.

Value Added Tax (VAT) has been introduced in the Kingdom of Bahrain under Decree Law No.48. Education services and related goods and services provided by higher education institutions are subject to VAT at zero percent (0%). Certain other services are subject to Vat at 10% with effect from 01 January 2022. RCSI Bahrain has registered for VAT with the National Bureau of Taxation (VAT registration number 200000620100002) and will be charging VAT at the relevant rate on the services detailed in 3.1 below.

3.1 Fee Categories

The following fees and applicable VAT are applied by the University:

- Course tuition fees – 0% VAT
- Application fees to BSc Medicine, BSc Nursing, and Medical Commencement Program – 0% VAT
- Deferral fee – 0% VAT
- Fees paid towards student visa. – 0% VAT
- Fee charges for repeat sitting of examinations (first sitting of exam is included in course fees) – 0% VAT
- Fee for recheck and appeal of exam results (these fees are refunded if the appeal is successful) – 0% VAT
- Fines for books not returned to the Library
- Fee for replacement of student access card – 10% VAT
- Fees for Alumni ID and transcripts.- 10% VAT
- Fees for other short courses where applicable – 0% or 10% depending on course
- Fees for replacement of car sticker – 10% VAT
- Fees for 2nd and more copies of Transcript(1st copy of transcript is included in Course Fees) – 10% VAT
- Fees for conferring DVD and Gown (Gown deposit fees will be refunded on return of Gown) – 10% VAT
- Document attestation fees – 10% VAT
- IT Repair Charges or IT Equipment Sales – 10% VAT
- Rental fees for students in the University Halls of Residence including security deposit which is refundable upon conclusion of lease subject to conditions of the lease.- 0% VAT

3.2 Fees payable by new students

An application fee of USD 100 (BHD 40/-) for Medicine and USD 50 (BHD 20) for Nursing is payable by new applicants. This amount is non-refundable (except under special circumstances).

The fees payable by students entering the University are set out in the offer letter issued to them by the admissions department.

A non-refundable deposit of USD\$10,000 is payable on acceptance of a place/conditional place at RCSI Bahrain within the School of Medicine 5 Year or 6 Year Programme.

A non-refundable deposit of USD3,000 is payable on acceptance of a place/conditional place within the School of Nursing or Medical Commencement Programme while a non refundable 25% deposit is required for School of Postgraduate Programmes.

The balance of fees for each course must be paid by the date specified in the offer letter issued by the Admissions Department.

Students who are sponsored must present a valid sponsorship letter and details of the terms and conditions of their sponsorship to the Admissions Department as soon as possible and in any case prior to registration. If this is not available before registration, the student is required to pay the tuition fee and this will subsequently be refunded once sponsorship is confirmed. Should the students sponsor withdraw their sponsorship, the student becomes liable for payment of their tuition fees going forward.

3.3 Fees payable by continuing students

All continuing students, whether sponsored or self-funded **must register online at the start of each academic year.**

In advance of on-line registration, sponsored students must provide confirmation of sponsorship from the sponsoring body. If the student previously provided this information to the Student Fees Officer in prior years and the Sponsorship covers the current year also, then an email to reconfirm this should be sent to the Student Fees Officer on request.

Self-funded students must pay at least 50% of the fees prior to registration, and must have proof of payment submitted to the Fees Office before online registration. Proof of payment can include a copy of the remittance/ online transfer advice from the bank/exchange or a screenshot of the payment made. The remaining fees are payable on or before 31st January.

Any student at default in payment will not receive examination results until outstanding fees are cleared.

Students who did not complete the registration process will receive an official letter from the Office of the Associate Director of SARA two weeks after the start of the academic term, to

complete the registration on a given period of time. Where the student does not comply with the registration requirements the student's status will be considered "Discontinued". Discontinued status means a student will no longer be classified as a student of RCSI Bahrain and is not permitted to attend classes or avail any of the University facilities.

4. FEE INVOICES

VAT Invoices for tuition fees are generally issued to ongoing students during the month of July and aimed to be sent before the second week of July in advance of the next academic year beginning. For new students the offer letter issued by the Admissions department is treated as the payment request and a VAT invoice is issued once the student completes registration. All invoices for self-funded students are issued via email to their RCSI email and invoices for sponsors are issued via courier and/or email to the sponsor.

5. SIBLING DISCOUNT

Where two or more siblings are concurrently enrolled in the University, a 10% discount is applied to the fees of the second and subsequent sibling.

Any student who is successful in obtaining an RCSI Scholarship may also avail of the sibling discount if they meet the criteria for same.

The discount does not apply in the following circumstances:

- 5.1 If one or all siblings are sponsored in full or in part. The discount is limited to self-funded students.
- 5.2 If a leave of absence is being availed of.
- 5.2 If a voluntary withdrawal is requested
- 5.3 Once the sibling graduates or leave the University for any Reason, full fees will be applicable to the remaining sibling for the duration of the program.
- 5.4 Sibling discount applies to all undergraduate programs only.
- 5.5 If one or more of the student is in breach of aspect of the student code of conduct the discount availed will be removed and any discounted amount is required to be paid in full.

6. TRANSFER OF FEES

Fees are not transferable between RCSI institutions or courses. However under exceptional circumstances this is permissible subject to RCSI Bahrain Senior Management approval. This approval should be requested in writing by the student in advance of any request to transfer.

7. REFUND OF FEES

Tuition fees, including the initial deposit are not refundable except when an applicant fails to meet the academic conditions of their offer after deducting administration charges. In some cases, student financial circumstances change. Therefore, tuition fee refunds are allowed in certain exceptional cases as outlined below.

7.1 New Intake Applicants

- 7.1.1 Any applicant who officially communicates to withdraw his/her application before 1st August will be granted a refund of fees excluding the deposit fees (25% of course fees) and administration charges¹.
- 7.1.2 If an applicant is not granted a visa by the Immigration Office of the Kingdom of Bahrain, a refund of tuition fees paid less administration charges will be given.
- 7.1.3 If an applicant does not receive approval from the Higher Education Council, a refund of tuition fees paid less administration charges will be given.
- 7.1.4 If an applicant is tested positive on Blood Borne Viruses (BBV), a refund of tuition fees paid less administration charges will be given.

7.2 New and Ongoing students

- 7.2.1 If an applicant or a student officially withdraws² two weeks after registration for the new Academic Year³, a refund of 50% of the full tuition fees paid less administration charges will be given. If the student paid only the deposit amount, a refund is not applicable.
- 7.2.2 If an applicant or student officially withdraws two weeks after the registration date or later, no tuition fee refund will be given.

¹ **Administration charges** are 1% of full tuition fees

² **Official withdrawal** means a student has completed the Exit Form which is required to be signed/stamped by various Administration Offices starting from Student Wellbeing and Development Department. This also means that student has returned the University properties such as laptop, car sticker, Library card, etc.

³ **Registration** is usually a week prior to the start of the academic year. The dates are communicated by Admissions and Fees Office to new and continuing students, respectively. The dates vary from year to year.

4. **Refund process** will take up to 2 working weeks after submission of Payee form to Student Fees Office.

- 7.2.3 If an applicant or student wants to appeal his/her case, the matter should be discussed with Finance Department at the earliest opportunity. Documentation are required for case to be forwarded to the Global Debtors Review Group and/or RCSI Bahrain Senior Management Committee. There is no guarantee that the decision will be different from the tuition fee refund policy as stated above.

8. STUDENT REGISTRATION

Every student needs to register at the beginning of each academic year. By registering for a course, a student enters into a legally binding contract to pay all fees on time and to be bound by the University rules and regulations. Once a student registers, full fees become payable regardless whether the student decides to leave the University during the academic term except on circumstances outlined in *Clause 7 - Refund of Fees*. Registration is done online for ongoing students and via Admissions Office for new students. Online registration will be open from mid-July to one week prior to commencement of academic year.

8.1 New Intake Students

- 8.1.1 The new enrollees are registered by the Admissions Department.
- 8.1.2 Payment of full course fees is a pre-condition for registration.
- 8.1.3 Sponsorship letter or written confirmation of funding is required to register a sponsored student.

8.2 Ongoing students – self-funded

- 8.2.1 Ongoing students complete their registration online.
- 8.2.2 Self-funded students are required to pay at least 50% of the fees in advance of registration. Students cannot register online unless this criteria is fulfilled.

8.3 Ongoing students - Sponsored

- 8.3.1 Sponsored students, fully or partially funded by an organization, are also required to complete online registration.
- 8.3.2 It is the student's responsibility to provide proof of sponsorship otherwise, the student is considered self-funded. If the student previously provided this information to the Fees Office in prior academic years and the sponsorship covers the current year as well, student will be allowed to proceed with online registration.

8.4 Ongoing students – Repeat fees

For students who are eligible to repeat their year of study, a Learning Commitment is required to be signed with the Learning Tutors in the Centre for Student Success (CSS) prior to registration. The Tutors in the CSS will advise the Finance team once a student has signed his/her Learning Commitment and the student may then register as a repeat student.

8.5 Ongoing students – Tuition Fees in the event of an Appeal

Students who are engaged in an appeal process should adhere to the following policy regarding fees:

1. Ongoing students who are appealing their year-end results and who are eligible to remain in the programme should pay their fees as invoiced. Any payment received will be applied to the relevant year of study.
2. Students who are appealing discontinuation from the university, should not pay their fees until the decision of the appeal committee is known. Any payment received before this decision is made will not be applied to any year of study. If the appeal is unsuccessful the payment will be refunded less a 1% administration charge.

In all cases any payment of fees to the university does not entitle the student to be deemed registered with the university. The decision to become registered with the university will only be made once the final decision of the appeal process has been made.

9. UNREGISTERED STUDENTS

Students who did not complete the registration process for whatever reason, will be considered un-registered during the academic year. Their names will be highlighted in the class lists for academics staff reference.

An official letter from the SARA office will be issued to un-registered students, **two weeks** after the registration date. A deadline will be given to the students to complete their registration in person at Fees Office.

Failure to meet the deadline, the student will be considered “Discontinued” for the academic year.

The student will be required to formally exit from the University following the online Withdrawal Procedures starting with the Student Development & Wellbeing Department.

10. CLASS LIST

Final Class lists are maintained in the Quercus Student System. Once students successfully complete the online registration procedures, their status in Quercus system becomes registered. Any change to the student status in case of withdrawal, granted Leave of Absence, Time Expired, Discontinued etc., is the responsibility of Student Records Department.

11. LEAVE OF ABSENCE

RCSI Bahrain is consistently working to support students with their academic studies. But situations may arise when a student may request to take leave from their studies for a period

of time. In certain cases, RCSI Bahrain may place a student on an involuntary leave of absence when student's health and safety become a threat to self and others. Once a student is registered, full tuition fees become payable. Thus, taking a leave of absence during academic term may have financial implications.

To transfer tuition fees paid to the next academic year, applications for leave of absence must be submitted within the first month from the official start of each academic year or two weeks before the official start of the second semester. No exceptions to these deadlines will be entertained.

Sponsored students should seek permission from their sponsor. A copy of written confirmation from the sponsor must be attached to the request for leave of absence. The no objection letter from sponsor does not waive the fees in the current academic year. Full fees remain payable and the rule in transferring fees to the next academic term as aforementioned apply to all students, sponsored or self-funded.

Should the student not wish to return from Leave of Absence, RCSI Bahrain's Student's withdrawal from Studies Policy will apply and/or the student will be considered 'Discontinued'. Refund of fees paid will be as per Clause 7.2. with retrospective effect that is the date of submission of Leave of Absence form will be taken as the date of Withdrawal.

The Leave of Absence and Student Withdrawal from Studies policy is available on the University VLE.

12. DEFERRAL

RCSI Bahrain grants an option to defer for new students for a maximum period of up to two years at its own discretion. Deferral of joining the university to the next academic year will only be considered if the student has paid their deposit. Such deferral will have financial implications. The Deposit fees paid for the current year will be deferred to following year. If the student does not return to the University at the stipulated date as mentioned in the "Deferral Offer letter", the Deposit fees paid will not be refunded to the student.

For MSc students who requested for deferment of course completion, a Deferral fee towards re-registration may be applied.

13. CHANGE OF PERSONAL FINANCIAL CIRCUMSTANCES

Where a student has difficulty complying with this fee policy due to a change in their financial circumstances, they should discuss the matter with the Head of Student Wellbeing and Development Department and/or with the Finance department at the earliest opportunity to identify possible solutions.

Where a readily identifiable solution is not available, a formal request for financial assistance form should be completed and submitted to the Global Debtors Review Group along with supporting documentation for review and recommendations. Each request is reviewed on a

case by case basis and any decision of the Global Debtors Review Group is final. The Global Debtors Review Group meet once a month during the Academic Year or more frequently if required.

14. METHOD OF PAYMENT

Tuition fee payments can be processed inline with the options below. All payments must include details of the student's name and student number.

Payment of Tuition fees by cash is not permitted at the fees office, however can be directly deposited into our bank account mentioned below

Payment of Tuition fees by debit/ credit card is accepted via SADAD as mentioned below.

14.1 Direct bank transfer

The University bank details are as follows:

Account name : **Royal College of Surgeons in Ireland Medical University of Bahrain WLL.**
Account Number : **01-9053468-01**
Bank : **Standard Chartered Bank**
Swift : **SCBLBHMXXX**
IBAN : **BH42SCBLBHD01905346801**

Since all invoices to self-funded students are issued in US\$ currency, the payments should also be in US\$. The above bank details are also included on the fee invoice and the offer letter. It is important that the student instructs the bank to record the student ID number with the payment to enable the University to allocate the payment to the correct account. Failure to do so may cause the student fee record to be incorrect and prompt continuous follow up by the student Fees office until the record is brought up to date.

14.2 FAWRI / Benefit Pay to our below IBAN number

IBAN : **BH42SCBLBHD01905346801**

For FAWRI/Benefit pay transfers kindly forward us the transaction screenshot via email mentioning the mobile number of the account holder.

14.3 BHD cheque payments

Cheque (we accept only Bahraini Dinar cheques) can be directly deposited into the university bank account or submitted at the Fees office during office hours.

Note: When paying by cheque, it is important to make the cheque payable to:

***“Royal College of Surgeons In Ireland – Medical University of Bahrain” or
“RCSI Bahrain”***

14.4 Payment using the SADAD Kiosk/Mobile App/Website

Tuition and Non-Tuition Fee payments in cash or using debit / credit cards (Visa/ MasterCard only) can be made using the SADAD machines across Bahrain. On the kiosk you need to select Education – RCSI – New or Existing student – and choose the relevant fee category to make the payment. A receipt is issued to all students for their payments by the SADAD machine and it is important to keep this record as proof of payment if required. A Kiosk is located inside the campus on the First floor of the Main building next to the ATM machine. All SADAD kiosks throughout Bahrain can be used to make payments in this way.

14.5 Payments made directly at the Student Fee Office.

Where a payment is processed at the student fee office, a receipt, either electronically or hard copy is issued to all students for their payments and it is important to keep this record as proof of payment if required

15. RELATED DOCUMENTS

Document Title	Source
Students Admissions Policy	Admissions Office
Student Leave of Absence Policy	Student Development & Wellbeing Department