

## Loan Request Form

[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

### Your details

Customer Reference Number

Full name

### How long is your course?

- 1 year** - complete **this page** then read, sign and date the terms and conditions
- Longer than 1 year** - complete **page 2** then read, sign and date the terms and conditions

### Information about your loan

- 1 The total amount of loan you can get depends on the cost of your course.
- 2 Your loan will be paid directly to your university in three instalments.
- 3 If your course costs more than the amount of loan you can get, you'll need to pay the difference to your university.
- 4 The deadline for changing the amount of your tuition fee loan is nine months from the first day of each academic year of the course.

### If you're studying a 1 year course:

- You can get a loan for the cost of your course, up to a maximum of £5,500.

#### How much would you like to borrow this year?

the maximum available to me

or

a lower amount of £



**You must sign, date and return this form before any payment can be made to your university.**



## Information about your loan

- 1 The total amount of loan you can get depends on the cost of your course.
- 2 Your loan will be paid directly to your university in three instalments.
- 3 If your course costs more than the amount of loan you can get, you'll need to pay the difference to your university.
- 4 The deadline for changing the amount of your tuition fee loan is nine months from the first day of each academic year of the course.

## If your course is longer than 1 year:

- You can borrow up to £5,500 in total to pay for your tuition fees. You decide how much you want to borrow each year.
- You can't borrow more than the tuition fee being charged that year.

### Example 1: Dan is doing a 2 year course costing £7,000

#### Year 1

Dan's course costs £4,000 this year. He asks for the maximum and his university gets paid **£4,000**.

#### Year 2

This year his course costs £3,000. He asks for the maximum and his university gets paid £1,500. **He then pays £1,500 himself.**

### Example 2: Alex is doing a 3 year course costing £7,500

#### Year 1

Alex's course costs £3,000 this year. She asks for the maximum and her university gets paid **£3,000**.

#### Year 2

This year her course costs £3,000. She asks for the maximum and her university gets paid £2,500. **She then pays £500 herself.**

#### Year 3

This year Alex's course costs £1,500. **She has no loan remaining and has to pay £1,500 herself.**

### How much would you like to borrow this year?

the maximum available to me (depending on the fees charged by your university, this may not cover the cost of your course and you may have to pay the difference)

or

a lower amount of £



**You must sign, date and return this form before any payment can be made to your university.**

# Terms and Conditions

These terms and conditions (“terms”) and applicable legislation apply to all of the student finance available to students for the academic year 2020/21.

**I understand that my application for student finance may be delayed unless I sign and date these terms.**

## Loan Contract

1. I confirm I have read and understood these terms and A Guide to Terms and Conditions available at [www.studentfinancenl.co.uk/terms-and-conditions](http://www.studentfinancenl.co.uk/terms-and-conditions)
2. I confirm that to the best of my knowledge and belief, the information I have provided is true and complete. If it is not, I understand that I may not receive student finance, any support I have had may be withdrawn and I could be prosecuted.
3. I understand that student finance is provided to me by the Department for the Economy (the “Lender”) which includes any persons acting on its behalf and any replacement(s) under Article 4(3) of the Education (Student Support) (Northern Ireland) Order 1998 as amended or replaced from time to time (the “Order”).
4. I understand these terms, the Order and the regulations made under Article 3 of the Order will apply to any student finance provided to me by the Lender.
5. I understand that “student finance” in these terms means financial support by way of grant(s) and/or loan(s) made by the Lender under the regulations.
6. I understand that the Student Loans Company Limited (“SLC”) and the Education Authority (“EA”) carry out certain functions on behalf of the Lender.

## My Obligations

7. I understand that if I have:
  - i. reached the age of 18 years; and
  - ii. have entered into agreement(s) for a loan under the Order before I reached the age of 18 years,I am agreeing to “ratify” any and all such student loans by signing these terms. This means that I confirm I entered into agreement(s) with the Lender and agree to the terms of any such previous agreement(s). If I have reached the age of 18 and refuse to “ratify” any previous agreement(s), I understand that I will not be eligible to get any further student finance under the regulations.

8. I agree to give SLC and EA any information they need in support of this application for student finance and to seek repayment.
9. I agree to tell SLC and EA immediately if my circumstances change in any way that might affect my entitlement to student finance. I understand that if I do not do this I may not get any further payments and I may have to repay the student finance I have already received. I agree that from the date I submit my student finance application until my loan(s), together with all and any interest, penalties and charges which apply, is fully repaid I must tell SLC and EA about any changes in my personal details (including my National Insurance number) and contact details I have provided.
10. I agree that if I get an overpayment of student finance, I need to repay this in full and that any overpayment may be taken from any future entitlement to student finance.
11. I agree that I will repay the Lender any loan(s), together with all and any interest, penalties and charges which apply. I understand that this repayment will be due by me to the Lender as a debt. If I breach any of the terms of my loan, I agree to pay any charges and penalties which apply under the Order and the regulations. I understand that I will repay my loan(s) through the United Kingdom (“UK”) tax system and/or I may repay SLC directly. If I live abroad, I will repay my loan(s) to SLC directly.
12. I agree that any loan(s) made to me in accordance with the regulations once my application is accepted by the Lender is a/ are contract(s) between me and the Lender. I understand that I am liable for my loan(s) and will be charged interest from the first payment of the loan advance by the Lender.
13. I agree to tell SLC if I leave the UK to live outside the UK or if for any other reason I am outside the UK tax system for more than three months.

## Legal Action and Applicable Law

14. In the event of any legal action, I agree that the laws of Northern Ireland will apply and that the courts of that part of the UK will hear any legal action. If my address is outside the UK the laws of the part of the UK where my education provider is situated will apply and the courts of that part of the UK will hear any legal action. I agree that the Lender has the right to take legal action against me in any other court with jurisdiction.

### Sharing Information

15. If I am in breach of these terms and/or the regulations I agree that the Lender may share information held about me and my account with third parties, including the government or a government agency of another country, who may help to locate me and/or help take action to recover any payments I owe.
16. I confirm where I have provided any personal information about any other person in my student finance application, I have done so with their consent.
17. I understand that SLC will process my personal data in line with the Privacy Notice available at [www.studentfinancenl.co.uk/privacy-notice](http://www.studentfinancenl.co.uk/privacy-notice) which may be updated from time to time.

### Disabled Students' Allowances ("DSAs")

This section applies if I apply for DSAs this academic year.

18. I understand that any equipment I receive through DSAs must be used for my course of study and that I am responsible for paying any repair costs.
19. I understand SLC reserves the right to pay the suppliers of any approved equipment and support directly. I will be notified if SLC will make payments directly to suppliers on my behalf.

### Alternative Funding

20. I confirm that I have not previously received any loan(s) for a Postgraduate Master's degree under the regulations or where this was provided out of funds from another UK government authority. I understand the Lender may waive this requirement where I was unable to complete my course due to compelling personal reasons.
21. Where my course of study commences on or after 1 August 2020, I confirm that I have not previously received a base grant or contribution to costs grant for a Postgraduate Master's degree under the Education (Student Support) Postgraduate Master's Degrees (Wales) Regulations 2019. I understand the Lender may waive this requirement where I was unable to complete my course due to compelling personal reasons.

Customer Reference Number

Your signature (in ink)

Today's date

Day  / Month  / Year

Return your completed form to:

**Student Finance NI  
Postgraduate Office  
Ballee Centre  
Ballee Road West  
Ballymena  
BT42 2HS**

