United Institute
United International Business School
United School for Liberal Studies

Fees and Payments Policy
Version MMXXVI.01

This fees and payments policy forms part of and need to be read in conjunction with our Financial Policies, which also include the Fee Schedule, financial support, and the Terms and Conditions, as published on our website at https://www.uibs.org/public-policies/financial-policies.

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Purpose and scope

This document sets out the institution's standard fee and payment policies applicable to applicants and enrolled students. All policies are subject at all times to the Terms and Conditions, which prevail in case of any inconsistency, and remain in effect until an update is published. We reserve the right to amend these policies from time to time in accordance with the Terms and Conditions.

Fee policies

Our fee structure allows students to customize their education according to their individual academic pathways. Optional components and personalized choices are charged only to the students who select them, ensuring that costs are not distributed across all students through higher, fully bundled fees. As a result, the total applicable fees depend on each student's selected options and level of customization.

Program fees are calculated pro-rata per campus based on where credits and courses are attempted. These fees are identical for all students, regardless of nationality or place of residence, and include all relevant local VAT or sales taxes. The only exception applies to our campuses in Antwerp and Brussels, where the listed program fees exclude the applicable VAT for education services provided locally to registered legal entities.

Program fees consist of two components:

- Matriculation services provided by the school's main campus in Zurich, Switzerland; and
- Tuition services provided by the local campuses

The additional fees are charged separately from the program fees by our main campus in Zurich, Switzerland.

Program fees

Program fees apply to all students acording to the student's applicable Fee Schedule. They include contact hours and course materials.

Pricing models

Program fees are calculated based on the **Pricing Model** selected by the student during the admission process. The chosen pricing model determines **how program fees are calculated**, but does not affect academic enrollment status, program requirements, or the qualification awarded.

Switching between pricing models may be subject to approval and specific conditions.

Program-based fees

This pricing model is suited for students who prefer a predictable, program-level financial commitment.

Under the **Program-Based pricing model**, students are subject to a predetermined Program fee that applies to their registered program, within defined parameters as follows:

- a defined **time limit**, and
- a defined **credit limit**

Both limits are mentioned in the respective Program Guide. Neither limit implies that students cannot continue afterwards or attempt additional credits beyond the minimum required for their program.

Summer Quarter

Summer Quarter courses are entirely optional. Attending them does not change a student's fees and does not involve a change of campus. Summer courses are delivered online by default; where an on-campus alternative is offered instead, a surcharge may apply. Students on a payment plan continue to pay according to their defined deadlines regardless of the credits they attempt in any quarter, including the Summer Quarter.

Transitional rule: Students who began their program before July 2025 and who attempt courses in the 25-26 Summer Quarter will be charged per credit attempted at their regular campus rate.

Additional charges

Additional charges may apply where a student exceeds the standard academic scope of the program, including but not limited to:

- Additional credits beyond the program's minimum requirement, or
- Attempted credits beyond the standard program completion period.

The fee is charged per additional credit attempted.
The credit fee in effect at the time of purchase of these additional credits remains valid, even if the credits are attempted in the future. The school considers those to be pre-paid and not subject to a possible fee increase.

Where a student's academic progress runs ahead of the payment plan, for whatever reason, the student receives an updated payment plan at that time, reconciling the academic progress attempted against the total payments made and accounting for any excess of progress over payments as well as future intentions.

Credit-based fees

This pricing model offers greater flexibility in pacing and payment while maintaining full program enrollment.

Under the **Credit-Based pricing model**, program fees are calculated on a **pay-per-credit basis**, and program fees are charged incrementally as courses and credits are enrolled for.

The credit-based pricing structure does not imply that the student is not registered to a full program, it only determines the timing and calculation of fees. All other registrar-related policies and fees remain applicable.

Under the Credit-Based pricing model, students are registered to a program but pay program fees based on the number of credits they enroll for on a quarterly basis.

- Students are financially liable for the **credits requested** during a given enrollment period.
- Program fees are calculated by credit and are charged accordingly.

This pricing model applies only to programs designated as eligible for credit-based pricing.

Students registering under this structure are required to pay an initial deposit equivalent to twenty (20) credits, which constitutes a minimum financial commitment toward the enrolled program.

Summer Quarter

Any courses or credits taken during the Summer Quarter are charged by applying the respective campus' per-credit fee under the credit-based fee structure.

Fee adjustments

Program fee increases

Annual fee increases, in line with the Terms and Conditions, will apply to the following students:

- Those who are on the credit-based pricing model with a pay-per-credit program fee
- Those who are on the program-based pricing model and
    - chose to not pay the full program fee in full at the start but in installments (annual, quarterly or otherwise)
    - require additional credits to complete the program beyond the time or credit limit.

Advance notice and commercial offers

To these students we may offer an advance notice, which may include a commercial offer. Such commercial offer could be as follows:

- bundle of credits offered at the pre-increase rates (for those in the credit-based pricing model and those completing additional credits in the program-based pricing model).
- remaining program fees paid in full at the pre-increase rates (for those in the program-based pricing model making payments with installments).

Students who do not accept the commercial offer will continue their credit-based or program-based pricing model accordingly, with only the remaining payments updated to the new rates. Overpayment does not constitute charges at pre-increase rates and is insufficient to confirm the application of pre-increase rates. Formal acceptance of the commercial offer is always required to confirm the application at pre-increase rate.

> ***Commercial Offers***
>
> ***Definition.*** *A Commercial Offer is a written quotation issued by the school to a prospective or current student, specifying: (i) the number of credits to which it applies; (ii) the per-credit or program fee quoted; (iii) the period for which the quotation is valid; (iv) any payment terms and deposit requirements; and (v) the campus and program to which it applies. Commercial Offers are issued at the school's discretion and are the only instrument by which a non-standard fee or non-standard payment plan becomes binding on the school.*
>
> ***Validity and acceptance.*** *Unless a different period is explicitly stated on the offer, a Commercial Offer is valid for thirty (30) calendar days from its date of issue. The offer is accepted by signed return of the offer document, or its electronic equivalent, together with payment of any deposit specified on the offer. An offer that is not accepted within its validity period lapses and creates no obligation on the school.*

Rate lock-in. *The fees stated on an accepted Commercial Offer apply only to the number of credits specified in that offer and remain in effect for that number of credits regardless of any subsequent revisions to the published fee schedule. Any credits a student attempts beyond the number of credits covered by an accepted Commercial Offer are billed at the fee schedule in force for the quarter in which those credits are attempted.*

Relationship to the standard fee schedule. *Except to the extent expressly varied by an accepted Commercial Offer, the standard published fee schedule and all other terms of this Policy continue to apply to the student.*

Frequency and timing

Such fee increase may be introduced once per year and at the same time and for the same percentage for all students, regardless of when they started or other criteria. Students who started in the quarter immediately past to the fee increase will be given a 1-quarter or 20-credit grace period before the fee increase applies also to them.

Such fee increases can be introduced, for example, in the Summer Quarter to apply from the Fall Quarter onwards.

Financial responsibility

All students are enrolled in a full academic program of study. Upon acceptance of admission and confirmation of enrollment, students assume financial responsibility for the **entire program** in which they are enrolled, regardless of the applicable Program Fee Structure or payment method, subject only to approved withdrawal in accordance with this Policy and the Terms and Conditions.

Personal Payment Plans, including installments where offered, are administrative arrangements intended to facilitate payment and do not alter the underlying financial obligation. Access to academic services, records, transcripts, certificates, diplomas, or other official documents may be restricted until all financial obligations toward the institution have been fulfilled.

Scope of program fees

Program fees cover the institution's core academic offering and are calculated in accordance with the applicable Program Fee Structure, as outlined below.

Pausing studies and fee recalculation

Pausing studies does not constitute program withdrawal.

Students who pause their studies for one academic quarter or less (for example, during the summer quarter) remain subject to their originally applicable program fees.

Students who pause their studies for **more than one academic quarter** will, upon resuming their studies, be subject to the program fees and conditions applicable at that time.

Withdrawal and fee recalculation

A student who wishes to discontinue their studies prior to program completion must submit a **formal withdrawal** request in accordance with the Withdrawal Policy. Until such withdrawal is formally approved, the student remains fully enrolled and financially responsible for the program fees associated with their enrolled program.

Upon approved withdrawal, financial obligations are recalculated in accordance with the applicable Program Withdrawal Fee provisions, which vary depending on the selected Program Fee Structure.

Program extensions

Supplement for University-validated BA (Hons) in Global Business – integrated double degree

A **supplementary fee applies** to all students enrolled in the BA (Hons) Top-up program. This supplement is charged in addition to the regular Bachelor program fees.

Students who do not complete payment by the due date will not be enrolled in the BA (Hons) Top-up modules.

Payment Timing

- This fee is not charged at the beginning of the student's overall Bachelor studies, but specifically before commencing the Top-up.
- The fee must be paid in full before the start of the BA (Hons) Top-up year.
- No installments or deferred payments are available for this supplement.

Global Programs, Study Abroad, and Partner Institutions

- Students participating in global programs or study abroad programs may be subject to different fee arrangements depending on the program structure and partner agreements.
- Program fees may be paid either to United Institute or the host institution. Additional costs such as travel, accommodation, and administrative fees are typically not included.
- All applicable fees and conditions will be communicated to students in advance.

Academic services

Assessment deferral

The **assessment deferral fee** is a fixed charge applied when a registered student requests or triggers the postponement of a scheduled assessment to a later assessment period.

- The fee applies to both approved and initiated assessment deferral requests, unless an explicit exemption applies.
- The fee covers the administrative and academic processing required to defer an assessment, including academic review, coordination, rescheduling, and updates to academic records.

Applicability

The **Course Assessment Deferral** Fee applies in, but is not limited to, the following cases:

- Deferring a scheduled examination for an approved reason.
- Requesting a postponement of an assessment prior to its scheduled date.

The **Final Project Assessment Deferral** Fee applies in, but is not limited to, the following cases:

- Requesting a deferral of a Final Project presentation before the scheduled presentation date.
- Failure to attend a scheduled examination or Final Project presentation, where a deferral is granted.
- when a student receives an FX grade after the Final Project presentation and is required to only make revisions and improvements to the existing document.

Exemption

The assessment deferral fee is waived only in cases of hospitalization during scheduled assessments, subject to the submission of appropriate supporting documentation.

Assessment resit

The **assessment resit fee** is a fixed, fee-for-service charge applied when a registered student is required or permitted to re-attempt an assessment following an unsuccessful outcome.

- The fee applies when a resit is required because of academic evaluation.
- The fee covers academic and administrative processing associated with preparing, scheduling, administering, and evaluating a resit assessment.

Applicability

The **course assessment resit** fee applies in, but is not limited to, the following cases:

- Receiving an FX grade for a course and being granted a resit examination.
- Requesting a second examination following unforeseen circumstances.

The **final project assessment resit** fee applies in, but is not limited to, the following cases:

- when a student receives an F grade after the Final Project presentation and is required to restart the project.

Deferral Fee bundle

The **deferral fee bundle** is a fixed option that covers multiple assessment deferrals under a bundled arrangement.

- The bundle offers a simplified administrative process and may provide a reduced overall cost compared to paying individual deferral fees.

Registrar fees

Student application

The **application fee** is a mandatory, fixed fee charged when an applicant submits the application form. It follows a fee-for-service logic and covers the administrative cost of reviewing and processing an application. This fee is due at the time of application.

Student registration

The **registration fee** is a fixed fee charged when an applicant signs their initial registration agreement. It is mandatory and supports:

- Ongoing provision of academic progress information
- Issuance of the final academic transcript and qualification
- Administrative processing of campus transfers

The fee is due at the time of registration. The student will not be granted access to institutional services, courses, or systems until payment has been received.

Program change

The **program change fee** is a two-part fee applied when a registered student:

- Changes their base program at the same academic level.
- Changes to a lower-level qualification, which requires prior approval.
- Changes their selected concentration.

The fee covers administrative processing and academic planning required to support the change.

This fee **does not apply** to:

- Initial declaration of a concentration or the selection of optional pathways.
- Adding a program extension option.
- Adding a course-based program option.
- Changing to a higher-level program.

Program withdrawal

The **program withdrawal fee** applies whenever a student **formally withdraws from a program**. The fee follows a two-part tariff and is applied differently depending on the program fee structure under which the student is enrolled.



For program-based payment

For students enrolled under the **Program-Based pricing model**, the program withdrawal fee consists of:

- **Fixed component:** A fixed fee retained to cover administrative processing, academic planning, and capacity allocation.
- **Variable component:** Additionally, a variable fee corresponding to the remaining program requirements on the date of withdrawal approval, calculated at **50%** of the applicable per-credit fee, capped at a **maximum of sixty (60) credits.**

If the payments already made by the student do not cover the credits in which the student was enrolled on the date of withdrawal approval, the student retains an outstanding debt to the institution.

For credit-based payment

For students enrolled under the **Credit-Based pricing model**:

- The **minimum deposit** remains due and is retained to cover services already provided (including enrollment, academic administration, and resource allocation).
- Additionally,
    - Any **minimum enrollment commitments of 10 credits**, for the next quarter.
    - Any services pending payment.

The student remains responsible for all **credits already enrolled** on the date of withdrawal approval.

Private services

Private tutoring

The **private tutoring fee** is charged when a student books one-on-one tutoring with a faculty member. Private tutoring may be preferred, optional for academic support, or required to meet attendance requirements for certain courses.

The fees are due on the booking date.

Private coaching

The **private coaching fee** applies when a student books individualized coaching services.

The fees are due on the booking date.

- Subject to a defined booking procedure
- Covers non-instructional, personalized academic or skills coaching services.

Administrative fees

Administrative fees are fixed, fee-for-service charges applied to cover the cost of specific administrative actions or document-related services. These fees are independent of program fees and are payable at the time the service is requested, unless otherwise stated.

Lost campus access badge

The **lost campus access badge fee** applies when a student requests the replacement of a lost, stolen, or damaged badge, or fails to return their badge.

- This fee applies **only at campuses that issue physical access badges**.
- The fee covers the administrative processing and physical replacement of the badge.

Printed academic records

Fees apply to the issuance of **printed academic records**, such as academic transcripts and qualification duplicates.

- Fees are charged per document issued.
- Printed documents are issued upon request and subject to verification of the student's identity and academic record.

Certified copy per page (Swiss notary)

The **Swiss notary certification fee** applies to documents that must be certified by a Swiss notary.

Certified copy per page (superlegalization)

The **superlegalization fee** applies to documents being submitted to authorities outside the Hague Apostille Convention.

Document shipping fees

Regular mail

Documents sent via regular mail are dispatched using standard postal services. Regular mail is not traceable.

Registered mail

Documents sent via registered mail include limited tracking. Registered mail is traceable to the extent offered by the postal service provider.

Express mail

Documents sent via express mail are dispatched using expedited courier services. Express mail is traceable to the extent offered by the courier. Delivery is faster compared to regular or registered mail, subject to courier service conditions.

Financial fees

Late payment

The **late payment fee** is a situational fee charged when a payment is **received after its due date**.

- It applies to each individual late payment.
- The fee is triggered on the due date.
- The purpose of the late payment fee is to cover additional administrative costs associated with payment follow-up and account management.

In addition to the late payment fee, **late payment interest** is charged on outstanding balances.

- Late payment interest is applied at the rate specified in the applicable Fee Schedule.
- Interest accrues daily on the outstanding balance from the day following the payment due date until full payment is received.

Foreign currency exchange

A **foreign currency exchange fee** applies when payments are made in a currency other than the institution's designated billing currency regardless of the payment method used.

- The fee is charged as a percentage of the amount paid, at the rate specified in the Fee Schedule, calculated at the time the payment is processed.
- It covers costs associated with currency conversion, exchange rate fluctuations, and bank processing fees.

Refund processing

Where a refund is approved, a refund processing fee will be deducted from the refundable amount in accordance with the applicable Fee Schedule in effect at the time the refund is approved.

- Covers administrative, financial, and operational costs associated with the review, approval, and execution of refunds.
- Applies regardless of the refund method, timing, or reason for refund.

Refund policy

- Paid fees are **non-refundable**, except in case of overpayment at the time of service conclusion, or in case student visa applications were denied by the respective authorities.
- Fees paid toward a program or service are allocated exclusively to the completion of that program or provision of that service, and may be internally applied to future academic terms or quarters or service delivery, as applicable. Such forward allocation does not constitute grounds for a refund.
- Paid fees are **non-transferable** to other individuals at any time.
- Refunds resulting solely from overpayment will be issued **after service conclusion**, provided the student has supplied complete and accurate bank account details.
- All refunds, regardless of the original payer, will be issued **directly and only to an account communicated to the school by the student**.
- All refunds will be issued to a bank account designated by the student within thirty (30) days of the school's formal approval of the refund.

Reduction opportunities

Discounts

Discounts are discretionary benefits and do not constitute contractual rights.

General conditions

- The specific discount percentages are defined in the student’s applicable Fee Schedule.
- Discounts cannot be combined unless explicitly stated in the Fee Schedule or Terms and Conditions.

Family members of United Institute students

Students who, on their application date, have an immediate family member registered at the institution are eligible for a family discount on the program fees. Immediate family members include spouses, parents, grandparents, children, grandchildren, siblings, and in-laws.

- This discount is limited to the first 60 credits of the student's **first** degree program.

Degree-holding United Institute alumni

Students who have previously completed a degree program with the institution and return to enroll in a new degree program are eligible for an alumni discount on the program fees.

- This discount is limited to the first 60 credits of the student's **new** degree program.

Active United Institute faculty members

Faculty members of the institution are eligible for a reduction in program fees when enrolling in postgraduate (PG) programs offered by the institution.

Exchange students

Students participating in an approved exchange program are eligible for reduced program fees.

Government financing

Students at the Antwerp or Brussels campuses, who have their program fees paid for by a company registered in Flanders can benefit from substantial financial contributions from the Flemish government through the "KMO-portefeuille" program. Contact the Student Advancement Team for further information.

Scholarships

Scholarships are discretionary benefits and do not constitute contractual rights. Scholarships apply only to students who were formally granted such award during the admissions process. Scholarships remain valid only for students who:

- maintain good academic standing (minimum GPA 3.2), and
- do not interrupt their studies for more than one quarter.

Scholarships cover only the program fees of the minimum credits to meet program requirements. They do not cover other fees, including but not limited to extra credits attempted beyond the required credits to meet program requirements.

Payment policies

Pricing models

The selected **pricing model** determines **when program fees are paid**.

Program-based payment

Program fees must be paid **in full, or through an approved payment plan with installments**, where available, and as defined in the Personal Payment Plan. Installments are offered solely to support personal cash-flow. They do not reduce, prorate, defer, or otherwise limit the student's total financial obligation under the program.

- The payment totals remain fixed regardless of the number of credits attempted during the respective period.
- Enrollment in courses and academic progression remain unrelated to the installments and payment plan.

Credit-based payment

Program fees must be paid on a quarterly basis as defined in the quarterly charge that is generated in parallel to the course enrollment process.

- Enrollment in courses is confirmed only upon receipt of full payment for the requested credits, in the appropriate deadline.

Making payments

All payments must be made using **Flywire**. This platform may accept different payment methods depending on the country of origin of the payment. Cash payments and checks are not accepted. Please mention your name when making payments.

To **avoid unnecessary foreign currency exchange fees**, pay in the appropriate currency. Payments that are received in currencies other than the one in which the account is set up will result in currency exchange charges at the expense of the student.

Students who require additional documents to have bank transfers cleared from their country should contact their Student Advisor.

No separate handling fee is charged for debit-card, credit-card, or standard online payment transactions, except where a specific fee is required for a particular payment method and is

permitted by applicable law and provider rules. Any such fee will be disclosed before payment is completed.

No handling fee is charged for consumer debit cards, consumer credit cards, or any payment method for which surcharging is prohibited. Where permitted by applicable law and provider rules, a handling fee may be charged for surcharge-eligible business or corporate payment instruments identified by our payment service provider at the time of payment. Any such fee will not exceed our direct cost of acceptance and will be disclosed before payment is completed.

Payment deadlines

Students must ensure that all amounts due under the **Personal Payment Plan** are paid in full by the applicable deadline.

Students are solely responsible for allowing sufficient time for processing delays, including banking or international transfer delays.

Failure to meet a payment deadline will result in late payment fees, interest charges, and related administrative consequences, as described in the Late Payments section below.

Program-based payment

The payment amounts are defined in the Personal Payment Plan and are determined separate from academic progress.

Credit-based payment

The payment amounts are dependent on the course enrollment by the student.

Each quarter, students must submit their course selection requests by the applicable **enrollment deadline**. Following submission of course requests:

- The institution will issue a payment request reflecting the approved courses and corresponding number of credits.
- Enrollment and acceptance into the requested courses are confirmed **only upon receipt of full payment**.

Late payments

Payment dates are those on which the institution **receives cleared funds**, not the date on which the student initiates the payment.

Late payments result in the application of late payment fees, interest, and recovery costs. The date used to determine late payment status is independent of course start dates and is governed exclusively by the Personal Payment Plan or other issued payment requests.

In cases of late payment or late enrollment, the institution does not guarantee access to specific courses or general course availability. Under no circumstances shall the institution be held liable for any course unavailability resulting from late payment.

Any outstanding late payment fees must be paid in full before the institution will approve new course requests or accept the student into subsequent enrollments in the next enrollment period.

Program-based payment

- A payment is considered late if the full amount due under the Personal Payment Plan is not received by the applicable deadline.
- Late payment fees and interest begin accruing from the first day following the missed deadline and become immediately due.
- Students with outstanding programs fees will not be accepted into courses.
- Students who pause enrollment without prior confirmation remain liable for all payments due under their Personal Payment Plan.

Credit-based payment

- A payment is considered late if the full amount specified in the payment request is not received by the applicable payment deadline.
- Late payment fees and interest begin accruing from the first day following the missed deadline.
- Students with outstanding program fees will not be accepted into courses.

Invoices

Fee statements and payment balances can be provided upon request at any time on paper or as a PDF. Formal B2B invoices can be requested on behalf of a legal entity for all remaining program fees and other applicable services, upon receipt of a valid VAT/entity number and entity contact and registration details. Other conditions may apply.