

Interest free loan scheme for costs associated with the right to work in the UK

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Implementation date: April 2019

This guidance will be reviewed periodically to ensure it remains relevant and reflects changing legislation and organisational requirements.

1. Introduction

The University has introduced an initiative to support yourself and your immediate dependant family members if you are a new or existing member of staff with immigration related costs, during your employment at the University. This is in the form of an interest free loan and is available to staff across all job groups.

2. Am I eligible?

If yourself or your dependant is applying for a tier 1, tier 2 dependants' visa or extension, spouse/family member visa, indefinite leave to remain or British citizenship you will need to:

- have a contract of employment with the University of Bristol that is expected to last at least 12 months at the time of application; and
- have, or be applying for, one of the above types of leave to remain in the UK for your dependants.

The decision on whether to grant an interest-free loan to an individual is at the University's sole discretion.

3. What does the loan cover?

You can use the loan to help with your dependants costs for:

- UK Visa and Immigration (UKVI) fees for tier 1, tier 2, spouse/family member and ILR applications.
- Citizenship applications for your dependants.
- Immigration Health Surcharge
- UK legal fees for advice on immigration; and
- UK National Academic Recognition Information Centre (UK NARIC) service fees.

You can also use the loan for your own visa related costs outside of the standard visa cost we currently reimburse staff for.

4. How much can I borrow?

You can apply for any amount up to £5,000 to cover all or part of the fees you have paid, or are due to pay, though you must only apply for the money you need to cover or to contribute to the costs as outlined above and you **must be able to provide supporting evidence in the form of** relevant receipts.

5. **How do I apply?**

You will need to complete the application form and send it to hr-international-adviser-staff@bristol.ac.uk who will let you know within two weeks if your application has been successful and will confirm which month you will receive the loan and the month that you will begin repaying the loan.

You will need to provide receipts for the payments you have made or are going to make, and these should be sent to hr-international-adviser-staff@bristol.ac.uk. Failure to provide these receipts could result in the University terminating this arrangement. If this were to happen the balance of any loan outstanding will be fully repayable.

6. **How will I receive the money?**

The loan will be processed with your monthly pay, so you will receive this as a lump sum with your salary payment. The month you receive this will depend on when you apply, in line with payroll deadlines. Your repayments will then commence in the salary payment following the month after you received the loan.

7. **How do I pay back the loan?**

The loan will be repayable by deduction from your monthly salary by equal instalments up to a maximum of 12 months or the length of your employment contract term, whichever is the shorter.

If you have a fixed term or open-ended (fixed funded) contract you will be required to repay the loan before the end of your contract. You **must** think carefully about whether you can afford the repayments before applying.

8. **What happens if I stop working at the University?**

If you leave the University's employment, for whatever reason, before the end of the agreed loan term, you will be required to repay the balance of the loan in full. The University reserves the right to recover the balance from your remaining salary payment(s) and/or from any other payments that might be due to you.

If the amount does not cover the outstanding balance, you will be required to repay the outstanding sum within 30 days of written notice from the University confirming the amount outstanding. If the sum is not repaid within 30 days, the University reserves the right to take such steps as are legally available to it to recover the balance due.

9. **Other**

This scheme is discretionary, and the University reserves the right to amend or withdraw it at any point.