

Fee Payments, Debt Collection & Refunds Policy

This policy is applicable to all of Emil Dale Academy's students who participate in the Private Sector hours and Gap Year programme at Emil Dale Academy on the full-time courses.

This policy does not impact the degree provision with the University of Bedfordshire or the BTEC programme with Knights Templar, which is governed by a separate contract between the partner and Emil Dale Academy. For the purposes of such programmes of study students are enrolled as the University of Bedfordshire or Knights Templar students, as the case may be.

We work in partnership with the University of Bedfordshire and Knights Templar in respect of the delivery of their programmes of study. Therefore, any monies used to pay for those respective courses and paid directly to those partners will require students and their families to follow the applicable refund policies through those institutions.

All courses at Emil Dale Academy have fees attached to them which cover private sector hours. All fees are inclusive of VAT (VAT number: 136080728). This policy relates to Private Sector fees at Emil Dale Academy.



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1. Policy

The prompt payment of fees is integral to the running of Emil Dale Academy.

The aim of this policy is to ensure a robust, non-discriminatory, and fair approach to the methods by which fees are paid and how Emil Dale Academy approaches those who have not paid fees on time.

EDA aims to be as transparent as possible with fee streams and charges made to students, and the expectations for payment.

The objective of this policy is to ensure there is consistency in terms of approach and methodology. It is imperative that a standard process exists and that all involved are aware of this.

Students will be asked to agree to the terms of this policy as part of the registration process at the start of the course with EDA; anyone that does not agree to their fee payment terms will be unable to participate in the relevant classes until an agreement has been made and signed for.

For the avoidance of doubt, when someone signs an agreement for applicable fees at the start of their course, this agreement remains in place for the duration of their studentship/course at Emil Dale Academy.

The Business, Compliance & Strategy Manager or their nominee has responsibility for managing the processes associated with fee liability for students and the financial liability for students who may withdraw or intermit.

2. Important Information

At Emil Dale Academy, the three courses offered are:

- 1 Year Gap Year
- 2 Year Sixth Form Course with BTEC Level Three National Extended Diploma in Performing Arts Practice (Musical Theatre)
- 3 Year Course with BA Hons Musical Theatre Degree

Tuition fee payments for your programme of study will be set out in your offer letter.

Fee payments are liable for all courses for 2023-2024, as explained here:

Course	Partnership Fee for 2023-2024***	Private Sector fee for 2023-2024
1 Year Gap Year	N/A	£7800
2 Year Sixth Form Course with BTEC Level Three National Extended Diploma in Performing Arts Practice (Musical Theatre)	Government funded; directly from ESFA	£4300
3 Year Course with BA Hons in Musical Theatre	£9250 (per year) Paid privately or through Student Loan Company (applied for by the student)	£3000

**Note, partnership fees are to be paid directly to the partner, and EDA receives a percentage of the fees to deliver the course from them.

EDA may increase fees each academic year, but will not increase fees mid-year.

2.1 Partnerships and associated fees

Emil Dale Academy (EDA) works in partnership with The Knights Templar School (KTS) in Baldock for the BTEC Level 3 National Extended Diploma in Performing Arts Practice (Musical Theatre), and The University of Bedfordshire (UoB) for the BA Hons in Musical Theatre degree course.

From September 2024, the University of Bedfordshire will also be the partner for EDA to deliver the 1 Year Cert-HE in Musical Theatre Performance; however, for the purposes of this policy, the 1 Year Course will be called the Gap Year as is such for the 2023-2024 academic year. During this time frame, this policy will apply for the Gap Year, and from commencement of the Cert-HE in September 2024, the governing policies from UoB for the Cert-HE will apply and the private sector fee portion of the course will relate to the details within this policy.

2.2 Explanation of Partnership arrangements with Emil Dale Academy

Emil Dale Academy has formal partnership agreements with their partners.

EDA acts as a subcontractor to those partners. This means EDA delivers the teaching of the relevant qualification (BTEC or Degree) and they are a study centre of the partner. The partners are responsible for ensuring quality of the courses offered at EDA and they validate the qualifications. The students in turn receive benefits of being enrolled and registered as students of the relevant institution.

Essentially, EDA is a remote campus of each partner for the relevant qualification. Any fees associated with each qualification are paid directly to Knights Templar or the University of Bedfordshire, and they then provide a percentage of this to EDA for the teaching of the course.

2.2 a) Knights Templar Students – government fee provision

For students of Knights Templar, there is a government provision paid directly to Knights Templar which the student is automatically entitled to. There is no need to apply for this; this money is paid directly to Knights Templar from the government.

2.2 b) University of Bedfordshire – Degree fees

For students of the University of Bedfordshire, the national standard fee is applicable to be paid directly to the University of **£9250 per academic year**.

Students have to arrange this payment themselves, and this can be done either privately (self-funded) or through the Student Loan Company accessible to them (*note there are different student loan companies to apply to depending on whether you reside in England, Scotland, Wales or Northern Ireland). If fees are being paid by a relative or friend of the student this is not considered as formal sponsorship; In this instance a student will be regarded as self-financing.

These fees do not qualify for any scholarships, however some bursaries may apply through the University.

For more information on University of Bedfordshire fees, please visit: www.beds.ac.uk/howtoapply/money/fees/ and read their fee policy here: www.beds.ac.uk/media/bgfa1z4n/tuition-fees-policy.pdf

Once the University receives payment from the Student Loan Company or privately, they retain a percentage of this money and a percentage is paid to EDA to deliver the degree course.

In addition to the qualifications offered, EDA offers a range of Private Sector Hours which wrap-around the qualification units and classes which incur different fees, as explained in section 3 of this policy.

3. Private Sector Hours

The 1 Year Gap Year Course is a fully private programme with no formal qualification that forms part of the provision. Therefore, the entire programme is Private.

The 2 Year Course offers a BTEC Level Three Extended Diploma in Performing Arts (Musical Theatre) qualification, which is taken in partnership with The Knights Templar School, Baldock. For these specific classes and units that each student is enrolled in, they do so as students of The Knights Templar School. In addition to the BTEC-specific classes and units, there are classes offered within this programme which are private sector classes and do not contribute to the BTEC qualification. This means that you do not have to complete these classes to complete the BTEC qualification.

The 3 Year Course offers a BA Hons in Musical Theatre which is taken in partnership with The University of Bedfordshire. For these specific classes and units that each student is enrolled in, they do so as students of the University of Bedfordshire and as such are governed by their policies and procedures for these specific units. In addition to the degree-specific classes and units, there are additional classes offered within this programme which are private sector classes and do not contribute to the degree qualification. This means that you do not have to complete these classes to complete the degree qualification.

The reason for these Private Sector Hours is that both the BTEC qualification and Degree qualification do not provide all of the skills required for a career in the demanding and competitive industry of musical theatre. These additional skills will enable students to audition for higher education courses from the BTEC, and audition for professional work with skills needed for a career in musical theatre.

For the avoidance of doubt, if a student is on the 2 Year programme, they will be registered as a Knights Templar Student for the BTEC qualification, and if they are on the 3 Year programme they will be registered as University of Bedfordshire students for the degree qualification. For all other classes that they participate in, they are EDA students taking the private sector classes.

3.1 Fees for Private Sector Hours

Below the fee payments applicable to each of the three full-time courses available at Emil Dale Academy.

Gap Year: £7800 per academic year*

The Gap Year is a fully private course. This means the fee payable to EDA covers all classes and services offered on the course.

Sixth Form (BTEC): £4300 per academic year for private sector hours*

Through our partnership with the Knights Templar School, Baldock, students are able to achieve a BTEC Level 3 National Extended Diploma in Performing Arts Practice (Musical Theatre).

In addition, Emil Dale Academy offers a range of additional private sector hours to provide exposure to professional musical performance and to enhance opportunities for your career. These hours are associated with the £4,300 charge per academic year.

The private sector hours do not form part of the BTEC qualification and therefore are not mandatory in order to gain the full qualification.

Degree: £3000 per academic year for private sector hours*

The fees for studying the BA (Hons) programme in partnership with the University of Bedfordshire are £9,250 per year. This covers all of the education and support required to complete the University of Bedfordshire degree programme. This can be paid through a student loan scheme, or privately, and is paid directly to the University of Bedfordshire.

In addition, Emil Dale Academy offers a range of additional private sector hours to provide exposure to professional musical performance and to enhance opportunities for your career. These are associated with an additional £3,000 charge per year.

**** Fees correct at the time of policy issue (11th August 2023)***

For more information on the classes covered by the Private Sector, please refer to the Teaching, Learning & Assessment Policy.

4. Acceptance of Place & Cooling Off Period

Students will be offered a place at Emil Dale Academy either by way of an offer box or pack in the post, or via email. In order to secure their place, they will be required to pay a £300 deposit towards private sector fees, within a specific time frame (detailed in the letter).

Upon paying the deposit for the private sector, students will enter a contract with EDA that ensures EDA will guarantee them a place on the course that they have successfully auditioned for. This payment also is a confirmation that that student accepts the terms and conditions of EDA.

EDA reserves the right to amend or withdraw an offer where:

- (a) you do not meet the conditional offer of a place;
- (b) it comes to our attention that you (or party authorised to act on behalf of you) provides fraudulent or false information, or has not disclosed information that would affect the decision of EDA to offer a place to you;
- (c) it is considered on justifiable grounds that you are unsuitable for a place on a particular programme according to your individual circumstances, in particular where you have failed to abide by our rules and regulations;
- (d) you do not accept your offer within the specified time period set out in your offer letter.

After you have accepted a guaranteed place to study with us, you will have a 14-day cooling off period from the date we receive your acceptance. If you wish to decline your offer of the place during the 14 days, you must notify the EDA Office, setting out in writing your decision to withdraw. Any payments you have already made to us will be refunded to you within this 14 days.

If your programme of study starts before the end of your 14-day cooling off period, you may still cancel your place on your programme of study. However, as we will have already started to provide our services to you, we reserve the right to deduct from any refund or deposit a fair amount to reflect the services we have already provided to you, to the date you notified us of your wish to withdraw from programme of study.

You are permitted to withdraw from your programme of study at any time and for any reason after your cooling off period, but you should remember that any fees or fines outstanding must still be paid. On withdrawing from a programme, registration is terminated.

For the avoidance of doubt, private sector deposits are not returned if students withdraw after places have been accepted, unless within this 14 day cooling off period and the commencement of the programme of study is not within this 14 day period.

5. Invoicing and Payment

For private sector hours, the offer letter will set out the details of the fees applicable to your programme of study. Fees are inclusive of VAT. The details of what is included in the fee are set out in your offer letter.

Payment milestones

Students will receive details of payment milestones in their offer pack including dates of payment, amounts of each dated payment and how to pay.

Receipt of Invoices

Each student/ nominated fee payer will receive an invoice within 1 month before the first payment date and will receive monthly emails with their updated invoice until such a point that the invoice is paid in full.

5.1 When payment is due for the private sector for each course (payment milestones)

Date Due	Private Sector – 1 Year Gap year £7800			Private Sector – 2 Year Sixth Form £4300			Private Sector – 3 year course £3000		
	ANNUAL	TWICE YEARLY	MONTHLY	ANNUAL	TWICE YEARLY	MONTHLY	ANNUAL	TWICE YEARLY	MONTHLY
Upon acceptance of course, private sector deposit due	£300.00	£300.00	£300.00	£300.00	£300.00	£300.00	£300.00	£300.00	£300.00
July of Year 1	£7,500.00	£3,750.00	£1,000.00	£4,000.00	£2,000.00	£1,000.00	£2,700.00	£1,350.00	£1,000.00
August of Year 1			£722.24			£300.00			£170.00
September of Year 1			£722.22			£300.00			£170.00
October of Year 1			£722.22			£300.00			£170.00
November of Year 1			£722.22			£300.00			£170.00
December of Year 1			£722.22			£300.00			£170.00
January of Year 1		£3,750.00	£722.22		£2,000.00	£300.00		£1,350.00	£170.00
February of Year 1			£722.22			£300.00			£170.00
March of Year 1			£722.22			£300.00			£170.00
April of Year 1			£722.22			£300.00			£170.00
May of Year 1						£300.00			£170.00
June of Year 1									
July of Year 2						£500.00			£500.00
August of Year 2				£4,300.00	£2,150.00	£380.00	£3,000.00	£1,500.00	£275.00
September of Year 2						£380.00			£275.00
October of Year 2						£380.00			£275.00
November of Year 2						£380.00			£275.00
December of Year 2						£380.00			£275.00
January of Year 2					£2,150.00	£380.00		£1,500.00	£275.00
February of Year 2						£380.00			£275.00
March of Year 2						£380.00			£275.00
April of Year 2						£380.00			£275.00
May of Year 2						£380.00			£275.00
June of Year 2									£275.00
July of Year 3									£275.00
August of Year 3							£3,000.00	£1,500.00	£275.00
September of Year 3									£275.00
October of Year 3									£275.00
November of Year 3									£275.00
December of Year 3									£275.00
January of Year 3								£1,500.00	£275.00
February of Year 3									£275.00
March of Year 3									£275.00

5.2 Fee Payment Terms

- (a) Fee and funding details are based on the start date of your programme of study as set out in your offer letter.
- (b) Our fees may increase each year due to inflationary and other pressures. You are advised to check the fee for each year of your programme of study.
- (c) You will be expected to pay your fees in accordance with payment due dates set out in your offer pack, unless you have come to a formal arrangement with us in writing to pay in more regular instalments or have a pre-agreed payment plan. You are expected to have made adequate provision for the payment of your fees before arriving at EDA to study.
- (d) You should carefully note that the fee will not include charges for uniforms, kits, accommodation or subsistence costs, extensions to your programme, travel, field trips, visa costs, any applicable travel and medical insurance for placements or travel overseas, personal expenses, or other expenses that are related to your programme. **Please be aware there are additional costs (in addition to the fees payable for the programme of study) associated with being a student including uniform and equipment that is necessary for participation on your programme of study. Please contact the EDA Office for further details.**
- (e) It is your responsibility to make sure that the fees, deposit (if applicable), or other expenses relating to your programme are paid in full and on time. **If you do not keep up with your payments, you may not be allowed to progress on your programme of study, and it may lead to your withdrawal from private sector classes.** EDA may also take legal action against you to recover any unpaid fees or costs. Penalties for non-payment are set out on the EDA website.
- (f) If you withdraw from or interrupt your programme of study after it starts, you may be liable to pay the fees. Details are set out in the refund section of this policy (page 17).
- (g) All fees must be kept up to date. There are different options for paying fees such as monthly, half-yearly or annually. The payment plan milestones must be adhered to. Late fee payments may result in an administration fee being added to your account in accordance with the Debt Collection section of this policy (page 14).
- (h) If you choose to apply for financial support privately to outside government or aid agencies to support the payment of our fees, this will not be accepted as a reason for any delay in paying the due fees to us.
- (i) If you do not keep up to date with payments this will affect your participation in productions and could impact your participation in Private Sector hours on your programme of study entirely.
- (j) No sibling discounts apply.
- (k) In the event that face-to-face/ studio teaching is not possible (for example, in the event of a COVID-19 local or central government regulation or restriction), we reserve the right to teach lessons online. There will be no break or reduction in fees should an event of this nature occur.
- (l) The private sector deposit is non-refundable unless a place is not granted to you and subject to your cooling-off rights as provided for earlier in this policy.
- (m) We cannot accept liability for a payment not reaching our bank account due to you quoting an incorrect account number or incorrect personal details. We do not accept liability if payment is refused or declined by the bank or credit/debit card supplier for any reason. If the card supplier declines payment, we are under no obligation to bring this fact to your attention. You should check with your bank/credit/debit card supplier that payment has been deducted from your account.
- (n) If you foresee any reason that fees cannot be paid on time, we advise you to contact the accounts department immediately by **telephone 01462 677808** or **email accounts@emildale.co.uk** with 'FAO Ann – {student name} FEES' in the title. All fee issues will be confidential.
- (o) We reserve the right to request upfront payment of fees in the event that fee payments are frequently made late or are missed.
- (p) A nominated email address must be given for all fee notifications to be sent to. It is your responsibility to check this email address regularly.

- (q) An up-to-date invoice will be issued monthly in advance of the next payment milestone; it is your responsibility to review the invoice to ensure the correct payment values/ dates have been captured on your account.
- (r) If you are paying twice yearly or annually you will continue to receive a monthly invoice until the invoice is paid in full.
- (s) You will be notified via email of late payments. In the event of more than two (2) missed payments, you will be immediately excluded from private sector classes until payment has been cleared. EDA reserves the right to not teach any student who is not up to date with their fees.

Parents or guardians jointly and severally (where applicable) agree to pay the fees applicable to each term directly to EDA's nominated bank account (see page 12).

If an item on the fees invoice is under query, the 'undisputed' balance of that fees invoice must be paid.

Unpaid tuition fees may result in the following:

- late charges
- prevention from progressing to the next level of the study in the private sector classes
- prevention from attending social events arranged by EDA or the graduation ceremony
- withdrawal from the programme of study from the private sector classes

6. Payment Methods

At the time of issue of this policy, EDA accepts payment by cash, BACS or all major credit/debit card (except AmEx).

BACS details are:

Emil Dale School of Performing Arts

Sort Code: 20-05-74

Account Number: 80499439

Card payments can be made over the phone by calling 01462 677808 or in person at Reception during working hours (normally 9am - 5pm, Monday - Friday).

Cash payments can be made to reception; no change for large payment amounts (notes only). Anything under £100 can be paid in smaller change.

EDA cannot be liable for late fee payments if you are unable to contact or make payment during working hours.

EDA does not accept cheque payments.

7. Debt Collection

If a student fails to pay their tuition fees on time, various services such as access to tutorials, library services or rehearsal space/studio bookings may be withdrawn, and their enrolment may be terminated.

If a student is unable to pay any fees or charges by the appropriate due date, they should contact EDA at the earliest opportunity by emailing accounts@emildale.co.uk.

If the financial circumstances of a student change after they start their course, then EDA will review this on a case-by-case basis. Note that documentary evidence to support a request will be required before it can be considered. Students and families/ guardians must not be offended when EDA asks for financial evidence of a situation – whilst this is private and will remain confidential with only those that need to know within the company, it is critical that EDA have all of the information to assess a situation fully and fairly. Any withholding of information may mean EDA is unable to address any finance issues with a student or their nominated persons.

7.1 Returning students with debt

Students with outstanding tuition fee debts from a previous academic year are not permitted to re-enroll on to private sector classes. All tuition fee debts must be paid in full before a student is able to return to undertake another year of study.

Note* if you are on the degree or BTEC, you will still be able to participate in classes related to those qualifications.

7.2 Late payment charges

EDA reserves the right to add a 10% administration charge to your invoice for late payment. Late payment constitutes any payment made after the payment milestone dates listed in your offer letter. The 10% administration fee will be based upon the monthly fee payment option.

EDA reserves the right to chase and request fee payments as appropriate.

If fees are not paid on time, EDA also reserves the right to refuse a student entry into classes until such a time that fees are paid.

In the event that payments continually are not made, EDA reserves the right to request upfront payment of fees.

If fee payments are still not met, EDA may enlist a debt collection agency on their behalf to retrieve fees or seek legal representation for fee debt recovery.

8. Withdrawing from the Course

Course fee charges, for any self-financed element of fees, are determined on the basis of enrolment status and not actual attendance. If a student stops attending, but has not formally withdrawn or intermitted their studies, they will be liable for self-financed tuition fees until the point in time that they officially notify EDA.

If a student decides to withdraw from a course, they must notify EDA in writing of their decision either by letter sent recorded delivery to Emil Dale Academy FAO {Course name} Course Leader, 60 Wilbury Way, Hitchin, Hertfordshire, SG4 0TA or via email to info@emildale.co.uk and their course leader (jonathan@emildale.co.uk for 3 year course students, fran@emildale.co.uk for 2 year course students and marina@emildale.co.uk for 1 year course students). In the absence of written notification of withdrawal, a student shall be assumed to be in attendance and as such remain liable for the payment of tuition fees.

For the avoidance of doubt, fee payments must be made as follows from any course withdrawals:

<u>Confirmed Withdrawal Date</u>	<u>Private Sector Fee Liability</u>
Within 14 days of formally accepting the place granted at Emil Dale Academy	£0/ 0%
After 14 days of formally accepting the place granted at Emil Dale Academy (unless the course has already started within this time frame in which case services used may still be charged for)	£300 deposit
On or after 15 days of formally accepting the place granted at Emil Dale Academy OR On or after the first day of the Autumn term	33% of that academic year
On or after the first day of the Spring term	67% of that academic year
On or after the first day of the Summer term	100% of that academic year

The first day of Autumn, Spring and Summer term refers to the first date of your programme which for most, but not all, will be the same as the published term dates.

Please note, if you are on the three year programme which includes the Degree programme and you are funding the BA honours degree through student finance via a loan from the Student Loan Company (SLC), your withdrawal date will be reported to the SLC and your Tuition Fee Loan (& Maintenance if received) will be adjusted accordingly to reflect the correct liability and any interest accrued. This forms part of your agreement with the University of Bedfordshire. It is the student's responsibility to formally withdraw from their programme of study.

8.1 Intermittent Study

In the event that a student must take a break during the duration of an academic year, fees will not be adjusted unless formal withdrawal takes place.

9. Scholarships

At Emil Dale Academy, we believe people have a right to train if they demonstrate talent in an audition, regardless of their financial background. Therefore, we have a fund of money to be able to give out a number of scholarships for Private Sector fees (note* we are not able to give scholarships towards degree fees that go directly to the University).

To apply for a scholarship, candidates must email admissions@emildale.co.uk to be sent a form. The form must be completed fully, with necessary supporting documentation to be considered for a scholarship.

Scholarships are based upon means testing forms as well as audition scores. Each candidate is looked at very closely to determine the status of a scholarship.

Note, EDA cannot guarantee a scholarship just because a scholarship form has been completed. Scholarships are not reimbursed from an external agency but rather come directly from Emil Dale Academy funds; thus we cannot provide financial assistance to everyone.

EDA scholarships are offered following successful audition and completion of the means testing form (see Scholarship Policy).

Other fee waivers and awards, including one-off payments to help students in financial hardship, may be offered at any point during the academic year on a case-by-case basis. Application for these can be made by contacting the Accounts department by email accounts@emildale.co.uk.

10. Refunds

10.1 Cancellations (after the cooling-off period)

In the event that a student withdraws after the 14 day cooling off period (see above for details), EDA reserves the right to retain the private sector deposit payment.

In the event that a student withdraws part way through the academic year, in the matter of the recovery of the fees, EDA will charge the student 33% of the annual tuition fee if the student withdraws during Term 1 and 15 days after their formal acceptance of their place at Emil Dale Academy, 67% if they withdraw during Term 2, and 100% if they withdraw during Term 3. Students will be liable for this fee payment regardless of the reason for withdrawing.

Where payment has been made in excess of the tuition fee charged (including non-refundable deposits) overpayment refunds will be considered on a case-by-case basis.

Demands for immediate refunds cannot be made. Refunds will only be issued once formal withdrawal from a course has been confirmed, and within 30 days of this approval being granted.

10.2 Complaint Remedies

Where a student submits an appeal or complaint, requesting a refund or compensation, it should be noted that financial compensation may not always be an appropriate response or agreed remedy when addressing a complaint or appeal. Alternatives to financial compensation might include an apology or goodwill gesture, or an offer of alternative learning methods if the course cannot be delivered in the way it was originally intended.

A refund relates to the repayment of sums paid by a student to EDA or an appropriate reduction in the amount of sums owed in future by the student to EDA.

Compensation will relate to some other recognisable loss suffered by the student. This normally falls into two categories, either: (a) recompensing the student for out-of pocket expenses they have incurred for a scheduled activity that did not take place, which were paid to someone other than EDA (such as travel costs) or (b) an amount to recompense for material disadvantage to the student arising from a failure by EDA to discharge its duties appropriately.

Students should refer to EDA's Student Complaint Policy and University of Bedfordshire's Academic Appeals policy for in-depth information relating to Appeals and Complaints.

10.3 Refund or waiver of fees

Save where there is a legal liability under a court order or under the provisions of this agreement to make a refund, fees will not be refunded or waived if:

- a) The student is absent through illness; or
- b) A term is shortened or a vacation extended; or
- c) The government issues a bank holiday or shuts schools for any reason; or
- d) The Student is released home before the normal end of the school day; or
- e) EDA is temporarily closed due, for example, to adverse weather conditions; or
- f) For any other reasonable reason.

10.4 Payment of refunds

In accordance with UK anti-money laundering laws, refunds can only be made to the person who originally paid the fee. In some cases, this will mean that the refund will be paid to someone other than the student, such as a parent/guardian/ sponsor.

Refunds will be paid by BACS or to the card originally charged, within 30 working days of a refund being approved.

Version Number	Date of Issue	Review Date	Author	Changes Made/ detail
01	17.09.2020	July 2021	Sarah Moore	First draft
02	24.06.2022	July 2023	Sarah Moore	Amendment to bank account details and fees
03	07.08.2023	July 2024	Sarah Moore	Amendment to include reference to Cert-HE More detail in each section