



FEE PAYMENT POLICY

A. Introduction

This document sets out the policy and procedures of the IMU concerning student fees, charges and refunds. The document applies to all students in IMU programmes.

B. General Guidelines

1. All student fees are required to be paid by specific due dates. A student who fails to pay outstanding fees will be **ineligible for semester enrolment** or if a student has been studying in a semester, he/she will be de-enrolled. Final year students will not be eligible for graduation and that no complete results or complete academic record will be issued, until full payment of outstanding debts is made.
2. Once fees have been paid, there will be **no refund** unless otherwise stated in the section on Refund of Fees. Processing and registration fees are not refundable under any circumstances.
3. Fees paid are not transferable except in the circumstances stated in the sections under Transfer of Programme and Switch Academic Plan.
4. IMU reserves the right, at its full discretion, to set off any deposits paid by the student against any outstanding fees and/or other charges due and owing by the student to IMU.
5. All fee related matters will be communicated through emails via IMU Student Email Address and the IMU Student Self Service Portal; no hardcopy documents will be sent. All students are required to regularly check their email accounts for billing information, notices, reminders or any other fees or finance related information.
6. Students are deemed to be duly notified upon emails being sent to students via IMU Student Email Address and/or posted at/sent via the IMU Student Self Service Portal.
7. "Semester" in this Policy shall mean any academic semester or any academic term, module, topic or such other similar discreet learning period stipulated depending on the structure of the relevant programme.

C. Billing Cycle and Payment

1. Term Activation (Progression to new semester)
Fees are charged when students are eligible to progress into a semester through Term Activation (TA). Students are eligible to progress into a semester when, over and above all academic considerations and requirements being satisfied by the students, there are **no outstanding balances** in the students' accounts.
2. Fees are charged in accordance to a specific academic calendar and by semester whichever is applicable to a particular programme. Students will be notified by email via their IMU Student Email Address when fees are charged to their accounts. Students can also view their fees details through the IMU Student Self Service Portal.
3. In general, fees are charged to students' accounts **2 weeks** before the commencement of relevant semester. There will be no hardcopy of invoices sent via the post.

4. Billing Date

- **New Students (Semester 1)**
To confirm a place in IMU, the due date for payment of fees for Semester 1 is stipulated in the Letter of Offer.
- **Continuing/current Students (Semester 2 onwards)**
Fees for Semester 2 and all subsequent semesters are charged to students' accounts **2 weeks** before the commencement of semesters.

5. Due date for payment of fees

- **New Students (Semester 1)**
The due date for payment of fees (including without limitation, all deposits, registration and processing fees etc) to confirm a place in IMU is stipulated in the **Letter of Offer**. All such fees in cleared ready funds are to be paid to IMU on or before the due date.

For programmes with available installment scheme, the balance of fees for Semester 1 is due in the **5th week of the semester**, and generally on a **Wednesday**. Students are reminded to be guided by the stipulated due dates stated in the Letter of Offer.

- **Continuing/current Students (Semester 2 onwards)**
Generally fees are due for payment on a **Wednesday** in the week immediately **before** commencement of semesters.

For programmes with available installment scheme, the balance of fees for the semesters is due in the **5th week of the semester**, and generally on a **Wednesday**.

Students are reminded to be guided by the stipulated due dates as stated in notifications sent via IMU Student Email Address and/or via the IMU Student Self Service Portal.

6. Installment payment

- Installment payment is not available for Medicine, Dentistry, Foundation programmes, Masters and PhD programmes.
- Installment payment is available for Pharmacy and Health Sciences programmes and semesters with academic period of more than **3 months**.
- The installment payment scheme **for Pharmacy and Health Sciences Programmes only**, is as follows:

Semester Academic Period (Length / no of months)	New Students (Semester 1)	Continuing/current Students (Semester 2 onward)
Applicable conditions: <ul style="list-style-type: none"> • Academic period of <u>more than 3 months</u> • For <u>Pharmacy and Health Sciences</u> programmes only 	Installment is allowed. 1 st installment due is as stipulated in the Letter of Offer. 2 nd installment is due on the 5 th week of Semester 1, and generally on a Wednesday.	Installment is allowed. 1 st installment is due the week before commencement of semesters, and generally on a Wednesday. 2 nd installment is due on the 5 th week of the semester, and generally on a Wednesday.
<ul style="list-style-type: none"> • Academic period equal or less than 3 months 	No installment is allowed.	No installment is allowed.

- Students are reminded to be guided by the stipulated due dates as stated in the Letter of Offer or billing notifications sent via IMU Student Email Address and/or via the IMU Student Self Service Portal and ensure compliance.

D. Consequences of Non Payment of Fees

1. Suspension (Week 0 & 5)

All students are required to pay fees by stipulated due dates. Information on due dates for payment of fees is stated in Section C of this Policy.

Where after the due date for fees payment which generally falls on a Wednesday has lapsed and students continue to have outstanding fees (or any other debt, whether for current fees or otherwise), the students will be immediately **suspended** from IMU.

A suspension will cause the following restrictions to apply:

- Ineligibility to enrol/register into a semester
- Loss of access to library borrowing and other library services
- Loss of access to IMU computer systems, including internet and e-learning facilities
- Loss of access to formal teaching sessions and other teaching venues of IMU
- Loss of rights to sit for in-course assessments or formal examinations of IMU
- Loss of access to enrolment records, examination results and academic transcripts or certificates
- Ineligibility to graduate
- Ineligibility to get transfer to IMU's partner schools

Notices of students' suspension will be sent to all relevant support departments and the Deans of Schools for further action.

IMU reserves full rights to take possession of suspended students' ID cards and to cancel students' insurance pursuant to the suspension.

Students' obligations during the suspension period

Students who have been suspended are required to perform the following actions:

- 1) **Settle all outstanding debt**, in which case students will be un-suspended;
- 2) Request and apply for **deferment** of semester; or
- 3) Request and apply for **withdrawal** from semester.

2. Un-suspend (Removal of Suspension) (Week 1 & 6)

To be un-suspended, students are required to settle all outstanding debt. Payment in full (including any administrative charge/fees levied for removal of suspension) must be received by the Finance Department in cleared ready funds **by the Friday of the following week after suspension is imposed**.

An administrative charge of **RM500** will be imposed for the removal of suspension.

Students who have made full payments are to proceed to the **Student Services Hub** or the **Academic Services Department** to execute the un-suspension process.

3. De-enrolment due to non-payment of fees (Week 2 & 7)

Suspended students who continue to have outstanding fees/debts or fail to contact IMU concerning their debts for a period of up to **2 weeks from suspension** will be automatically **de-enrolled** from the relevant semester.

The student can be de-enrolled at any time throughout a semester, so long as there are outstanding fees/debts after any due date; this generally applies (but not limited to) to fees with installment payment scheme. Information on available installment payment scheme is stated in Section C of this Policy.

Students' obligations at de-enrolment

Students who have been de-enrolled are to proceed to the **Academic Services Department** and perform the following actions:

- 1) Request and apply for **deferment** of semester, or
- 2) Request and apply for **withdrawal** of semester.

All fees and any other payments, except for refundable deposits paid by the students to IMU until the date of de-enrolment (or application of deferment or withdrawal) shall be **forfeited** and all remaining due fees/debts shall be deemed a debt immediately due and payable by the student to IMU.

Termination

New students in Semester 1 who remain as de-enrolled for up to a period of **two (2) weeks** will be automatically **terminated** by IMU. Continuing/current students from Semester 2 onwards who remain as de-enrolled for up to a period of **one (1) year** will be automatically **terminated** by IMU. All fees and any other payments, **including** deposits paid by the students to IMU until the date of de-enrolment shall be forfeited and all remaining due fees/debts (if any) shall be deemed a debt immediately due and payable by the student to IMU.

International students

For international students, IMU is obliged to report the de-enrolled international students to all relevant authorities of the Malaysian Government including Department of Immigration and relevant Embassy and Sponsoring body of the International student on the student's de-enrolled status and the reasons. IMU will not be held responsible or liable in any way for any action taken by the Department of Immigration and/or the relevant authorities of the Malaysian Government for breach of student visa conditions.

E. Fee Payment Extension

1. Guidelines on fee payment extension

An extension of time to pay fees is only possible for the following category of students, fees and conditions:

- **Continuing/current students**, i.e. students in Semester 2 and subsequent Semesters **and not under any form of sponsorships**;
- **Second fees installment**;
- Where students have strong justifications of extreme financial hardship and difficulty in meeting payment terms outlined in their billing information.

Students who met the above criteria must contact the **Student Services Hub** at latest **2 weeks before** the due date for payment of fees and present their circumstances in writing and with relevant supporting documentation demonstrating evidence of extreme financial hardship and difficulty.

An extension of time to pay is only considered for students who can demonstrate financial hardship or difficulty; it is not an alternative payment scheme.

Extension of time to pay fees is not applicable where a student's fees are paid under sponsorship arrangement.

Students will be notified by email, to their IMU Student Email Address, of the outcome of their requests.

2. Period of extension

An extension of up to **2 weeks** from due date for payment of fees may be granted, after considering the submitted applications and establishing valid grounds for extension.

Valid grounds for extension are established when students are able to demonstrate that exceptional and abnormal circumstances exist and that all sources of obtaining financial support to pay fees have been exhausted. Other factors that will be taken into consideration may include:

- the ability to repay existing/future fees owing;
- students' progress in course/programme;
- deferral and payment records.

3. Failure to comply to the period of extension granted

Students who fail to pay fees by the agreed deadline will be **de-enrolled** immediately from their semester after the date of extension had lapsed.

F. Refund of Fees

1. IMU will refund the fees paid in the following circumstances and subject to the following terms and conditions. Processing and registration fees are not refundable under any circumstances:-

1.1 Conditional offer – not meeting requirements before commencement of Semester 1

Where a student, who has been offered a conditional place based on forecast results or other conditions, subsequently fails to obtain the necessary actual examination results to meet the entry requirements or did not meet the required other conditions **before the commencement of Semester 1**, IMU will withdraw the offer and provide a **full refund** of the tuition fees and other refundable fees/deposits.

1.2 Conditional offer – not meeting requirements after commencement of Semester 1

Where a student, who has been offered a conditional place based on forecast results or other conditions, subsequently fails to obtain the necessary actual examination results to meet the entry requirements or did not meet the required other conditions **after the commencement of Semester 1**, IMU will withdraw the offer and refund a proportionate amount of the tuition fees based on the total number of weeks in relation to the **unexpired duration of the semester**.

The total number of weeks in relation to the unexpired duration of the semester is calculated from the following week after the actual examination results are released until the end of semester examination or the end of teaching week, whichever is applicable. For the avoidance of doubt, the week in which the actual examination results are released is not taken into account for the purpose of calculating the total number of weeks in relation to the unexpired duration of the semester.

1.3 Withdrawal due to approved reasons

Where a student, who has paid the semester fees either **in full or by way of installment**, subsequently does not accept or does not take up the place offered, or after accepting or taking up the place offered subsequently withdraws from or fails to proceed with the programme, for the following reasons occurring **before the end of the fourth week after the commencement of semester**; and IMU is notified in writing within the said period:-

- i the death or serious illness of a guardian/parent/the spouse of the student which will result in the financial inability to continue with the programme;
- ii serious illness of the student which will result in the inability to continue with the programme;
- iii award of a scholarship or loan to the student for study at IMU; or
- iv award of a full scholarship/loan on tuition fees by an educational institution or a scholarship foundation to pursue an undergraduate or postgraduate programme in another educational institution, where the notification of the award of the scholarship or loan is received by the student after payment of fees has been made,

IMU will provide a **full refund** of the tuition fees and such other refundable fees.

1.4 Withdrawal due to other reasons

Where a student, who has paid the semester fees **in full**, subsequently does not accept or does not take up the place offered, or after accepting or taking up the place offered subsequently withdraws from or fails to proceed with the programme, for any reason and IMU is notified in writing **before the end of the eighth week after the commencement of semester**, IMU will provide a refund of **50% of the tuition fees** and other such refundable fees.

2. In all of the circumstances stated above, students must apply to the Finance Department Credit Control Section **in writing** for a refund of the fees and deposits within the respective timeframe, stating their reasons as supported by documentary evidence.

Copies of these statements are to be forwarded to the Deans of relevant Schools, the Academic Services Department and the Student Services Hub. IMU may request further evidence before agreeing to a refund of the fees and deposits.

G. Transfer Programme

New fee apply proportionately

Where a student has been allowed to transfer programme, the student will be subject to **pay the fees applicable for the new programme (including any ancillary, administrative and transfer fees)**, beginning from the semester of the new programme in which the student is approved to join. The fees paid for the semester of the existing programme which are transferable to the new programme shall be the proportionate amount of fees based on the **unexpired duration** of the semester of the existing programme.

The unexpired duration of the semester of the existing programme shall be based on the total number of weeks calculated from the following week after the programme transfer is granted until the end of semester examination or the end of teaching week, whichever is applicable. For the avoidance of doubt, the week in which the programme transfer is granted shall not be taken into account for the purpose of calculating the total number of weeks in relation to the unexpired duration of the semester of the existing programme.

Surplus fee amount

If there is **surplus** in the fees paid by the student pursuant to the transfer of programme, the surplus amount will not be refunded to the student but will be used to set-off the fees for the next instalment or the subsequent semester, whichever is applicable.

Insufficient fee amount

If the fees paid are **insufficient** for the new programme, a student must make full payment of the balance of semester fee or installment before the registration/enrolment into the new programme.

H. Switch Academic Plan (“Plan”)

New fee apply proportionately

Where a student has been allowed to switch plan, the student will be subject to **pay the fees applicable for the new plan (including any ancillary, administrative and transfer fees)**. The fees paid for the semester of the existing plan which are transferable to the new plan shall be the proportionate amount of fees based on the **unexpired duration** of the semester of the existing plan.

The unexpired duration of the semester of the existing plan shall be based on the total number of weeks calculated from the following week after the plan transfer is granted until the end of semester week (i.e. the end of semester examination or the end of teaching week, whichever is applicable). For the avoidance of doubt, the week in which the plan transfer is granted shall not be taken into account for the purpose of calculating the total number of weeks in relation to the unexpired duration of the semester of the existing plan.

Surplus fee amount

If there is **surplus** in the fees paid by the student pursuant to the switch of plan, such surplus amount will not be refunded to the student but will be used to set-off fees for the next installment or the subsequent semesters, whichever is applicable.

Insufficient fee amount

If a student switches from a lower fee plan to a higher fee plan, the student must make full payment of the differential amount between the plans **from the commencement of intake**, as if the student had joined the higher fee plan from the beginning of the intake.

Fees as defined in the Switch Academic Plan Section includes ancillary fees for the plan such as the **transfer fees**.

I. Re-sit, Repeat or Defer of Semester

New fees apply

Students who repeat, re-sit or defer semester are subject to the structure of fees applicable for the **new semester intake** in which they join.

Re-sit – payment before exam

Fees for re-sit (including without limitation, all outstanding fees/debt) are to be paid to IMU in cleared ready funds **before** the re-sit examinations. Students who fail to make payment of the re-sit fees and all outstanding fees/debt will not be permitted to sit for the re-sit examinations.

Students must bring along the IMU official receipt as evidence of payment as enforcement will be carried out at the entrance to the exam halls/examination venues. IMU will not be responsible or liable for any inconvenience/distress/loss for Students' being barred from the examination halls/examination venues for failure to produce their official receipts as evidence of payment.

Repeat or Deferment

At application for repeat or deferment of semester, all fees and any other payments, except for refundable deposits paid previously by the student to IMU shall be **forfeited** and all remaining due fees/debts shall be deemed a debt immediately due and payable by the student to IMU.

Where the student has been granted repeat of semester, the student will be subject to **pay the fees applicable for the new semester (including any ancillary, administrative and transfer fees)**. The student must make full payment of all fees in cleared ready funds to IMU **before** date of enrolment of the designated new semesters.

Students who fail to make payment of fees will be **denied enrolment** into the designated semesters.

J. Fee Implication on Drop a Module

This section is applicable to postgraduate programmes. Where a student wishes to drop a module, the student can:

- i. drop the module before the commencement of the module, no module fees will be charged.
- ii. drop the module on or before the end of week two of the commencement of the module, 25% of module fees will be charged.
- iii. drop the module after week two of commencement of the module, 100% of module fees will be charged.

Drop Module	Fees
Before commencement of module	No module fees are charged
On or before the end of week two of the commencement of the module	25% of module fees are charged
After week two of the commencement of the module	100% of module fees are charged

ACKNOWLEDGEMENT AND AGREEMENT

I/We, have read and agree fully to the terms and conditions set out in IMU's Fee Payment Policy as stated above. I/We, the parents/guardians/sponsors of the student* hereby undertake to pay all fees due to IMU in accordance to the terms stated in the Fee Payment Policy.

<hr/> Name of Parents / Guardians / Sponsors**	<hr/> Signature of Parents / Guardians / Sponsors** I.C./Passport No.
<hr/> Name of Student Date	<hr/> Signature of Student NRIC / Passport No.

* This policy on payment of fees is subject to change, latest approved copy if any will be published at the IMU website or you may check with IMU officers for the latest information.
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