

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

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

## 1. Introduction

The University has an initiative to support you 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?

You are eligible if you or your dependant(s) are applying for UK Visa and Immigration (UKVI) visa fees and:

- you 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
- you have, or are applying for, one of the UKVI visa types of leave to remain in the UK for yourself or 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 dependant's costs for:

- UK Visa and Immigration (UKVI) visa fees.
- Citizenship applications for your dependants.
- Immigration Health Surcharge.
- UK legal fees for advice on immigration; and
- Ecctis service fees.

You can also use the loan for your own visa related costs providing you are able to provide the necessary receipts when you make the application.

## 4. How much can I borrow and repayment plan

- Maximum of £10,000 over a period of 3 years.
- If you would like a shorter repayment term this can be arranged when you request the loan.

The loan can 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.

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.

If a larger loan is required, this can be considered exceptionally but this has potential tax implications for the individual.

## 5. Will there be any interest or other fees charged on the loan?

No, up to the value of £10,000

## **6. How do I apply?**

You will need to complete the application form and send it to [staff-immigration-team@bristol.ac.uk](mailto:staff-immigration-team@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 [staff-immigration-team@bristol.ac.uk](mailto:staff-immigration-team@bristol.ac.uk) Failure to provide these receipts could result in the University terminating the arrangement. If this were to happen the balance of any loan outstanding would be fully repayable.

## **7. 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 your salary payment the month after you received the loan.

If you are a new member of staff, you will be able to receive the loan once you commence employment and are entered onto the payroll.

## **8. How do I pay back the loan?**

The loan will be repaid via deduction from your monthly salary in equal instalments.

If your employment with the University ends before your loan is repaid you will be required to repay the outstanding balance before your contract ends.

## **9. 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.

## **10. Other**

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