

**Visa Loan Scheme Policy**

1. **Context**

The University is committed to supporting international applicants coming to work at the University and recognises the financial difficulty individuals may face in funding the cost of the necessary UK visa applications and other associated charges. The University’s Visa Loan Scheme is available to provide an interest-free loan to assist employees with the cost of visa applications as well as the NHS healthcare surcharge.

1. **Conditions of Scheme**

The following conditions are a requirement of the scheme:

The interest-free loan must be used solely towards the cost of a UK visa application or residence and / or healthcare charges.

The applicant must be a current employee of the University, on either a permanent or a fixed-term contract with an end date at 12 months after the date of the first loan repayment.

The applicant must require a UK visa to continue in employment or is required to apply for UK residency for themselves and / or their dependent(s). A dependent is a spouse, civil partner or partner; children under the age of 18, children over the age of 18 if they are already in the UK as a dependent.

The applicant must require a UK visa to continue in employment or is required to apply for UK residency for themselves and / or their dependent(s). A dependent is a spouse, civil partner or partner; children under the age of 18, children over the age of 18 if they are already in the UK as a dependent.

The visa loan scheme is not intended to fund the cost of relocation which may be supported under the University’s Relocation Policy.

1. **Administration and Limits**

To apply, the applicant must complete the Visa Loan Scheme application form and submit it to the University’s Head of Human Resources with confirmation of the visa application fee and /or NHS healthcare surcharge from UK Visas and Immigration.

 <https://www.gov.uk/government/organisations/uk-visas-and-immigration> <https://www.gov.uk/healthcare-immigration-application>.

Evidence of the payment must be provided. If this is not available at application it must be provided as soon as possible / within 2 months of submission.

The maximum loan amount available is up to £10,000. The minimum loan amount is £500.

The applicant’s line manager must endorse the application form and inform Head of HR of any potential changes which may invalidate the application.

 Each application will be reviewed against the qualifying criteria and will be approved by the University’s

 Head of HR before being processed for payment. Payment of the loan amount will be by BACs

transfer, into the applicant’s usual salary bank account on the next available payroll run. In exceptional circumstances a payment may be made upon commencement of employment via BACS transfer.

Repayment of loans will be via the University’s payroll and deducted from the employee’s pay in

24 monthly instalments. Deductions will commence at the end of the first month after the loan is received.

In submitting a loan application the applicant agrees, should their employment be terminated, to the University recovering the outstanding loan balance from their notice period and final pay. Where the employee’s final pay is insufficient to fully repay the loan in full, then the remaining balance will be due immediately via direct payment to the University.

In the event the loan amount is more than the amount required to cover the cost of the visa, residency and / or healthcare surcharge, then the loan arrangement will continue based upon the initial agreed loan.

An applicant who is expecting to have periods of unpaid leave of greater than one month will be required to inform the University’s Head of HR and make alternative arrangements to repay the balance of the loan.

Should the applicant fail at any time to comply with any of the above conditions, the University is entitled to terminate the loan agreement and seek immediate re-payment of the outstanding balance of the loan.

Applications may be submitted at any point in the calendar year.

An applicant in receipt of a visa loan must have fully repaid the loan before a new application may be submitted.

The visa loan scheme will be reviewed annually by the University’s Head of HR and strictly audited to ensure it is properly utilised.

**4.Tax Treatment**

In accordance with current taxation law, the loan is non-taxable and free of interest or administrative charges as it falls beneath the HMRC agreed limit threshold.

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**VISA LOAN SCHEME**

**APPLICATION FORM**

Please complete and submit to HROD with evidence of the relevant application fee(s) and all payments made to UK Visa & Immigrations.

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| **Personal Details** |
| Name: |   |
| School/Directorate: | Email: |
| Job Title: | Tel no: |

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| **Details of Loan Application** |
| Amount of loan applied for: | **£** | Max loan amount£10,000 |
| **Reason for loan** |
| UK Visa Fee/ Residency: | **Yes / No** | Healthcare Surcharge: | **Yes / No** |
| **Loan covers** |
| My costs only: | **Yes / No** | My costs plus dependents | **Yes / No** |
| **Please provide names and relationship to all dependents** |
| Name | Relationship to applicant |
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| **Line Manager’s approval:**Name:Signed: | Job Title: Dated: |  |

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| **Repayment** |
| I agree to the loan being repaid via 24 monthly deductions from my salary commencing from the first month after the loan is received.In the event I leave York St John’s employment prior to the full repayment of this loan, I agree to repay the loan in full before my last day of service. I authorise for any outstanding amount to be deducted from my final salary.Signed: Dated: |

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| **For completion by Payroll** |
| Approved for Payment | Yes/No |
| Evidence received: | Yes/No |
| Amount of Loan: | £ |
| Monthly deduction amount: | £ |
| Start date: | End date: |
| Application forwarded to Accounts Payable | Yes/No Date |
| Emailed individual to confirm payment: | Yes/No Date |
| Approved by: | Job Title: |
| Signed: | Dated: |