**Updated October 2019**

**Loans for immigration related costs for staff**

**Introduction**

The University has introduced an initiative to support staff and your immediate, dependent family members (ie husband, wife, civil partner, unmarried or same sex partner and your children aged under 18 at the time of application) with immigration related costs incurred during your employment at the University. This initiative is in the form of an interest free loan and is available to staff across all job families.

**Purpose of the loan**

The intention of the loan is to support existing staff (with a minimum remaining contract duration of 12 months) and immediate, dependent family members with immigration related costs including UK visas and extensions, the NHS Immigration Healthcare Surcharge, Indefinite Leave to Remain and Permanent Residency Applications for holders of time limited visas, and British Citizenship Applications.

If you are a prospective member of staff, you may apply for the loan before you take up your appointment but the loan can only be made available once you have started work in the University.

**Visa Fees**

See <https://www.gov.uk/government/publications/visa-regulations-revised-table/home-office-immigration-and-nationality-fees-29-march-2019>

**NHS Healthcare Surcharge**

See <https://www.gov.uk/healthcare-immigration-application/how-much-pay>

**How to apply for the loan**

You should use the [attached application form](https://intranet.birmingham.ac.uk/finance/documents/public/Loans-for-immigration-related-costs-for-staff.docx), setting out the relevant immigration related costs that will be, or have been, incurred and the total amount requested. The loan value will be the cost of the itemised fees you expect to incur (in full or in part), or the value of those you have already incurred together with any anticipated future costs, subject to a maximum of £10,000.

Only one loan per staff member will be granted; once that loan is paid off, if the scheme is still available, a second loan may be requested.

Once you have signed the application form, you should submit it to the HR Operations and Recruitment team in University Centre.

Where the loan repayments would amount to more than half of your net pay, or would reduce your pay to less than the relevant national minimum wage, the Payroll Office will contact you to discuss the position and determine whether to proceed.

If you have already paid the fees, you must submit your loan application, with receipts, **within three months of incurring the expenditure** – but please note that the University retains sole discretion to determine whether or not to grant a loan and the amount of any loan (so it is better to obtain the loan first, then make your visa etc applications).

Where the loan is approved, the applicant must sign a loan agreement (available at
<https://intranet.birmingham.ac.uk/finance/documents/public/Loan-Agreement.pdfx>).

**How the loan will be paid**

The loan will be paid in sterling into a UK bank account held in the name of the member of staff on the application form as part of your next salary payment.

Payment is subject to receipt of the completed loan agreement.

**Loan Repayment**

The loan will be repaid, starting in the month it is paid to the member of staff, as a salary deduction on a monthly basis in equal instalments and must be repaid within 3 years, or the remaining duration of your contract (minimum of 12 months), whichever is the shorter.

Should the employee leave the University’s employment, the remaining balance of the loan will be become repayable immediately with an automatic deduction from the final salary instalment. If the final salary amount is insufficient to cover the remaining debt, an invoice will be raised and the balance will become immediately due. Interest and costs relating to recovery of the debt will be chargeable if the University is required to take enforcement action to recover the outstanding balance.

Please note;

This scheme is non-contractual and the University reserves the right to amend or withdraw it at any point.

The University reserves the right whether or not to grant an interest-free loan to an individual or the value of that loan, at its discretion.

**Loans for immigration related costs for staff March 2019**

**Application Form**

Full Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­­\_\_\_\_\_

Phone Ext \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone Mobile\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Payroll Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I wish to apply for an interest free loan to support me (and where appropriate, my immediate, accompanying family members ie husband, wife, civil partner, unmarried or same-sex partner and your children aged 18 or under at time of application) with the following immigration related costs incurred during my employment at the University of Birmingham.

Please specify the immigration status you are applying for, on whose behalf, and attach supporting documentation to substantiate the amount of the loan:

Item Amount £

Total

Please state over what period you would wish to repay the loan (maximum 36 months if your contract is open, or the remaining duration of your current contract if it is fixed term, or any lesser period) …….. months

In applying for this interest free loan, I confirm the following:

1. I am an employee of the University or will be an employee at the time the loan is provided.
2. I have an open contract of employment OR I will have at least 12 months remaining on my fixed term contract at the time the loan is provided.
3. I will use the loan solely for the purpose set out in this form, and provide receipted evidence of having done so to the Payroll Office as soon as I have incurred the cost;
4. I do not have, or will not have, at the time the loan is provided any other loans from the University (eg for travel pass or cycle purchase) in place at the time this loan is provided.
5. I understand that the loan will be repaid according to the timescales set out in the loan agreement through monthly salary deductions commencing immediately the loan is paid to me.
6. I understand that in the event that I leave the University’s employment prior to full repayment of the loan through the monthly deductions, the remaining balance of the loan will become repayable immediately with an automatic deduction from my final salary. If the salary amount is insufficient to cover the remaining debt, an invoice will be raised and the balance will become immediately due. I understand that interest and costs relating to recovery of the debt will be chargeable if the University is required to take enforcement action to recover the outstanding balance.

Print name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please return this application form to the HR Operations via the HR Service Portal: <https://universityofbirmingham.service-now.com/hr/>

**For HR:** Remaining duration of contract Permanent / \_\_\_\_\_\_\_\_ months

Contract start date (for prospective employees)

Name of HR staff member Date

**For Payroll**:

Any other loans? Y / N

Above NMW? Y / N

Name of Payroll staff member Date

Loan agreement sent to employee date:

Employee returned signed loan agreement date:

Completed loan agreement copied to employee date:

Value of loan: £

Loan paid into employee account date:

First month loan repayment due date:

Expected duration of loan (months):

Expected month/year of last instalment of repayment:

Receipts received date(s):