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VISA FEES INTEREST-FREE LOAN SCHEME APPLICATION FORM

Before you complete this form, please read the [Visa Fees Interest Free Loan Scheme Guidance](https://www.hw.ac.uk/uk/services/docs/hr/policies/immigration-guidance-visa-fees-interest-free-loan-scheme.pdf)

Please complete and sign this form and forward to your Executive Dean/Director for approval.

***Please provide evidence of the amount paid through your visa application process.***

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| **Personal Details** | | | | | | | |
| Name: | |  | | | | | |
| Job title: | |  | | | | | |
| School/Directorate | |  | | | | | |
| Department: | |  | | | | | |
| Employee/payroll  number: | |  | | | | | |
| Type of Contract  (Note this scheme is not available for students or casual workers) | | Open-Ended Contract YES/NO  Fixed Term Contract YES/NO If so, provide end date …………… | | | | | |
| **Loan Details** | | **Employee** | **Dependent(s)** | | | **Total** | |
| Amount of loan required for Visa application: | | **£** | **£** | | | **£** | |
| Amount of loan required for NHS surcharge fees: | | **£** | **£** | | | **£** | |
| Total amount of loan requested (maximum £7,500): | | **£** | | | | | |
| Preferred repayment period: | | **Equal instalments over x months of: £ per month**  This must not exceed more than half your net monthly pay.  The maximum period for repayment is 24 months or the end of your fixed term contract, whichever is sooner. | | | | | |
| Do you currently have any other loans with the University? (If yes, provide details including  your repayment sum per month): | | Details of loan(s) | | Monthly repayment | | | |
|  | |  | | | |
| **Dependent(s) details**  (Please complete this section if this loan will be used to pay visa fees or NHS surcharges for  dependents) | | | | | | | |
| Dependent Name | | Relationship | | | | D.O.B. (if under 18) | |
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| **Signed declaration** | |
| I accept the terms and conditions of the Heriot-Watt University Visa Loan Scheme:   1. I understand the loan is only to be used for the purposes of fees payable for applying for and obtaining the Visa costs of my immediate dependent(s); Immigration Health Surcharges for myself and my dependents or applications for Leave to Remain in relation to my employment at the University under Global Talent, Skilled Worker or ILR. 2. Should my employment at Heriot-Watt University come to an end before the loan has been fully repaid, I accept that any remaining balance will be recovered from my salary payments during my notice period including and up to my final salary payment. 3. If the final balance of my loan is greater than my salary payments in my notice period, I agree to repay the total outstanding balance of the loan before my contractual end date at the University. 4. I understand that the University will request to see the UKVI payment receipt to confirm the amount paid on behalf of myself or my dependent(s), and that this receipt should be retained for the duration of the loan agreement. 5. I confirm that the information I have provided in this application is accurate and that any information found to be false may result in disciplinary action. 6. I understand that if I am absent from work for an extended period of time for reasons   including sickness absence, maternity leave, shared parental leave, there could be a temporary suspension in loan repayment as determined by the University. This could result in an extended repayment period.   1. This is an Interest Free Loan payment made by the University under the HMRC rules applicable on the date of application. These rules allow employers to provide support to their employees by way of such loans without the employee being charged to Income Tax and National Insurance on the benefit of the loan amount. HMRC changes its regulations from time to time and in such cases the University may be required to amend the terms of this loan to ensure the loan continues to comply with HMRC rules. 2. The University is not a registered lender, and this loan can be recalled or adjusted in   accordance with any relevant legislature changes made in the future. | |
| Signature: |  |
| Date: |  |

**This form should now be sent to your Executive Dean or Director of Professional Services for approval.**

**Applications received and approved before the 14th of any month[[1]](#footnote-1) will normally be processed and paid by the end of that month. The loan will be transferred to the bank account into which your salary is paid, and which is held on ERP once your application has been approved and you have been informed**

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| **Loan authorisation** | | |
| **Authorising Executive Dean/Director:** |  | |
| Signed: |  | |
| Date approved/rejected: |  | |
| Reason for Rejection (Delete as appropriate | * The contract has less than 12 months to run * Engaged on casual work * In the UK for a short stay under the Visitor or Academic Visitor Visa * A Student on a Student Visa * An external examiner usually employed by another University or organisation * Seconded from another employer * Other (please specify) | |
| *Please read the* [*Visa Fees Interest Free Loan Scheme Guidance*](https://www.hw.ac.uk/uk/services/docs/hr/policies/immigration-guidance-visa-fees-interest-free-loan-scheme.pdf) *and seek advice from* [*Help Desk*](https://enzj-odcsvbcs-05041720-5140-oracleexpert.builder.ocp.oraclecloud.com/ic/builder/rt/dcs/1.0/webApps/dcs/) *marking the Service Request “Interest-Free-Visa-Loan” if you are unsure about whether you should approve or not* | | |
| Executive Dean/Director - Please forward to your Finance Partner for recording appropriate cost centre and account code | | |
| **Finance Partner:** | | |
| Name: |  | |
| Signed: |  | |
| Date: |  | |
| Cost Centre/Account Code for Payroll purposes: |  | |
| Finance Partner - Please now forward to Payroll via [**Help Desk**](https://enzj-odcsvbcs-05041720-5140-oracleexpert.builder.ocp.oraclecloud.com/ic/builder/rt/dcs/1.0/webApps/dcs/) marking the Service Request “Interest-Free-Visa-Loan” | | |
| **Payroll Dept**  Date received: |  | |
| Please check that none of these reasons apply otherwise the application must be declined | * The contract has less than 12 months to run * engaged on casual work * in the UK for a short stay under the Visitor or Academic Visitor Visa * a Student on a Student Visa * an external examiner usually employed by another University or organisation * seconded from another employer * The repayments will reduce monthly salary to below National Minimum Wage * Employee is currently repaying any other debt through salary, such as Council Tax Arrears or Arrestment of Salary orders * Employee has reached the maximum amount to be loaned. | |
| **Date loan made:** | |  |
| **Date of first deduction:** | |  |
| **Date of last deduction:** | |  |
| **Monthly amount deducted:** | |  |
| Date Payroll sent letter to individual and confirmed to Exec Dean/Director: | | |
| Payroll to forward to HR via [Help Desk](https://enzj-odcsvbcs-05041720-5140-oracleexpert.builder.ocp.oraclecloud.com/ic/builder/rt/dcs/1.0/webApps/dcs/) marking the Service Request “Interest-Free-Visa-Loan” AND return form to the relevant Finance Partner for recording any additional information | | |
| **HR Team record relevant information on ERP record** | |  |

1. There may be some exceptions to this, e.g., at Christmas or the end of the Financial Year [↑](#footnote-ref-1)