Qualifications
fee policy
2018
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1 Introduction
The British Psychological Society is committed to a fair and transparent policy with regard to the fees and charges it expects the candidates to pay. The Society has an obligation to ensure that it delivers value for money and the Qualifications Fee Policy provides information about the setting, payment, collection and reconciliation of qualification fees.

This policy is reviewed annually and details of any changes to it will be made available to existing and prospective candidates via the Society’s website.

Candidates will be required to pay the fees and charges applicable to their qualification and in line with fee payment agreements.

Qualification fees for all qualifications are published on the Society web pages and can be accessed on www.bps.org.uk/psychologists/society-qualifications.

Candidates retain ultimate responsibility for the payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. The Society will always seek to recover fees directly from candidates in cases where payment from approved sponsors is not forthcoming.

The Society reserves the right to take appropriate action against candidates who fail to pay their fees, or make satisfactory arrangements to pay on, or by the end of an agreed period. Furthermore, the Society reserves the right to suspend a candidate’s enrolment or withhold their results and/or award of the qualification until monies owed have been paid.

In the event of any conflict between this policy and any other documents or publications containing reference to fees, this policy shall have precedence.

2 Setting qualification fees
The Society reviews its fees, charges and fee policy annually, and the final authority for setting, reviewing and amending the fees lies with the Board of Trustees.

The Society reserves the right to amend fees for all of its qualifications. Qualification Fees are likely to be subject to annual increases reflecting increases in the cost of administration and assessment and are published on the Society website. In the event of a fee change, existing candidates will be given a minimum of three months’ notice (normally, via e-mail and Society website).

Qualification fees are subject to VAT; therefore, any changes to the VAT rate will be reflected in the fees charged. The notification period for such changes will be determined by the notice period given by the Treasury.

All Qualification Fees must be paid in full before a Society qualification can be awarded.

All Qualification Fees are charged and payable in pounds sterling.

3 Fee structure and constitution
The fees outlined below do not include supervision costs or any other expenses candidates may incur during their enrolment on a Society qualification.
3.1 Candidates enrolled prior to 1 January 2015
Candidates enrolled prior to 1 January 2015 pay an Annual Maintenance Fee (AMF), which becomes due on the quarter closest to the anniversary of their enrolment date (4 January, 1 April, 1 July or 1 October).

The AMF covers all costs of the candidates’ continuing enrolment, including assessment of all submissions, resubmissions and examinations as well as all administrative and operational costs.

3.2 Candidates enrolled from 1 January 2015
Under the 2015 single fee structure, the qualification fee covers all costs associated with the candidate’s enrolment on the qualification.

Candidates enrolling on one of Society qualifications must pay the relevant fee or arrange a payment plan with the Qualifications team within 30 days of enrolment confirmation date.

4 Payment methods
Candidates enrolling onto Society qualifications can pay their Qualification Fee(s) by one of the methods listed below.

Once a candidate enters into a payment agreement with the Society, no changes to that agreement can be made. For example, if a candidate signs a 24 month direct debit payment agreement, they will not be able to change to 48 months halfway through their payment schedule.

4.1 Annual Maintenance Fee (enrolments prior to 1 January 2015)
The Annual Maintenance Fee (AMF) can be paid by one of the methods listed below.

- In full by credit card, debit card or BACS transfer
- By interest-free direct debit over a period of 12 months

4.2 2015 Qualification Fee (enrolments from 1 January 2015)
The single qualification fee can be paid by one of the methods listed below.

- In full by credit card, debit card or BACS transfer
- By interest-free direct debit over a period of 12, 24, 36 or 48 months (a 60 month payment plan is also available to QCoP candidates)

5 Fee payments by third parties
If a candidate’s fees are paid by third parties, the above payment methods and schedules still apply.

If an employer is enrolling in excess of 10 candidates, bespoke payment arrangements may be possible following a written agreement with the Qualifications Manager.

Please note that the candidate remains responsible for the payment of their fees, invoiced or not, even where third parties have agreed to pay all relevant qualification fees. If the employer withdraws their sponsorship from the candidate or the candidate moves to a different employer, it is the candidate’s responsibility to notify the Qualifications Office and pay any monies still owed.
6 Invoicing

6.1 Annual Maintenance Fee (AMF)
Candidates paying the AMF in full will be issued an invoice a month before the fee becomes due.

Where arrangements have been made at enrolment for a candidate’s employer or another third party to pay the AMF, the invoice will be sent to the payer’s address as provided by the candidate. The Qualifications Office will contact the candidate for invoicing details eight weeks in advance of the fee becoming due. If the payer’s details have not been supplied by the deadline given for invoicing details, the invoice will be addressed to the candidate who will be responsible for paying the fees by the published deadline.

If a third-party payer requires a purchase order number, the candidate must ensure that purchase order details are sent to the Qualifications Office by the deadline given. If purchase order details are not provided by the deadline, the invoice will be addressed to the candidate who will be responsible for paying the fees by the published deadline.

Please, note that invoices cannot be re-issued.

6.2 Qualification Fee
Candidates paying the qualification fee in full will be issued an invoice at enrolment and will have 30 days to pay the invoiced amount.

Where, at enrolment, a candidate informs the office that a third-party, such as their employer, will be paying their qualification fee, the invoice will be sent to the payer’s address as provided by the candidate and the third party payer will have 30 days to pay the invoiced amount. If the payer’s details have not been supplied or were incorrect, the candidate will be responsible for paying the fees.

6.3 Other invoicing and payment information
Invoices cannot be split between multiple payers at any point during a candidate’s enrolment (for instance, if a candidate is required to pay £1500 for the AMF, the Qualifications Office cannot send an invoice for £750 to the candidate and £750 to an employer). However, a payment arrangement can be made at the point of the candidate’s enrolling on the qualification whereby a third party, such as an employer, agrees to pay a proportion of the candidate’s qualification fee and will be invoiced accordingly. The candidate will then be required to pay the remainder either in full or by direct debit.

If a candidate makes a direct debit agreement with the Qualifications Office, and then, at a later time, their employer or another third-party wishes to make a payment towards the candidate’s qualification fee, they may do so and will be issued a payment receipt to confirm that the payment has been made. This overpayment will be deducted from the candidate’s qualification fee and the payment period will be reduced accordingly.

In those cases, no changes to monthly payment amounts can be made and no suspensions to direct debit payment schedules due to third party contributions will be accepted. If a candidate cancels their direct debit due to a third party payment before all due fees have been paid, they will be invoiced for the outstanding amount, which will have to be paid within 30 days of the date of the invoice.
7 Confirmation of payment and payment receipts

Payment receipts for direct debit payments are only issued once all payments for the invoiced period (normally 12 months) have been received by the Society.

Remittance advice slips from employers must be received by the Qualifications Team as proof of payment in order for the payment to be correctly allocated. The invoice number must be quoted as reference in every instance. Failure to do so may result in the payment's not being identified and the candidate's being invoiced for the full amount.

8 Fee reductions

A fee reduction of 20 per cent is available to candidates who are in receipt of state benefits or a state pension. Requests for reductions for other reasons will not be considered.

If a candidate wishes to apply for a fee reduction, they need to submit a formal request along with evidence of their income and level of state benefits to the Qualifications Manager for consideration. Reductions do not apply to any non-refundable fees.

9 Non-payment of fees

Candidates requesting to pay the Qualification Fee(s) by interest-free direct debit must not amend or cancel their direct debit (DD) arrangements until all scheduled payments have been paid. Cancellation of direct debit arrangements before relevant fees have been paid will result in suspension of enrolment or withholding the award.

9.1 Non-payment of the Annual Maintenance Fee (AMF)

If a candidate, or their employer, is paying the AMF as a lump sum and it remains overdue for three months, the candidate’s enrolment will lapse and they will be withdrawn from the qualification. If the candidate wishes to re-enrol, a further fee will be payable.

If a candidate is paying the AMF by monthly interest-free DD, the total amount will be spread evenly over a period of 12 months only. If one DD request is returned unpaid, the monthly payments will be re-calculated over the remainder of the given payment period. If two requests are returned unpaid, the candidate will be removed from the direct debit system and invoiced for the full amount to be paid within one calendar month from the date of the invoice. If the AMF remains unpaid by the end of three months from when it was due, the candidate’s enrolment will lapse and they will be withdrawn from the qualification. If the candidate wishes to re-enrol, a further fee will be payable and the option to pay by DD may be withdrawn.

9.2 Non-payment of the qualification fee for candidates who enrolled from 1 January 2015

If a candidate, or their employer, is paying the qualification fee as a lump sum, the fee must be paid at the time of the application for enrolment and no later than 30 days from the date of enrolment confirmation date. If payment is not received by the due date, the candidate’s enrolment will be terminated. If an invoice is required, invoicing details, including the purchase order number or other reference that may be required, must be included on the enrolment form. The candidate’s enrolment will not be confirmed until the relevant fee has been paid.
If a candidate is paying the qualification fee by monthly interest-free direct debit, then the total amount will be spread evenly over the period of time chosen by the candidate (1–5 years, depending on the qualification). If one DD request is returned unpaid, the monthly payments will be re-calculated over the remaining payment period. If two requests are returned unpaid, the candidate will be removed from the direct debit system and invoiced for the full remaining amount due in the given payment period (12 months) to be paid within a month from the date of the invoice. If three requests are returned unpaid, the candidate’s enrolment will be terminated.

If a candidate is unable to make a scheduled payment, they are advised to contact the Qualifications Office immediately to discuss their payment arrangements.

## 10 Refunds

If a candidate chooses to withdraw their enrolment for any reason, any refund that they may be entitled to will be calculated upon receipt of a Withdrawal Request Form (available from the Qualifications Office) by the Qualifications Team.

Refund requests will normally take up to eight weeks to process.

**Candidates who enrolled prior to 1 January 2015** are entitled to the following refunds of their current year’s Annual Maintenance Fee:

<table>
<thead>
<tr>
<th>Time of withdrawal</th>
<th>Refund amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–3 months</td>
<td>75 per cent</td>
</tr>
<tr>
<td>4–6 months</td>
<td>50 per cent</td>
</tr>
<tr>
<td>7–9 months</td>
<td>25 per cent</td>
</tr>
<tr>
<td>10–12 months</td>
<td>No refund entitlement</td>
</tr>
</tbody>
</table>

**Candidates who enrolled from 1 January 2015** and paid the full fee are entitled to the following fee refunds:

<table>
<thead>
<tr>
<th>Time of withdrawal</th>
<th>Refund amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–12 months</td>
<td>75 per cent</td>
</tr>
<tr>
<td>12–24 months</td>
<td>50 per cent</td>
</tr>
<tr>
<td>24–36 months</td>
<td>25 per cent</td>
</tr>
<tr>
<td>Over 36 months</td>
<td>No refund entitlement</td>
</tr>
</tbody>
</table>

**Candidates who enrolled from 1 January 2015** and who have been paying the qualification fee by direct debit are not entitled to a refund.
11 Interruptions

From time to time, a candidate may need to interrupt their enrolment. At the point of entering a formally requested period of interruption, candidates paying their qualification fee by direct debit will have their payments suspended until their return to the qualification has been formally confirmed. Any overpayments will be applied to the outstanding balance once the candidate has returned to the qualification.

Candidates returning to the qualification after a period of interruption must advise the Qualifications Team on whether a new direct debit mandate is required and provide all relevant details within two weeks of the return from interruption date.

Requests for refunds due to interruptions will not be accepted unless a request to withdraw has been received by the Qualifications Team.