

Visa Costs Loan Scheme Guidance

1. Introduction

The University is able to provide interest-free loans to support OU staff coming from overseas with payment of visa related costs. The existence of the Scheme does not confer any general rights to salary loans or advances, nor to paid time off work.

2. Fees covered by the loan

Loans may be used to support staff with paying the following visa related fees:

- Immigration Health Surcharge (IHS) – main applicant and each dependant
(For visas under Skilled Worker and Temporary Worker – Government Authorised Exchange (GAE))
- Global Talent visa
- Skilled Worker visa
- Temporary Worker – Government Authorised Exchange (GAE)
- Indefinite Leave to Remain (ILR) – main applicant and dependants
- Leave to Remain – other (e.g. extending visas)
- Priority visa service – settlement
- Priority visa service – non-settlement
- Super priority visa service
- British Citizenship application
(Note that the previous British Citizenship Application Loan Scheme is no longer available)

3. Criteria

Loans may be granted to staff for the payment of costs associated with visa applications under the following criteria:

- Loans must be requested by completing the [Visa Costs Loan Scheme Form](#), for approval by the Head of Unit, and then

forwarded to the Immigration Compliance Team (immigration-queries@open.ac.uk) for approval.

- Loans will be given as an advance of salary in the form of a bank transfer to the account that the individuals' salary is paid into.
- The total amount of any loans from the University (i.e. including any loan approved under the Rail and Bus Season Ticket Loan Scheme or other schemes) will not exceed £10,000.
- The Group Finance Director or nominee is ultimately responsible for approving loan requests and, after discussion with the Chief People Officer or nominee, has discretion to refuse any such requests as appropriate.
- The Scheme was introduced on 1 January 2022 and will be reviewed annually, to decide if it should continue for a further specified period, or be withdrawn at the University's discretion.
- The University can withdraw from this agreement following three months' written notice to all relevant members of staff.

4. Loan terms and conditions

To qualify for the loan, employees must comply with the following terms and conditions:

- Loans of £5,000 may be provided to staff members who have a contract of employment of at least 12 months in duration.
- Loans of £10,000 may be provided to staff members who have a contract of employment of at least 24 months in duration.
- Individual must already be in the University's employment.
- The total amount of any loans from the University will not exceed £10,000.
- An affordability assessment must be undertaken (monthly deduction will not be above 20% of net pay to avoid financial hardship).
- Receipts are required to evidence that the Visa Costs Loan Scheme has been utilised in the appropriate way.
- The University will deduct up to a maximum of 36 equal monthly instalments from salary where a loan in excess of £5,000 has been applied.

- A loan amount of £5,000 or less must be repaid within 24 months, or within the duration of an individual's contract period (whichever is shorter).
- Any outstanding amounts will be deducted from final salary, or repaid by direct payment, within 30 days of leaving the University.

5. British Citizenship paid leave

Staff may also claim up to one working day of paid leave for attendance at appointments with the Home Office in relation to their British Citizenship application:

- Paid leave must be requested by completing the [British Citizenship Paid Leave Form](#) and forwarding to people-hub@open.ac.uk.
- The Director of People Services Hub or nominee will consider all such requests, in consultation with the staff member's line manager, and advise accordingly.

6. Relocation expenses covering visa application fees

OU staff from overseas may be able to claim the cost of their visa application fees¹ (for themselves only) through relocation expenses (subject to complying with eligibility criteria). Please see the [Relocation Expenses Policy External Appointments for further details](#).

7. Useful references

Visa Costs Loan Scheme Form

Relocation Expenses Policy External Appointments

British Citizenship Paid Leave Form

¹ The reimbursement of costs includes the visa application fee (for the appointee). It does not include the Immigration Health surcharge (IHS).