**Interest-free Loan for Immigration Related Expenses**

**Last updated: September 2022**

The University of Nottingham offers financial support for the immigration-related costs of international staff incurred during their employment at the University and for the immigration-related costs associated with their immediate, accompanying family members. Reimbursement of specific costs, including visas and the health surcharge costs, is available for staff members according to the terms of the scheme. An interest-free loan is available for other immigration-related expenses, including those associated with their dependants.

This document explains how to access the interest-free loan, which is available to international staff across all job families.

**Purpose of the loan**

The intention of the loan is to support international staff with immigration related costs that are not covered by the reimbursement scheme (<https://www.nottingham.ac.uk/jobs/moving-to-nottingham/international-applicants/immigration/financial-support-for-visas-and-the-immigration-health-surcharge.aspx>), including supporting the immigration related costs for immediate accompanying family members. This applies to international staff across all job families.

|  |  |
| --- | --- |
| **Item Description (for staff)** | **Examples of Cost** |
| British Citizenship application | Up to £1,282 |
| Skilled Worker maintenance funds\* | Up to £1,270 |
| Quarantine hotel cost listed on <https://www.gov.uk/> | Receipt needed |
|  |  |
| **Item Description (for immediate accompanying family members)** | **Examples of Cost** |
| Dependant visas (per person) | Depends on visa type |
| NHS Immigration Healthcare Surcharge (per person, per year) | £624 |
| British Citizenship application | Up to £1,282 |
| Quarantine hotel cost listed on <https://www.gov.uk/> | Quarantine hotel cost listed on www.gov.uk |

*\* The University, as a Skilled Worker sponsor, can certify maintenance funds for employees and their family members who are sponsored to work for the University on a Skilled Worker visa (up to £1,270 for the employee and £285 for a partner, £315 for the first child and £200 for additional child).*

**How to apply for the loan**

The loan can be applied for using the application form provided, setting out the relevant immigration related costs that will be incurred and, therefore, the total amount requested. The maximum loan value will be £10,000 per staff.

Applications should be signed by the member of staff and submitted by email to: br-[staffimmigration@nottingham.ac.uk](mailto:staff-immigration@nottingham.ac.uk)   
  
**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 and this will be the same bank account into which the salary is paid.  
  
**Loan Repayment**

The loan will be repaid as a salary deduction on a monthly basis in equal instalments and must be repaid within three years.

Should the employee leave the employment of the University of Nottingham, the remaining balance of the loan will be become repayable immediately with an automatic deduction from the final salary. If the salary amount is insufficient to cover the remaining debt, an invoice will be raised to the member of staff and the balance will become immediately due.

|  |  |
| --- | --- |
|  | **Application Form for Interest-free Loan**  **(for Immigration Related Expenses)**  **Last updated: September 2022** |

|  |  |
| --- | --- |
| **Full Name** |  |
| **Address** |  |
| **Telephone No** | **Internal extension:** **Mobile:** |
| **Payroll No** |  |
| **School/Department** |  |
| **Email Address** |  |

I wish to apply for an interest free loan to support me (and where appropriate, my immediate accompanying family members) with immigration related costs incurred during my employment at the University of Nottingham. I wish to use the loan to assist with the payment of the following immigration related expenses (please specify):

|  |  |
| --- | --- |
| **Item(s)** | **Amount** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **TOTAL** |  |

The loan will be paid in single sum on receipt of the completed loan agreement.

In applying for this interest free loan, I agree to the following terms and conditions:

1. To repay the loan according to the timescales above through monthly salary deductions.
2. In the event that I leave the employment of the University of Nottingham prior to full repayment of the loan through the monthly deductions, the remaining balance of the loan will be 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.

If the invoice is not paid, the University will seek settlement of the debt through all available channels including through debt collection specialists and the Courts and interest will be charged on a weekly basis at a rate of 3% above the Bank of England base rate and will be automatically added to the outstanding debt.

**On behalf of the member of staff:**

|  |  |
| --- | --- |
| **Print Name** |  |
| **Signature** |  |
| **Date** |  |

Please return this completed application form by email to [br-staffimmigration@nottingham.ac.uk](mailto:br-staffimmigration@nottingham.ac.uk)

**Please attach any supporting documentation to this application to substantiate the amount of the loan.**