

# Visa Costs Loan Scheme Guidance

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## 1. Introduction

The University can provide interest-free loans to support OU staff with the cost of visa related transactions. 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

Visa cost 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 where all elements of the following criteria have been met:

- **Important:** The Scheme was introduced on 1 January 2022 and will be reviewed annually. The University reserves the right to remove this offering at any time, using its own discretion.

- Loans must be requested by completing the [Visa Costs Loan Scheme Form](#). The loan must be supported by the Head of Unit and then forwarded to the Immigration Compliance Team (immigration-queries@open.ac.uk) for People Services approval.
- Loans will be paid as an advance of salary in the form of a bank transfer to the account that the individuals' salary is paid into. Payment cannot be made to any alternative accounts.
- 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, Chief People Officer, Director of People Services Hub or appropriate nominees are ultimately responsible for approving loan requests. These individuals have the discretion to refuse any such requests as deemed to be appropriate.
- 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 or are permanent.
- Loans of £10,000 may be provided to staff members who have a contract of employment of at least 24 months in duration or are permanent.
- Individual must be in the University's employment. Loans cannot be requested by a new joiner until they have commenced employment.
- The combined amount of any loans from the University will not exceed £10,000.
- An affordability assessment must be undertaken. Monthly deductions, required to repay the loan, will not exceed 20% of net pay, to avoid financial hardship. Should the net repayments, based on the loan amount exceed this threshold, the University reserves the right to withdraw the loan.

- Evidence or receipts of payments to associated organisations and government bodies are required before the loan can be disbursed. The University requires evidence to confirm that the Visa Costs Loan will be utilised to support visa related payments.
- 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).
- A loan in excess of £5,000 but not greater than £10,000 must be repaid within 36 months or within the duration of an individual's contract period (whichever is shorter).
- If an employee, with outstanding loans leaves the University, any monies owing will be deducted from final salary. Alternatively, by agreement, it may be 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](mailto: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 standard visa application fees<sup>1</sup> (for themselves only) through relocation expenses (subject to complying with eligibility criteria). Please see the [Relocation Expenses Policy External Appointments for further details](#).

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

## **7. Useful references**

Visa Costs Loan Scheme Form

Relocation Expenses Policy External Appointments

British Citizenship Paid Leave Form

## **8. Version control**

Version Number: 4.0

Effective: 13/03/2025

Summary of revisions made: Updated wording to clarify the process.

Updated formatting to meet OU brand requirements. Added contents table and version control. Updated terminology.