

## **Interest free loan scheme for right to work in the UK costs**

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This guidance will be reviewed periodically to ensure it remains relevant and reflects changing legislation and organisational requirements.

Document owner: Staff Immigration and Compliance Officer

## 1. Introduction

If you're a new or current international employee who needs help to cover the cost of applications to enter and work in the UK for you and your dependents, we might be able to help with an interest free loan once you start work.

Your own visa application fee may be reimbursed under our [Immigration Reimbursement Scheme](#). However, we understand that you may need to apply for an interest free loan in advance, including the cost of your visa application fee. If you are eligible to apply for reimbursement, you must submit an e-expenses claim as soon as possible after submitting your visa application and, immediately following receipt of the reimbursement, repay this amount to the University against the outstanding loan balance.

## 2. Am I eligible?

If you have a contract of employment with the University that's expected to last at least 12 months at the time of application<sup>1</sup> and you're applying, or have applied, to UK Visas and Immigration (UKVI) for one of the following types of visa, you can apply for an interest free loan:

- Tier 2 (General) – initial visa and extension
- Skilled Worker Visa – initial visa and extension
- Global Talent – initial endorsement/visa and extension (if the visa is necessary to allow you to start/continue to work at the University of Leeds)
- Indefinite Leave to Remain (ILR) in the UK
- British citizenship

## 3. What does the loan cover?

You can use the loan to help with:

- UKVI fees for your [Skilled Worker](#), Tier 2 and [Global Talent](#) dependents, or your own dependent/spouse visa fee
- UKVI fees for your family's [ILR](#) applications
- UKVI fees for [British citizenship](#) applications for you and your family
- UK Visa and Citizenship Application Services (UKVCAS) costs for you and your family including travel, the cost of an appointment and any additional chargeable services provided
- National Health Service (NHS) [healthcare surcharge](#) for you and your family
- UK legal fees for advice on immigration
- UK National Academic Recognition Information Centre (UK NARIC) service [fees](#)

## 4. How much can I borrow?

You can apply for any amount up to £5,000 to cover all or part of the fees you've paid, or are due to pay, though you should only apply for the money you need to cover or contribute to your costs as outlined above.

Faculty/Service HR will determine whether your application is accepted based on whether your last 3 monthly salary payments would be sufficient to repay the loan within the relevant timescale.

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<sup>1</sup> If you have a fixed term or open ended (fixed funded) contract which has less than 12 months to run, you might also be eligible for a loan. We'll consider such applications on a case by case basis. Please speak to your Faculty/Service HR hub for more information.

If you've already borrowed some money from us and need a bit more to cover the costs above, even if you're still paying back the initial loan, we might be able to offer you a new interest free loan. Contact your [Faculty/Service HR hub](#) to see if you're eligible.

## **5. When can I apply?**

As long as you've started work with us, you can apply before paying out the costs. As noted above though, you'll need to know how much you need to borrow.

## **6. How do I apply?**

You'll need to complete the [application form](#) and send it to your Faculty/Service HR hub. HR will let you know within two weeks whether your application has been successful and will confirm the duration of the loan and the date you'll start repaying it.

We'll need evidence of the payments you've made, so please send your receipts to International Team, Human Resources, Room 11.11 EC Stoner Building (or email them to [immigration@leeds.ac.uk](mailto:immigration@leeds.ac.uk)).

## **7. How will I receive the money?**

We'll process the loan with your monthly pay, so you'll receive it as a lump sum either with your next salary payment or the one after (depending on when you apply).

## **8. How do I pay back the loan?**

We'll take an amount out of your salary every month before it's paid into your bank account. This will be normally be spread equally over 12 months and you'll usually start repaying the loan in the same month it's paid to you.

At the discretion of the University, and depending on the amount of the loan, we might be able to extend the repayment period to up to 24 months. Speak to your local HR hub if you'd like this to be considered.

If you have a fixed term or open-ended (fixed funded) contract, you'll need to repay the loan before the end of your contract. Particularly if less than 12 months of your contract is left, you should think carefully about whether you can afford the repayments before applying.

If you decide to repay all or part of the loan early, please contact [immigration@leeds.ac.uk](mailto:immigration@leeds.ac.uk) to arrange this.

## **9. What happens if my employment ends?**

If your employment with the University ends for any reason before the end of the agreed loan term, you'll need to repay the balance of the loan in full. The University reserves the right to recover the balance from your remaining salary payment(s) and/or from any other payments due to you.

If the amount we take doesn't cover the outstanding balance, you'll need to repay the outstanding amount within 30 days of written confirmation from the University. If you don't pay within 30 days, the University may start charging interest on the outstanding balance.