



Visa Loan Scheme for International Staff

Context and purpose of the scheme

The extension of immigration controls to EU nationals and the significant cost of both visa and immigration health surcharges to individuals require the University to ensure it is better placed to compete for global talent. In order to assist staff with the financial burden related to visa costs, the University has introduced a loan scheme to assist new and existing international staff with spreading the costs of securing UK visas.

The scheme provides an interest free loan to cover the costs incurred in order to take up employment or to remain in employment at Aston. The loan offered is interest free and may be used to cover visa and related fees (immigration health surcharge, biometric fees etc.) for the individual and their immediate, accompanying family members. The scheme is available to those extending existing visas, applying for new visas, switching immigration category or those applying for indefinite leave to remain. The maximum repayment period will be two years.

As an indication of the costs associated with a visa application (costs as at 1/12/20):

An individual Skilled Worker (previously Tier 2) entering the UK to take up employment at Aston on a five-year visa will pay £1220 for a visa and £3120 in immigration health surcharge fees. An individual with an adult partner and two dependent children under age 18 will pay £1220 for visas and £10,940 in immigration health surcharge fees.

Who can access this loan?

This loan is available to international staff (i.e. those who are not British or Irish nationals) across all staff categories for those with an employment contract of 6 months or more.

How much can be borrowed?

The amount borrowed should reflect the actual costs incurred i.e. individuals should not request a loan amount higher than the actual costs of obtaining their visa. Staff accessing the loan should therefore keep receipts of the payments made to UKVI/Home Office and will be asked to provide proof of visa application and evidence of payment when sending their Visa Application Loan request. The maximum which may be borrowed is £10,000 or less, depending on annual salary and length of contract. The loan can be made without impacting tax or national insurance costs for the employee.

How is this funded?

The provision of loans will be managed centrally and will not impact on College/department budgets. In the instance where an individual leaves employment and the University is not able to fully recover outstanding loan balances then those will be charged to College/department budgets.

In the rare circumstances where external funding covers these costs and where charging approval is in place, alternative costing arrangements will be made.

Will this affect a claim for relocation expenses?

Visa costs are excluded from the relocation scheme as they are not items which can be claimed or reimbursed.

Loan Repayment

The loan will be repaid as a salary deduction on a monthly basis in equal instalments and must be repaid within 6, 12 or 24 months. Individuals will be required to apply and to agree to the repayment terms. The length of the repayment arrangement will not exceed the length of the employment contract and repayment terms will only be agreed where the arrangement would result in repaying less than 20% of monthly salary. This is to ensure affordability. Repayment of this loan must not reduce salary below minimum wage.

If the employee leaves employment with Aston for any reason, the remaining balance of the loan will become repayable immediately with an automatic deduction from the final salary. If the salary amount due is insufficient to cover the remaining debt, an invoice will be raised and the balance will become immediately due.

How are claims made?

New employees who wish to apply must submit a claim and the supporting evidence within three months of starting employment via the staff Portal.

Other claims can be submitted anytime after the visa application.

A calculator is available and should be used to assess affordability over the repayment term requested. Where a repayment agreement would place an individual outside of the affordability, minimum wage or length of contract rules, the claim will be refused. Where accepted, Payroll will pay the loan amount in the next available payroll run following receipt of the application.

Further Information and Guidance

[Portal guidance on submitting an application](#)

[Loan affordability calculator](#)

Author and owner: Human Resources

Date implemented: 01/05/2021

Version	Date	Change
1	30/03/2021	New Scheme