



Visa Loans Policy and Procedure

HR & D

This policy and procedure provides information about Cranfield's interest-free visa loan scheme for immigration costs.

Overview

Cranfield recognises that the costs of immigration can be a considerable burden for non-UK staff, particularly colleagues in our post-doctoral community who may struggle to meet these costs for themselves and their families.

This policy and procedure is designed to support newly appointed and existing international employees through an interest free loan scheme for covering the costs of work visas and NHS surcharges.

In an increasingly competitive market for recruitment, the University provides this loan scheme to assist with attracting, appointing and retaining a diverse range of applicants to Cranfield. It will support our goal of being an employer of choice and provide consistency of our support to international employees in the interest of fairness and equality.

Cranfield is able to provide an interest free loan scheme to assist employees and their dependants with payment of UK visa fees, NHS Health Surcharge costs, fees for Indefinite Leave to Remain (ILR) applications, and/or fees for British citizenship applications, as outlined below. The Visa Loan Scheme forms part of an enhanced relocation provision under our People Strategy and is aimed at supporting non-UK staff and their dependants. The visa loan scheme is offered in addition to relocation assistance which may be approved under the University Relocation Policy. Loans are available for visa applications submitted after 1 January 2023.

Since the School or PSU will be required to underwrite the loan, all loans are subject to the approval of the PVC School or PSU Director and Finance Department. The University will offer a capped interest free loan to staff to help with covering the incurred costs of their own or any dependent's visas and their surcharges up to one month's gross salary or a maximum of £8,000 per annum, whichever is the lower. This financial assistance is discretionary and is not a contractual entitlement and the University reserves the right to withdraw it at any time.

Purpose

The loan scheme can be used to cover some or all of the following costs for the employee and their dependants:

- UK work visa fees, including non-sponsored visa applications like Ancestry or Spousal visas or graduate visas as well as Skilled Worker visas, Tier 2 visas or Global Talent visas
- Immigration Health Surcharge (IHS) fees
- Indefinite Leave to Remain applications
- Applications to Naturalise as a British citizen
- Applications to Register a child (under 18) born in the UK as a British citizen

The loan scheme cannot be used to cover the cost of:

- Any Tier 5 (Government Authorised Exchange) application and associated IHS fees

- Any visa or relocation costs that the School or PSU has agreed to cover directly for example through the Relocation policy and/or one-off taxable payments process.
- Any legal fees
- Enrolling Biometrics details
- English Language tests or UK NARIC verification
- Tuberculosis certificates
- Travel to and from visa application centres
- Premium appointments or extra fees to speed up application approval times
- Visas for dependants who are not the spouse/partner or child of the applicant

The loan will be recovered over a maximum 12-month period.

Eligibility

Visa loans are offered to non-UK staff normally in posts at Levels 5 and 6, however other levels may be considered at the discretion of the budget holder.

The scheme is open to non-UK University employees who are; making an application for a visa to enable them to work in the UK such as Skilled Worker visa, Global Talent visa, or Settlement application or Indefinite Leave to Remain (ILR), and/or an associated dependant application for their family members. The loan can also cover NHS surcharge costs.

Applications can only be made by employees who have an overall contract of employment with the University of at least 12 months.

There is no minimum length of service needed to access the loan scheme, however the loan scheme can only be implemented from the date of the first salary payment to a new employee. This will ensure that employees have confirmed their appointment, have gained the right to live and work in the UK and have the necessary bank account and residency. The loan can only be paid in British Pounds sterling (GBP) into a UK bank account.

If the employee leaves Cranfield's employment before the loan is repaid, the outstanding debt will be deducted from their final salary payment.

Employees will not be eligible to take out a visa loan under the following circumstances:

- If the employee has a contract of employment of less than 12 months at the point that the loan is applied for;
- If they have served their notice of resignation to the University;
- If they have received notice of dismissal;
- If they are subject to disciplinary proceedings which may result in dismissal;
- If they are casual workers or temporary employees.

Conditions

Cranfield will decide at its absolute discretion whether to grant a loan to an employee and whether the full amount of the loan requested will be provided. Employees will be eligible to take out more than one loan, subject to the total loan amount remaining less than one month's gross salary and in line with the purpose and eligibility criteria.

The repayment amount must not exceed more than half your net monthly pay. The maximum period for repayment is 12 months or the end of an employee's fixed term contract (if applicable), whichever is sooner.

Procedure – new employees

1. The embedded HR Business Partner completes the local budgetary approvals as part of the Notification of Vacancy process.
2. The hiring manager confirms the offer of a visa loan on the appointment instructions.

3. On commencement, the applicant completes a Visa Loan Application form and emails this to hrrecruitment@cranfield.ac.uk with a copy of receipts. The application form covers the arrangements for making payments and gives authority to make deductions in salary. The form will also ask how long the repayment period should be and the number of monthly instalments, up to a maximum of 12 months.
4. The form will be checked to confirm eligibility under the relevant visa.
5. The form will be passed to Payroll, subject to approval being on the NOV and appointment instructions. (If not, send to PVC-S/PSU Director and Finance for approval). Payroll will check the loan amount is within the one-month salary cap and process for payment.
6. The loan amount will be paid in accordance with our monthly salary cycle, subject to being able to fully process the application prior to the payroll deadline for each month.
7. The Payroll team will email the completed application form to the employee which will confirm the payment amount and repayment schedule. A copy will be saved to the individual's Agresso record.

Procedure – existing employees

Existing Cranfield employees who are renewing their visa or making an annual NHS surcharge payment may also access the visa loans scheme, subject to the eligibility criteria and conditions listed above.

1. The employee should discuss the loan with their line manager and local HR Business Partner team in the first instance to gain relevant budgetary approvals, normally PVC-S/PSUD and then Finance.
2. Subject to obtaining budgetary approval, the employee will complete a Visa Loan Application form and email it to their HR team contact with a copy of receipts. The application form covers the arrangements for making payments and gives authority to make deductions in salary. The form will also ask how long the repayment period should be and the number of monthly instalments, up to a maximum of 12 months.
3. The form will be sent to the HR Business Partner (Compliance) at hrcompliance@cranfield.ac.uk to check and confirm the visa type.
4. The form will be passed to payroll@cranfield.ac.uk. The Payroll team will check the loan amount is within the one month salary cap.
5. The loan amount will be paid in accordance with our monthly salary cycle, subject to being able to fully process the application prior to the payroll deadline for each month.
6. The Payroll team will email the completed application form to the employee which will confirm the payment amount and repayment schedule. A copy will be saved to the individual's Agresso record.

Document Control

Document title	Visa Loans Policy and Procedure
Document owner	Head of HR Operations & Resourcing
Professional Service Unit/Department	Human Resources & Development
Implementation/effective date	1 January 2023
Approval by and date	Head of HR Operations & Resourcing - 11 November 2022
Date of last review and version number	30 November 2022 (V1)
Date of next review	1 January 2025

Document Review

Version	Amendment	By	Date
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V1	Implementation of Policy	Head of HR Operations & Resourcing	30 November 2022
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