

Your details

Customer Reference Number

Full name

Information about your loan

- The maximum loan amount you can borrow is £30,301.
- Your loan will be paid in three instalments throughout the academic year.
- If you are reducing how much you want to borrow you can't ask for less than the amount you've already been paid.
- The deadline for changing the amount of your loan is nine months from the first day of the final academic year of the course.
- The maximum amount of loan you can borrow per year is £12,858.

For example: If you borrow £30,301 and your course is 4 years long you will receive a total of £7,575 each year.

How much would you like to borrow in total?The maximum amount of **£30,301**

The total amount that you borrow will be split evenly over the length of your course.

A different amount £ **You must sign, date and return this form before any payment can be made to you.**

Terms and conditions

These terms and conditions ("terms") and applicable legislation apply to all of the student finance available to students for the academic year 2025/26.

I understand that my application for student finance may be delayed unless I sign and date these terms.

Loan Contract

1. I confirm I have read and understood these terms and A Guide to Terms and Conditions available at www.gov.uk/doctoralloan/apply
2. I confirm that to the best of my knowledge and belief, the information I have provided is true and complete. If it is not, I understand that I may not receive student finance, any support I have had may be withdrawn and I could be prosecuted.
3. I understand that student finance is provided to me by the Secretary of State for Education (the "Lender") which includes any persons acting on his/her behalf and any replacement(s) under section 23(4) of the Teaching and Higher Education Act 1998 as amended or replaced from time to time (the "Act").
4. I understand these terms, the Act and the regulations made under section 22 of the Act will apply to any student finance provided to me by the Lender.
5. I understand that "student finance" in these terms means financial support by way of grant(s) and/or loan(s) made by the Lender under the regulations.
6. I understand that the Student Loans Company Limited ("SLC") carries out certain functions on behalf of the Lender.

My Obligations

7. I understand that if I have:
 - (i) reached the age of 18 years; and
 - (ii) have entered into agreement(s) for a loan under section 22 of the Act before I reached the age of 18 years,I am agreeing to "ratify" any and all such student loans by signing these terms. This means that I confirm I entered into agreement(s) with the Lender and agree to the terms of any such previous agreement(s). If I have reached the age of 18 and refuse to "ratify" any previous agreement(s), I understand that I will not be eligible to get any further student finance under the regulations.
8. I agree to give SLC any information they need in support of this application for student finance and to seek repayment.

9. I agree to tell SLC immediately if my circumstances change in any way that might affect my entitlement to student finance. I understand that if I do not do this I may not get any further payments and I may have to repay the student finance I have already received. I agree that from the date I submit my student finance application until my loan(s), together with all and any interest, penalties and charges which apply, is fully repaid I must tell SLC about any changes in my personal details (including my National Insurance number) and contact details I have provided.
10. I agree that if I get an overpayment of student finance, I need to repay this in full and that any overpayment may be taken from any future entitlement to student finance.
11. I agree that I will repay the Lender any loan(s), together with all and any interest, penalties and charges which apply. I understand that this repayment will be due by me to the Lender as a debt. If I breach any of the terms of my loan, I agree to pay any charges and penalties which apply under the Act and the regulations. I understand that I will repay my loan(s) through the United Kingdom ("UK") tax system and/or I may repay SLC directly. If I live abroad, I will repay my loan(s) to SLC directly.
12. I agree that any loan(s) made to me in accordance with the regulations once my application is accepted by the Lender is a/are contract(s) between me and the Lender. I understand that I am liable for my loan(s) and will be charged interest from the first payment of the loan advance by the Lender.
13. I agree to tell SLC if I leave the UK to live outside the UK or if for any other reason I am outside the UK tax system for more than three months.

Legal Action and Applicable Law

14. In the event of any legal action, I agree that the laws of England and Wales will apply and that the courts of that part of the UK will hear any legal action. If my address is outside the UK the laws of the part of the UK where my education provider is situated will apply and the courts of that part of the UK will hear any legal action. I agree that the Lender has the right to take legal action against me in any other court with jurisdiction.

Sharing Information

15. If I am in breach of these terms and/or the regulations I agree that the Lender may share information held about me and my account with third parties, including the government or a government agency of another country, who may help to locate me and/or help take action to recover any payments I owe.
16. I confirm where I have provided any personal information about any other person in my student finance application, I have done so with their consent.
17. I understand that SLC will process my personal data in line with the Privacy Notice available at www.sfcotland.slc.co.uk/privacy-notice which may be updated from time to time.

Alternative Funding

18. I confirm that I have not previously received any loan(s) for a Postgraduate Doctoral degree under the regulations and/or where this was provided out of funds from another UK government authority. I understand the Lender may waive this requirement where I was unable to complete my course due to compelling personal reasons.
19. I confirm that for the full duration of my course I will not be in receipt of:
- (i) any allowance, bursary or award of similar description made by UK Research and Innovation; and/or
 - (ii) financial assistance provided under the Educational Psychology Funded Training scheme where my course of study commenced on or after 1 August 2020.

20. I confirm that in connection with my course I am not eligible to apply for:
- (i) a healthcare bursary; and/or
 - (ii) any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007.
21. I confirm that in connection with my course I am not in receipt of any allowance, bursary or award of similar description made under section 67(4) (a) of the Care Standards Act 2000 ("CSA"), except where such funding is in respect of travel expenses. I understand that if I only receive travel expenses under the CSA, I may apply for a loan.
22. I confirm that in connection with my course I am not in receipt of a social work bursary from:
- (i) the National Health Service;
 - (ii) the Department of Health; and/or
 - (iii) the Student Awards Agency Scotland.
23. I confirm that I am not studying on my course as part of an apprenticeship.
24. Subject to paragraphs 18 - 23 above, I understand that SLC will take such action as is necessary to recover repayment of a loan where I am in receipt of, or eligible to apply for, alternative funding.

Customer Reference Number

--	--	--	--	--	--	--	--	--	--	--	--

Your signature (in ink)

X

Today's date

Day	Month	Year

Return your completed form to: **Student Finance England**
PO Box 210
Darlington
DL1 9HJ