

RESTRICTED COUNTRY PAYMENTS POLICY

February 2023

This policy details INTO's approach to handling payments either to or from applicants or agents from a country subject to banking restrictions.

Applicable countries

This policy applies to students who are nationals of, but not domiciled in, one of the following countries:

- Crimean peninsula
- Cuba
- Iran
- North Korea
- Syria

OR are nationals of, or domiciled in, one of the following countries:

- Belarus
- Myanmar
- Ukraine
- Zimbabwe

For the purposes of this policy, 'domiciled' means the applicant's 'Home' address as listed on their application form.

Policy

- No cash payments or payments made via a money exchange will be accepted from students from 'applicable countries'. If a student from an applicable country arrives at an INTO centre with cash, they will be asked to deposit it into a personal bank account held either in the UK or US, and then transferred to INTO. It is not permitted to pay cash directly into an INTO account.
- If a refund is requested before the course starts, refunds must be made back to the original source of funds i.e: the bank account or credit card from which the original payment was made.
- If a refund is requested post-arrival (including the return of any applicable deposit or initial payment), this must be paid back to the original source of funds as above.

Creation and Revision History

Document version	Created date	Document owner	Next revision
1.0	February 2023	Director, Regulatory Compliance	February 2024