

The Administrative and Financial Regulations for Undergraduate Admissions and Enrolment at the CEU Cardenal Herrera University for 2024-25

Approved by the Governing Council on 22nd November 2023

These Regulations are applicable to all undergraduate students and those who are applying for entry onto bachelor's degree (grado) programmes.

I. PAYMENT STRUCTURE FOR BACHELOR'S DEGREES

Fees to be paid to the University are structured as follows:

1. Place reservation fee
2. Registration fee
3. Tuition fees
4. Hospitality pack (international students only)

- The complete cost for the academic year is therefore made up of the place reservation fee, the registration fee, the instalments for the tuition fees, and, where appropriate, the payment for the hospitality pack.

- The complete cost of study for one academic year at the University, on the basis of a 60 ECTS credit enrolment, can be seen in the Student Fees document.

1. PLACE RESERVATION FEE

- Applicants must pay this fee after admission in order to reserve their place on a degree, and current undergraduates must pay this fee to renew their place and continue with their studies. This payment marks the beginning of the legal relationship between the University and the applicant or student, both with regard to initial admission and to renewal of the student's place on a bachelor's degree.

- By paying this fee, applicants and students thereby accept these Administrative and Financial Regulations and all other regulations of the University, as well as the appropriate legislation in Spain. All of the University's regulations are publicly available and can be viewed in a range of locations on the University intranet and website, particularly here: <https://www.uchceu.com/en/about-us/regulations>

- As is detailed in the Student Fees document, for certain degree programmes, particularly in the case of the bilingual streams of certain degrees or those which are taught entirely in English, the initial payment required will consist of both the place reservation fee and the registration fee. In other words, both fees will be payable at the same time in order to reserve a place. With regard to the cooling-off period and refunds, these two fees will be understood as forming a single, initial payment enabling these students to reserve a place on the degree of their choice. Therefore, this initial payment (combining the place reservation and registration fees) will only be refundable if the request for a refund is made within the appropriate period detailed in these Regulations and where the requirements for refunds are met.

- After admission, students must fill in the place reservation form which will be made available to them via the appropriate channels (generally, e-mail and the intranet). Payment of the place reservation fee (or initial payment) can then be made by credit card, commission-free, or by printing the relevant form (a payment voucher or *modelo de autoliquidación*), taking it to a branch of an appropriate bank and paying the place reservation fee there (commission-free). By making this payment before the date specified, the applicant obtains a guaranteed place on the chosen degree programme (or if a current student, he or she is thus able to continue with the degree) conditional to all legal requirements being met when he or she subsequently enrolls.

- After paying the initial payment to reserve a place, the newly-admitted student will be required to specify on the intranet how future payments are to be made. There are two possible payment methods:

- a) Bank account number: the student must provide the details of the account to which future fees will be charged. This option is only available at this stage to students from Spain or from countries which form part of SEPA (the Single Euro Payments Area).
- b) Credit card: this will take place via the procedure established by the University. If the user must also pay a fee for this method of payment, he or she will be duly informed beforehand.

- Those applicants who are ultimately unable to comply with the legal requirements to attend or enrol at the CEU Cardenal Herrera University can request a refund of the initial payment made (as is explained above, in some cases this will have consisted of the place reservation fee only, and in others the place reservation fee and the registration fee combined). To request a refund:

- Applicants must provide documentary evidence of being unable to attend or enrol at the University due to failure to meet the legal requirements.

- Requests must be submitted to the Student Administration Service (*Administración de Estudiantes*) within 60 days of the commencement of the semester in which the applicants were due to start at the University (according to the University's official academic calendar). After this 60-day period, no requests for refunds will be accepted.

- **Withdrawals after paying the place reservation fee:** if an applicant has paid the place reservation fee but ultimately decides not to enrol, then he or she must duly notify the University of this in writing and follow the appropriate procedure, as follows. In this regard, it is important to bear the following in mind.

a) General process

Applicants have until 25th June 2024 to request a refund of the initial payment made (either the place reservation fee, or the place reservation fee and the registration fee together, as appropriate). Applicants must submit a request to this effect in writing to either admission@uchceu.es (Spanish students) or withdrawals@uchceu.es (international students), stating the applicant's full name and any other information that may facilitate the refund. By exercising their right to a refund within the established period, these applicants will lose all rights previously available to them as new students at the University.

This does not affect applicants' right to take advantage of the cooling-off period, detailed in the next section.

b) Cooling-off period

In the case of those reserving a place after 25th June 2024, such applicants have a right to a cooling-off period (*derecho de desistimiento*), in accordance with Royal Legislative Decree 1/2007, of 16th November, approving the consolidated text of the General Law for Consumer and User Protection and other related legislation. This means that applicants have a 14-day cooling-off period after payment of the place reservation fee, the moment at which a contract can be said to exist between the applicant and the University. During this period, applicants may request a refund without needing to give any reason or suffer any type of penalty. In such cases and within this period, the initial payment made will be refunded in full, whether this payment consisted only of the place reservation fee or that of the place reservation fee and the registration fee together. No special procedure needs to be followed nor does any specific form need to be filled in. Such requests must be submitted via email to admission@uchceu.es (Spanish students) or to withdrawals@uchceu.es (international students), indicating the applicant's full name and clearly stating that the applicant wishes to take advantage of the cooling-off period (*derecho de desistimiento*) to request a refund. Such applicants should also provide any other relevant details which will

enable the University staff to identify what type of refund is required. By exercising their right to a refund within the established period, these applicants will lose all rights previously available to them as new students at the University.

2. REGISTRATION FEE

- Except in those cases described in section 1, regarding the place reservation fee, the registration fee is payable between 15th July and 6th September via the appropriate payment channels established by the University. Payment of this fee is separate from the student's administrative enrolment: depending on a range of circumstances (the applicant's status, the particular process followed, or the study year in the case of current students), full or conditional enrolment may take place before or after the registration fee is paid.

- The registration fee is refundable in the following circumstances:

a) Applicants may request a refund in accordance with their rights detailed in Royal Legislative Decree 1/2007, of 16th November, approving the consolidated text of the General Law for Consumer and User Protection and other related legislation. This means that, after payment of the registration fee, applicants have a 14-day cooling-off period to request a refund without needing to give any reason or suffer any type of penalty. Such requests made during this period will be eligible for a full refund. No special procedure needs to be followed nor does any specific form need to be filled in. Such requests must be submitted via email to admission@uchceu.es (Spanish students) or to withdrawals@uchceu.es (international students), indicating the applicant's full name and clearly stating that the applicant wishes to take advantage of the cooling-off period (*derecho de desistimiento*) to request a refund. Such applicants should also provide any other relevant details which will enable the University staff to identify what type of refund is required. By exercising their right to a refund within the established period, these applicants will lose all rights previously available to them as new students at the University.

b) The applicant cannot meet the legal requirements for enrolment.

In such a case, to obtain a refund:

- Applicants must provide documentary evidence of being unable to attend or enrol at the University due to failure to meet the legal requirements.
- Requests must be submitted to the Student Administration Service (*Administración de Estudiantes*) within 60 days of the commencement of the semester in which they were due to start at the University (according

to the University's official academic calendar). After this 60-day period, no requests for refunds will be accepted.

- If the applicant/new student does not pay the registration fee within the period set by the University and via the established payment methods (generally by a debit payment from a bank account or via an authorized credit card), one of two consequences will follow.

a) The University may remove the applicant from the admission process, entailing that the applicant will lose the place he or she had reserved. In such a case, the applicant will not be entitled to a refund of the place reservation fee, except in those cases described in Section 1, concerning the place reservation fee.

Such applicants/students will then have 15 days, from the moment in which they were removed from the admission process, to inform the University that they wish to be readmitted. If there are places available, the University will readmit the applicant/student concerned once the appropriate fees have been paid.

b) The University may try to contact the applicant/student to find out why the registration fee has not been paid. The University will take this approach when there are indications that there may have been technical problems during the procedure.

3. TUITION FEES

- The tuition fees represent the rest of the cost for the academic year, after the place reservation fee and the registration fee have been paid.

- The tuition fees are paid in nine monthly instalments, generally ranging from October to June, except in the case of those students starting at the University in the second semester (for whom these payments will be rescheduled as appropriate).

- They will be charged to the bank account or credit card specified on the first day of each of those nine months. If preferred, students can also put in a request to the Student Administration Service to pay the tuition fees in fewer instalments, or to pay the entire amount corresponding to the tuition fees in October.

- The place reservation fee, the registration fee, and the monthly tuition fees correspond exclusively to the provision of the service of teaching on the degree applied for. Requests for academic records, transcripts for transfers, and degree certificates are not covered by these fees, meaning that students must pay the corresponding fees for such services.

- The obligation to meet these payments in their entirety (place reservation fee, registration fee and tuition fees) will remain in place, even if, for reasons beyond the University's control, some of the activities which form part of the degree programme cannot take place in the form originally planned at the beginning of the academic year. In such a case, the University will undertake to ensure that the activities affected are rescheduled where possible, taking into account the best interests of each student and the relevant academic criteria.
- In general, the monthly instalments of tuition fees are non-refundable. Those persons requiring a refund due to not being able to meet the academic requirements for admission to the University must submit the appropriate documentary evidence of this to the General Secretary's Office. The academic requirements concern both those specific to the degree applied for and the general requirements necessary to access higher education in Spain. Refunds of such fees can be applied for up to a maximum of 60 days after the commencement of the semester in question. After 60 days have passed, no fees will be refunded.
- No refunds will be provided to international students in respect of any tuition fees paid due to their being refused a visa or other legal circumstances regarding their stay in Spain or journey from their home country.

4. HOSPITALITY PACK (international students)

- International students must also pay the fee for the hospitality pack, also referred to as the international fee. This is a one-off payment which is detailed in the Student Fees document.
- It is payable by all students beginning a bachelor's degree whose place of habitual residence is not in Spain.
- Applicants who are resident in Spain at the time they pay the place reservation fee are not required to pay international fee. This is true regardless of the origin of their educational qualifications or their nationality. In order to demonstrate residence in Spain, applicants must present a copy of their DNI or NIE identification documents, which must have been issued to them at least one year before applying for a place at the University. Possession of a Spanish passport will not exempt applicants from payment of the international fee.
- Payment of the international fee gives international students access to the hospitality pack. This consists of a range of welcome services provided by the University which will facilitate the settling-in process. Detailed information on the hospitality pack can be found on the University website or obtained by contacting the International Relations Office.

- Additionally, students may also, if they wish, take out private medical insurance offered by the University. Any such insurance contract will not be between the student and the University, but between the student and the insurer, with the University merely acting as a facilitator.

II. ENROLMENT

- Enrolment is the academic administrative procedure in which the University formally verifies that the student complies with the legal requirements and confirms the courses which the student will follow during the academic year. The student's enrolment will not necessarily take place at the same time at which the registration fee is paid, nor with the start of lectures and other academic activities. It is an independent administrative procedure. Those students who are renewing their enrolment to continue their studies generally follow the self-enrolment (*auto-matricula*) process.

- The enrolment of new students can only take place when the applicant submits the documentation required by Spanish law and the CEU Cardenal Herrera University. It is possible for students to undertake a conditional enrolment (*matricula condicional*) at the General Secretary's Office (*Secretaría General*), while they are awaiting official documentation regarding the recognition in Spain of their certificates, qualifications, etc.

- The process for enrolment moves forward progressively as the student submits the required documentation and the corresponding administrative processes are completed within different areas of the University. It is not necessary for students to be enrolled, in the strictest sense, for them to begin the academic year and attend lectures: this is particularly important in the case of international students whose full and official enrolment may be delayed by the process of recognition of studies undertaken abroad. Thus, these students may undertake a conditional enrolment.

When enrolling, the student consents to and accepts the fact that teaching, tutorials, practical training and assessment may take place in person or in a distance-learning format, when the latter is directly or indirectly required by the decisions taken by the authorities. If the latter occurs, the University is under no obligation to provide students with computing equipment in order for them to take part in practical training sessions requiring a computer or in other online training activities. If lectures, tutorials, practical training or assessments were required to take place online and remotely, then it would be the student's responsibility to acquire the appropriate computing equipment and internet connection.

III. WITHDRAWALS

1. Any student enrolled at the CEU Cardenal Herrera University may withdraw from their degree at any time during the academic year. To do so, he or she must duly notify the General Secretary's Office of this in writing. The General Secretary's Office will then proceed to process this application to withdraw and will confirm acceptance within ten calendar days. If, after ten days, the applicant has received no definitive answer from the General Secretary's Office, then the application to withdraw can be considered to have been accepted and this will have the following academic and financial consequences:

a) Academic consequences

- The student will officially cease to be enrolled at the University, with all the implications that this entails.
- From the date of withdrawal, all ongoing academic processes related to the student will be terminated and considered void.

b) Financial consequences

- Acceptance of the student's withdrawal will entail that the next payment due will not be charged. Given that the withdrawal process may take up to ten calendar days, those students who wish to withdraw and do not wish to be charged for the following monthly payment must notify the General Secretary's Office of their intention to withdraw at least ten days before the first day of the month that this payment becomes due.
- Once the request to withdraw has been accepted, the student ceases to possess a financial commitment to the University and is no longer liable for the remaining fees corresponding to the whole academic year, which the student committed to when paying the place reservation fee.

2. Withdrawals after 30th April of each academic year will have no effect for financial purposes.

3. Students will not be charged for tuition fees that they are not liable for after withdrawal, but the place reservation fee, registration fee, international fee (hospitality pack) and any fees for the recognition of credits are charged separately from the tuition fees and are therefore non-refundable, except as described elsewhere described in these Regulations.

Any tuition fees which have already been paid before the withdrawal will not be refunded under any circumstances.

III. COST OF EACH ACADEMIC YEAR

- The amounts shown in the Student Fees document are applicable to all undergraduates enrolling in the academic year indicated therein. In this regard, it is important to bear the following in mind.

1. The yearly cost of a degree programme may vary from academic year to academic year. Therefore, the University cannot guarantee that the fees for every academic year will be the same as those which now appear in the official Student Fees document. The University will provide an explanation of the reasons for any possible increases in response to any student request to this effect.

2. In some cases, the fees corresponding to part or all of the degrees offered in a bilingual format may be higher than those corresponding to the same degree taught completely in Spanish. All differences in costs are shown in the Student Fees document. For degrees with such bilingual formats, or streams, one of four types of situation may occur:

A. The higher price per academic year affects all of the years of study for the degree in question, regardless of the years of study which are bilingual in nature, and this higher price affects all students, regardless of their nationality. This is the default case unless otherwise indicated in the Student Fees document, and, in general, this may apply to degrees in the Health Sciences and Veterinary Medicine areas.

B. The higher price per academic year only affects those study years which may be undertaken in a language other than Spanish, with this not being applicable to the other study years to be undertaken solely in Spanish.

This is the case of the English and French streams of the Bachelor's Degree in Veterinary Medicine, for which the corresponding fees for the first and second years are those shown in the Student Fees document. From the third year onwards, the fees are the same as those of the standard Spanish stream of the Bachelor's Degree in Veterinary Medicine. Those students who begin the first year in the English or French streams can only change to the Spanish stream in the second year if they meet the requirements stipulated in the relevant regulations and if their application to do so is ultimately accepted, which is not guaranteed.

C. Those degree programmes in which a certain amount of first-year credits, fewer than the standard total of 60 ECTS credits, are taught in a language other than Spanish. These concern special programmes provided to improve students' ability in Spanish in the first year, so as to fully prepare them to study the rest of their degree in Spanish. In such cases, the fees for the first year will be those defined in the Student Fees document for that first year of study in a language

other than Spanish. The applicable fees for the later years of study will be those detailed in the Student Fees document for the standard degree programme in Spanish. Examples of such cases are the English stream for Nursing and the French stream for Physiotherapy (Kinésithérapie in Elche).

D. Degrees which have specific costs for each study year. This is the case for the English stream of the Bachelor's Degree in Gastronomy (Grado en Gastronomía).

3. For some degrees, students who have not been resident in Spain for at least 18 months before the beginning of their first year will be required to undertake extra training. The University considers this extra training to be necessary for these students' academic success and professional development. This extra training means that such students must pay additional fees for a given number of academic years. Such fees are detailed in the Student Fees document, being referred to there as the international itinerary (*itinerario internacional*).

If an applicant who is not resident in Spain believes that he or she does not require this extra training:

- a) The applicant must indicate this when enrolling for the first time.
- b) He or she must provide appropriate evidence of not requiring this additional training.

On the basis of the documents provided, the the University will decide whether the student can be exempted from this extra training and the corresponding fees. If the documentation is found to be insufficient, then the University may arrange for the applicant to undertake a knowledge test. The applicant will be informed of the test at least 15 days before it is due to take place. If the applicant passes the test, by achieving a mark of a least 5 out of 10, then he or she will not have to attend the extra training nor pay the corresponding fees.

IV. MISSED PAYMENTS

1. If a students fails to pay all or some of the tuition fees when these become due, then:

- a) The University may limit his or her access to the intranet/virtual campus.
- b) The University will not issue any certificates, transcripts or other academic records. No applications for transfers will be processed by the General Secretary's Office.
- c) In the case of courses with a practical training component, in which the University incurs costs deriving from the use of facilities or materials, then the

University may prevent any student who has missed payments forming part of the payment schedule described in these Regulations from attending such activities. Being prevented from attending these activities for this reason will not be considered to be a mitigating factor in the relevant assessment processes, which will proceed in the form described in the corresponding course guides. Absence from assessed activities will therefore have the academic consequences described therein, regardless of whether this absence is for the reason described in this section.

2. If for any reason a student finds themselves unable to make one of the necessary payments, he or she must contact the University's Students Administration Service (*Servicio de Administración de Alumnos*, AdmonAlumnos@uchceu.es) so that the circumstances surrounding this can be considered. It may be possible for other payment options to be explored, which may make the measures described above unnecessary.

V. VALIDATION, ADAPTATION AND RECOGNITION OF CREDITS: PROCEDURE AND FEES

1. In general, no applications for the validation, adaptation or recognition of credits will be accepted after 30th September 2024. The University may, entirely at its own discretion, decide to accept such an application after this date under certain mitigating circumstances.

2. Fees for the validation, adaptation and recognition of credits

A. Applicants originating from a CEU institution

- For applicants whose records originate from a university or vocational training institution which forms part of the Fundación Universitaria San Pablo CEU or which use the CEU brand, the validation, adaptation or recognition of credits will be carried out free of charge.

B. Applicants originating from a non-CEU institution

a) Transfers to a study programme which is considered equivalent: this concerns those students transferring from an undergraduate or postgraduate programme which is identical to the undergraduate or postgraduate programme at the CEU Cardenal Herrera University on which they wish to enrol and for which they require the validation, adaptation or recognition of credits. For the study programme to be considered identical, the programme of origin must be an undergraduate or postgraduate programme with the same ECTS credit structure in its curriculum as the target programme. In the case of study programmes leading to protected titles, graduation from either programme must enable the exercise of the same professional activity.

A fee of 500 euros will be payable to cover the creation of a new student record and for academic administration. No further fees will be charged in this respect, regardless of the number of ECTS credits that are recognized.

b) Transfers to a study programme which is not considered equivalent to the study programme of origin: this concerns those students transferring from an undergraduate or postgraduate programme and whose target undergraduate or postgraduate programme at the CEU Cardenal Herrera University for enrolment and the validation, adaptation or recognition of credits is not considered to be equivalent to that of origin.

In this case, the cost will be as follows:

- A fee of 500 euros will be payable for the adaptation of the student's records for the new study programme, regardless of the number and type of ECTS credits recognized.

Additionally, these students must also pay 25% of the price applicable to the corresponding ECTS credits for which they are applying for validation, adaptation or recognition. This same condition will apply in the case of the recognition of credits for cultural activities or student participation.

c) Recognition of credits from a vocational training programme (*Ciclo de Formación Profesional Superior*) which does not have a direct relationship with the target degree according to the recognition tables established for this purpose by the University, in accordance with the relevant legislation.

In this case, the cost will be as follows:

- A fee of 500 euros will be payable for the creation of a new student record and for credit recognition, regardless of the number and type of ECTS credits recognized.

d) Recognition of credits from a vocational training programme (*Ciclo de Formación Profesional Superior*) which does not have a direct relationship with the target degree according to the recognition tables established for this purpose by the University, in accordance with the relevant legislation.

In this case, the cost will be as follows:

- A fee of 500 euros will be payable for the adaptation of the student's records for the new study programme, regardless of the number and type of ECTS credits recognized.

- Additionally, these students must also pay 25% of the price applicable to the corresponding ECTS credits for which they are applying for validation,

adaptation or recognition. This same condition will apply in the case of the recognition of credits for cultural activities or student participation.

e) Recognition of credits of other origins (professional experience or others).

In this case, the cost will be as follows:

- A fee of 500 euros will be payable for academic administration, regardless of the number and type of ECTS credits recognized.
- Additionally, these students must also pay 25% of the price applicable to the corresponding ECTS credits for which they are applying for validation, adaptation or recognition. This same condition will apply in the case of the recognition of credits for cultural activities or student participation.

3. Procedure for the validation, adaptation and recognition of credits

- Interested parties must enquire at the General Secretary's Office of the CEU Cardenal Herrera University regarding any deadlines for applications. No applications will be accepted after these deadlines.
- The University's General Secretary's Office is the body with the authority to determine whether the study programme the student is transferring from and the target degree are equivalent for the purposes of this document, and, therefore, which procedure is applicable. The decision of the General Secretary's Office will be final: no appeal can be made and no submissions challenging the decision will be accepted.
- Applicants have the right to know whether the study programme they are transferring from is considered to be equivalent before the administrative process is completed and the final result of this process, as detailed above, is applied. To exercise this right, a request must be made via the appropriate channels.
- An application for the validation, adaptation or recognition of credits from another study programme at the time of admission to the University is considered to be a single, self-contained act. This means that candidates must submit all the necessary documentation at that time and request any validation, adaptation or recognition of all the credits of the study programme they are transferring from simultaneously. If, after being admitted and after the process of validation, adaptation or recognition of credits has been completed, a candidate submits further documentation and requests further credit validation, adaptation or recognition, then a fee of €4000 will be payable for the process to be reopened.

- The CEU Cardenal Herrera University is under no obligation to admit all those who apply for a transfer from another study programme or to be admitted via the validation or recognition of credits attained elsewhere. Admission depends on the availability of a place in the appropriate study year of the target degree and on the assessment of the candidate's academic record from their previous study programme. The University may therefore refuse admission on the basis of this assessment. In such a case, no fees will be payable by the applicant, regardless of the work undertaken to process the application.

4. Applications for validation, adaptation and recognition of credits due to a change concerning a dual degree

- A "change concerning a dual degree" refers to any change to the combination of programmes undertaken by a student enrolled on a dual degree. Such changes include modifying the order in which the component degrees are to be undertaken, or the substitution of one of the degrees with another.

- No administration fees concerning the validation, adaptation or recognition of credits will be payable by the student for their first change concerning a dual degree.

- For a second or further change concerning a dual degree, a fee of 500 euros will be payable for the administration process for the validation, adaptation or recognition of credits.

5. Validation, adaptation or recognition of credits due to a change in admission pathway

a) A "change in admission pathway" (*cambio de vía de acceso*) is considered to occur when an applicant who was following one admission pathway for a degree requests a different admission pathway at one stage of the process. Frequently, but not exclusively, this occurs when an applicant who initially was following an admission pathway which did not require ECTS credit validation, adaptation or recognition later requests a change to an admission pathway which does require such processes.

b) If a change in admission pathway occurs, then the University may:

1. Consider the available information regarding the applicant and the admission process for the degree, and decide to rescind the applicant's admission, on the basis that deception has occurred. It must be borne in mind that a change in admission pathway has a significant effect on the admission and enrolment process and on the availability of places,

meaning that another applicant may have been denied a place when he or she would otherwise have been admitted. Such a circumstance is therefore a serious irregularity. The decision by the General Secretary's Office on this matter will be final. In such a case, the University will rescind the applicant's admission to the University and refund any fees that he or she may have paid, even if enrolment has already been completed. The applicant cannot begin or continue his or her studies at the University.

2. Consider the available information regarding the applicant and the admission process for the degree and decide that the applicant may continue with the admission process, if he or she wishes. The validation, adaptation or recognition processes will then begin. An additional fee of 4000 euros will then be payable, corresponding to the additional academic administration deriving from this change in admission pathway.

VI. DISCOUNTS FOR THOSE FROM LARGE FAMILIES

- The CEU Cardenal Herrera University will apply a discount to the registration fee (as detailed in the Student Fees document, not the total cost of the academic year), for those students who have legal recognition of forming part of a "large family" (*familia numerosa*).
- Those who form part of the general category will receive a 30% discount and those who form part of the special category a 60% discount on the registration fee.
- Applicants must demonstrate possession of their status by presenting the official documentation to this effect, which must be recognized as valid in Spain. Thus, if the applicant is unable to provide the necessary documentation to this effect, no discount will be applied.
- The recognition of such documentation must be validated by the Office of the General Manager (*Gerencia*) of the CEU Cardenal Herrera University.

VII. PARTIAL FEE EXEMPTIONS DURING THE FINAL STAGE OF STUDIES

Those students in the final stage of their studies may be exempted from the place reservation and registration fees in the following circumstances:

- Undergraduate students who need to pass 29 ECTS credits or fewer to graduate and who have undertaken their degree entirely at the CEU Cardenal Herrera University:

- They will be exempt, once and for one academic year only, from having to pay the place reservation and registration fees. These students will only have to pay the tuition fees for the ECTS credits they have not yet passed.
- Students undertaking a dual degree who need to pass 58 ECTS credits or fewer to graduate (across both degrees) and who have undertaken all credits for the dual degree entirely at the CEU Cardenal Herrera University:
 - They will be exempt, once and for one academic year only, from having to pay the place reservation and registration fees. These students will only have to pay the tuition fees for the ECTS credits they have not yet passed.
 - If, in the following academic year, such students have fewer than 29 ECTS credits on only one of the degree programmes, then they may submit a request to the Student Administration Service for this exemption to be applied once more. Such requests may be accepted or rejected, after consideration of their academic record.

VIII. EDUCATIONAL INSURANCE (*SEGURO ESCOLAR*)

- All those under the age of 28 who are enrolled as undergraduate students at the CEU Cardenal Herrera University are insured by means of a policy known as the *seguro escolar*. This provides cover against illness, educational accidents, and significant changes in family circumstances, providing medical, pharmaceutical and financial support as appropriate.
- Those students who are employed or self-employed, therefore being the primary beneficiaries of their own health insurance cover, will not be covered by the *seguro escolar* for the purposes of medical care and must use their own health insurance cover. For more information, go to <https://www.uchceu.com/en/scholarships-grants/insurance-continuation-studies>.
- Students who are 28 or older are not eligible for cover by the *seguro escolar* even if they have not yet completed their studies. For this reason, the CEU Cardenal Herrera University possesses specific insurance cover for students of this type for study-related accidents. For more information, go to <https://www.uchceu.com/en/scholarships-grants/insurance-continuation-studies>.

IX. INSURANCE FOR THE CONTINUATION OF STUDIES

- Every undergraduate student at the CEU Cardenal Herrera University is provided with insurance for the continuation of their studies.

- This ensures that they can continue with their studies even if their parents or head of their family die during the academic year.
- The conditions of the cover provided may be limited in the case of non-Spanish students due to the nature of the documents required by the insurer for any claim. Therefore, the University cannot provide a general, comprehensive and definitive guarantee that international students will be covered by this insurance, as it is subject to the submission of the documents specified by the insurer. For more information, go to <https://www.uchceu.com/en/scholarships-grants/insurance-continuation-studies>.

X. FINANCING OF STUDIES AT CEU UCH

- The CEU Cardenal Herrera University has partnered with different banks to offer students financing options for student fees. For more information, please visit <https://www.uchceu.com/en/scholarships-grants/degree-financing>.

XI. PROVISION OF STUDY PROGRAMMES

- The CEU Cardenal Herrera University reserves the right not to ultimately provide certain degree programmes which are advertised. If this occurs, those affected will be notified in good time and any fees that have been paid will be refunded in full.

Additional provision. Interpretation and development of the Regulations

The General Secretary's and General Manager's Offices are the only bodies which may interpret, clarify or further develop these Regulations, as appropriate.

Regarding the obsolescence of earlier regulations

The content of these regulations supersedes all earlier regulatory provisions which may contradict them.

Final provision. Effective date

These Regulations come into effect on the day following their approval by the Governing Council.