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Description automatically generated

This form is to be used by an employee or offer holder **who is located overseas at the point of application** to apply for an international staff loan**.**

If you require support to complete this form or have any questions about the loan process, please refer to our guidance page [International staff loan scheme - Jobs - Cardiff University](https://www.cardiff.ac.uk/jobs/what-we-can-offer/financial-benefits/international-staff-loan-scheme) in the first instance. If you require further advice, please contact the University’s Staff Immigration and Global Mobility Team via StaffVisas[@cardiff.ac.uk](mailto:insertemailaddresshere@cardiff.ac.uk)

All fields are mandatory. Any incomplete forms will be returned to the applicant resulting in a delay to the application. Please use the drop-down options as appropriate.

Once you have completed the form, please check you have provided any required supporting documentation (if applicable) and email it to StaffVisas@cardiff.ac.uk

The Staff Immigration and Global Mobility Team will review the application within 3-5 working days and forward it to the Salaries & Finance departments for processing. The Finance department then process the payments within 14 working days and the transfer of funds is sent via Convera.

**PLEASE COMPLETE ALL RELEVANT SECTIONS OF THIS FORM AND RETURN AS A WORD DOCUMENT (NOT PDF)**

**Section 1: PROSPECTIVE EMPLOYEE DETAILS**

The address details you provide here should be where you currently live and the same address your bank account is registered to.

Other details (i.e., College/Professional Services) can be found on your contract of employment.

|  |  |
| --- | --- |
| **Surname/Family Name/Last Name:** |  |
| **Forename(s)/Given Name:** |  |
| **Other Names:** |  |
| **Title:** |  |
| **Employee Number (if applicable):** |  |
| **Email address:** |  |
| **College/Professional Services:** | Choose a College/Professional Service. |
| **School/Department:** | Choose School/Department. |
| **Contract type:** | Choose an item. |
| **If you are employed on a fixed term or open ended with relevant factor contract, please specify the end date in your relevant factor:** | Click here to enter a date. |
| **Home Address:** |  |
| **Telephone Number (including country calling code):** |  |

**Section 2: BANK DETAILS FOR WHICH THE LOAN WILL** **BE PAID INTO**

Cardiff University uses Convera to process international money transfers. Please use the following guide to ensure you provide your bank details in the correct format for the country your bank account is registered in. If the bank details are not provided in the correct format, your application will be returned to you to do so, resulting in a delay to your application;

[**Convera Payment Formatting Guidelines**](https://convera.com/docs/convera-payment-formatting-guidelines.pdf)

**N.B. Convera determines the exchange rate at which your overseas payment will be made on the day that the transfer is processed. Cardiff University does not have the authority to specify the exchange rate that Convera uses to make the payment, so exact amounts may differ from that which you expect in your home currency.**

|  |  |
| --- | --- |
| **Name of bank account holder:** |  |
| **Name of bank:** |  |
| **Bank address including postcode and country:** |  |
| **Bank Account details:**  **(****correctly formatted as detailed in the Convera guide linked above):** |  |
| **IBAN (International Bank Account Number) Number (if applicable):** |  |
| **Swift Code (if applicable):** |  |
| **Currency requested:** |  |

**Section 3: LOAN AMOUNT**

|  |  |  |
| --- | --- | --- |
| **Amount of loan requested up to maximum of £10,000:** | £ | |
| **Requested repayment period (not to exceed your remaining period of employment or 36 months maximum):** | 12 months: | ☐ |
| 24 months: | ☐ |
| 36 months: | ☐ |
| Other: | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Breakdown of Expenses to be covered** | | | |
|  | Employee (£) | Dependant (£) | Total (£) |
| Amount of loan required to cover UKVI application (please provide a breakdown and description of all expenses): |  |  |  |
| Amount of loan required for using UK Ecctis services, a Secure English Language Test (SELT) or TB test: |  |  |  |
| Other immigration expenses (please state what these will cover) |  |  |  |
| If this loan will be used to pay charges for dependants\*, please provide their details | **Dependant name** | **Relationship** | **Date of birth if under 18 years old** |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

\*For the purposes of this scheme, dependants refer to the following: husband, wife, civil partner, un-married or same-sex partner, and young children under the age of 18 years at the time of application.

**Section 4: APPROVAL**

**By signing the below, you acknowledge and confirm that all statements will be adhered too:**

|  |  |
| --- | --- |
| 1. I confirm the loan will only be used to assist with the payment of the fees as referred to in “Breakdown of expenses be covered” as outlined above and that I will provide evidence of having done so. | ☐ |
| 1. I agree that the loan up to a maximum of £10,000 will be repaid by deductions from my monthly salary by equal instalments up to a maximum of 36 months or the length of the employment term, whichever is the lesser. | ☐ |
| 1. I agree that any outstanding balance amount on the above loan agreement will be deducted from my final salary upon resignation or termination of employment from Cardiff University as stated in my Contract of Employment (Paragraph 6). I agree that Cardiff University reserves the right to invoice me for any outstanding payment if the final salary is not sufficient to cover any outstanding balance. If the invoice is not paid, the University will seek settlement of the debt through all available channels, including through debt collection specialists and the Courts and interest will be charged on a weekly basis at a rate of 3% above the Bank of England base rate and will be automatically added to the outstanding debt. | ☐ |
| 1. Should my salary reduce for any reason, I accept the University reserves the right to continue to deduct loan repayments and in exceptional circumstances these may reduce my net pay to zero. | ☐ |
| 1. I confirm the information I have provided is a true and accurate reflection of my personal circumstances. | ☐ |
| 1. I understand that for audit purposes, I must provide to the University all payment receipts to confirm the actual amount. | ☐ |
| 1. As a prospective employee of Cardiff University, should I subsequently decide not to take up the employment offered, or should I be unable to take up the offer of employment for any reason, I agree to repay the loan within 14 days of providing notification of such to the University. | ☐ |
| 1. This is an interest free loan payment made by the University under HMRC (HM Revenue and Customs) rules applicable on the dates of application. These rules allow employers to provide support to employees by way of such loans without the employee being charged Income Tax or National Insurance Contributions on the loan amount. HMRC changes its   regulations from time to time and in such cases, the University may be required to amend the terms of the loan to ensure the loan continues to comply with the HMRC rules. | ☐ |
| 1. The University is not a registered lender, and this loan can be recalled or adjusted in accordance with any relevant legislative changes made in the future. | ☐ |
| Signature: | |
| Print Name: | |
| Date: | |

Please email your completed form and any supporting documents to StaffVisas@cardiff.ac.uk

**For internal use only**

Staff Immigration and Global Mobility Team Approval

|  |  |  |
| --- | --- | --- |
| Staff Immigration and Global Mobility Team approval | I confirm that this is request meets the conditions of the International Staff- Loan Scheme for Immigration Expenses | |
| Job title: |  |
| Name: |  |
| Signature: |  |
| Date: | Click here to enter a date. |

HR (Human Resources) Operations Director Approval

|  |  |  |
| --- | --- | --- |
| HR Operations Director Approval | I confirm that this is request meets the conditions of the International Staff- Loan Scheme for Immigration Expenses | |
| Post: |  |
| Name: |  |
| Signature: |  |
| Date: | Click here to enter a date. |