**Interest-free Loan for Immigration Related Expenses**

**Created: July 2021**

**Last Updated: April 2025**

The University of Nottingham offers financial support for the immigration-related costs of international staff incurred during their employment at the University and for the immigration-related costs associated with their immediate, accompanying family members. Reimbursement of specific costs, including visas and the health surcharge costs, is available for staff members according to the terms of the scheme. An interest-free loan is available for other immigration-related expenses, including those associated with their dependants.

This document explains how to access the interest-free loan. This is available to international staff across all job families.

**Purpose of the loan**

The intention of the loan is to support international staff with immigration related costs that are not covered by the reimbursement scheme (<https://www.nottingham.ac.uk/jobs/moving-to-nottingham/international-applicants/immigration/financial-support-for-visas-and-the-immigration-health-surcharge.aspx>), including supporting the immigration related costs for immediate accompanying family members. This applies to international staff across all job families.

For a list of current fees, please visit the [Home Office Immigration & Nationality Fees](https://www.gov.uk/government/publications/visa-regulations-revised-table/home-office-immigration-and-nationality-fees-4-october-2023) web page.

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| --- | --- |
| **Item description (for staff)** | **Examples of cost** |
| British Citizenship application | £1,500 |
| Skilled Worker maintenance funds\* | Up to £1,270 |
|  |  |
| **Item description (for immediate accompanying family members)** | **Examples of cost** |
| Dependant visas (per person) | Depends on visa type |
| NHS Immigration Healthcare Surcharge (per person, per year) | £1,035 |
| British Citizenship application | Up to £1,500 |

*\* The University, as a Skilled Worker sponsor, can certify maintenance funds for employees and their family members who are sponsored to work for the University on a Skilled Worker visa (up to £1,270 for the employee and £285 for a partner, £315 for the first child and £200 for additional child).*

**How to apply for the loan**

The loan can be applied for using the application form provided, setting out the relevant immigration-related costs that will be incurred and, therefore, the total amount requested. The maximum loan value will be £10,000 per staff.

Applications should be signed by the member of staff and submitted by email to: [staff-immigration@nottingham.ac.uk](mailto:staff-immigration@nottingham.ac.uk).

**How the loan will be paid**

The loan will be paid in sterling into a UK bank account held in the name of the member of staff on the application form and this will be the same bank account into which the salary is paid.  
  
**Loan repayment**

The loan will be repaid as a salary deduction monthly in equal instalments and must be repaid within three years.

Should the employee leave employment of the University of Nottingham, the remaining balance of the loan will be repayable immediately with an automatic deduction from the final salary. If the salary amount is insufficient to cover the remaining debt, an invoice will be raised to the member of staff and the balance will become immediately due.

**Minimum salary requirement for Skilled Worker visa holders**

For Skilled Worker Certificates of Sponsorship issued on or after 9 April 2025, loan repayments will be deducted when assessing if the salary meets the required threshold.

Therefore, we cannot process any loan requests that would reduce the salary below the required threshold.

Please refer to the official guidance:

[Skilled Worker Sponsor Guidance](https://www.gov.uk/government/publications/workers-and-temporary-workers-sponsor-a-skilled-worker/workers-and-temporary-workers-sponsor-a-skilled-worker-accessible#sk7)

If you have any questions, contact the HR Staff Immigration team before submitting the form.

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|  | **Application Form for Interest-free Loan**  **(for Immigration Related Expenses)**  **Created: July 2021**  **Last Updated: April 2025** |

## **1. Applicant details**

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| --- | --- | --- | --- | --- |
| **Full name:** | Click or tap here to enter text. | | | |
| **Address:** | Click or tap here to enter text. | | | |
| **Telephone no:** | **Internal extension:** | Click or tap here to enter text. | **Mobile:** | Click or tap here to enter text. |
| **Payroll no:** | Click or tap here to enter text. | | | |
| **School/department:** | Click or tap here to enter text. | | | |
| **Email address:** | Click or tap here to enter text. | | | |
| **Employment start date (dd/mm/yyyy):** | Click or tap to enter a date. | | | |

## **2. Loan details**

I wish to apply for an interest free loan to support me (and where appropriate, my immediate accompanying family members) with immigration related costs incurred during my employment at the University of Nottingham. Please provide amounts in pounds sterling in accordance with the fees published on the [UKVI web site](https://www.gov.uk/government/publications/visa-regulations-revised-table/home-office-immigration-and-nationality-fees-29-june-2023). Expenses will be reimbursed in pound sterling.

I wish to use the loan to assist with the payment of the following immigration related expenses (please specify):

|  |  |
| --- | --- |
| **Item(s)** | **Amount** |
| Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. |
| **TOTAL (£)** | Click or tap here to enter text. |

The loan will be paid in single sum on receipt of the completed loan agreement.

**3. Minimum salary requirement for Skilled Worker visa holders**

|  |  |
| --- | --- |
| 1. **Are you a Skilled Worker visa holder at the time of submitting this form?**   **Note: If you answer ‘No’, skip the remaining questions and go directly to section 4: Declaration.** | Click or tap here to enter text. |
| 1. **Please provide the date your Certificate of Sponsorship was assigned.** | Click or tap to enter a date. |
| 1. **Please confirm that you have checked the required salary threshold and that the requested loan will not reduce your salary below this amount.** | Click or tap here to enter text. |

If you are unsure how to answer any of the questions in this section, please contact the HR Staff Immigration team for guidance.

## **4. Declaration**

In applying for this interest free loan, I agree to the following terms and conditions:

1. To repay the loan according to the timescales above through monthly salary deductions.
2. In the event that I leave the employment of the University of Nottingham prior to full repayment of the loan through the monthly deductions, the remaining balance of the loan will be become repayable immediately with an automatic deduction from my final salary. If the salary amount is insufficient to cover the remaining debt, an invoice will be raised, and the balance will become immediately due.

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.

**On behalf of the member of staff:**

|  |  |
| --- | --- |
| **Print name** |  |
| **Signature** |  |
| **Date** |  |

Please return this completed application form by email to: [Staff-Immigration@nottingham.ac.uk](mailto:Staff-Immigration@nottingham.ac.uk).

**Please attach any supporting documentation to this application to substantiate the amount of the reimbursement. This includes scanned copies of receipts as evidence of payment (can be in the form of a confirmation of payment email received by UKVI).**

**INTERNAL ONLY - HR STAFF IMMIGRATION TEAM TO COMPLETE**

|  |  |
| --- | --- |
| 1. **Is the individual currently on, or applying for, a Skilled Worker visa?**   ***Note: If not, no further action is needed.*** | Click or tap here to enter text. |
| 1. **Please confirm the date the most recent Certificate of Sponsorship was issued.** | Click or tap to enter a date. |
| 1. **If the Certificate of Sponsorship was issued on or before 9 April 2025, please confirm that you have verified the required salary threshold and that the requested loan will not reduce the salary below this level.** | Click or tap here to enter text. |