

# Student Finance Policy

**Policy Type:** Revised

**Policy Number:** ST06LPO-4

**Responsible:** Director of Enrollment and Student Services



**Purpose:**

The Student Finance Policy is designed to inform students, parents, and sponsors about the financial rules and regulations implemented by City University Ajman (CUA). It outlines the financial responsibilities and obligations associated with all academic and administrative processes from admission to graduation, including registration, fee payments, refunds, withdrawals, and dismissal.

The policy also aims to ensure transparency, consistency, and fairness in financial dealings, clarify non-refundable items, explain procedures related to outstanding balances and financial holds, and guide students on payment methods, installment plans, and consequences of non-payment.

**Scope:**

This policy applies to all students at City University Ajman.

## Table of Contents

|                                               |           |
|-----------------------------------------------|-----------|
| <b>1. Tuition Fees:</b>                       | <b>4</b>  |
| ◦ Undergraduate Programs                      | 4         |
| ◦ Postgraduate Programs                       | 5         |
| ◦ Dental Internship Program                   | 6         |
| ◦ Remedial Program for Postgraduate           | 7         |
| ◦ Visiting Students                           | 7         |
| <b>2. Miscellaneous Fees:</b>                 | <b>9</b>  |
| ◦ Undergraduate Programs                      | 10        |
| ◦ Postgraduate and Remedial Programs          | 12        |
| <b>3. Services Fees</b>                       | <b>15</b> |
| ◦ Transportation                              | 15        |
| ◦ Parking                                     | 16        |
| ◦ Accomodation                                | 16        |
| <b>4. General Fee Notes &amp; Definitions</b> | <b>17</b> |
| <b>5. Paymen Schemes</b>                      | <b>18</b> |
| <b>6. Refund Policy</b>                       | <b>19</b> |
| <b>7. CUA Bank Account Details</b>            | <b>19</b> |
| <b>8. Scholarship and Financial Aids</b>      | <b>20</b> |

## Tuition Fees

### Undergraduate Programs tuition Fees

| College                 | Degree   | Major                                           | Tuition Fee<br>per credit hour (AED) |
|-------------------------|----------|-------------------------------------------------|--------------------------------------|
| Dentistry               | Bachelor | Dental Surgery                                  | 2,200                                |
| Technology              | Bachelor | Artificial Intelligence                         | 1,350                                |
|                         | Bachelor | Data Science                                    | 1,350                                |
| Business Administration | Bachelor | Marketing                                       | 1,100                                |
|                         | Bachelor | Finance & Accounting                            | 1,100                                |
|                         | Bachelor | Human Resource Management                       | 1,100                                |
|                         | Bachelor | Human Resource Management<br>(Arabic & English) | 1,130                                |
|                         | Bachelor | Management Information Systems                  | 1,100                                |
|                         | Bachelor | Hospitality and Hotel Management                | 1,000                                |
|                         | Bachelor | Public Administration                           | 1,130                                |
| Law                     | Bachelor | Law                                             | 1,130                                |
| Media                   | Bachelor | Public Relations                                | 1,100                                |
|                         | Bachelor | Advertisement                                   | 1,100                                |
|                         | Bachelor | Digital Media Production                        | 1,100                                |
| Humanities              | Bachelor | Psychology                                      | 1,100                                |
|                         | Bachelor | Sociology                                       | 1,100                                |

## Postgraduate Programs tuition Fees:

| College                    | Degree                                                                            |                                                                                                                              | Tuition Fee<br>per credit hour (AED)                                                                                                                      |
|----------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Law                        | Master                                                                            | Public Law                                                                                                                   | 2,310                                                                                                                                                     |
|                            | Master                                                                            | Private Law                                                                                                                  | 2,310                                                                                                                                                     |
|                            | Thesis (9 CH) for six months duration                                             |                                                                                                                              | 27,950 (9CH)                                                                                                                                              |
|                            | Thesis Extension (0 CH) - every 6 months<br>for maximum 3 years total extensions. |                                                                                                                              | 8,385                                                                                                                                                     |
| Business<br>Administration | Master                                                                            | Master of Strategic<br>Human Resource Management                                                                             | 2,420                                                                                                                                                     |
|                            |                                                                                   | Dissertation (6 CH)<br><i>No Extension applicable</i>                                                                        | 16,940 (6CH)                                                                                                                                              |
|                            | MBA                                                                               | Total Quality Management                                                                                                     | 2,000                                                                                                                                                     |
|                            |                                                                                   | Dissertation (6 CH)<br><i>No Extension applicable</i>                                                                        | 18,630                                                                                                                                                    |
|                            |                                                                                   | MBA (Blended)                                                                                                                | 1,815                                                                                                                                                     |
|                            |                                                                                   | Dissertation                                                                                                                 | 16,940 (6 CH)                                                                                                                                             |
| Media                      | Master                                                                            | Media Leadership and<br>Communication Strategies                                                                             | 2,420                                                                                                                                                     |
|                            |                                                                                   | Dissertation (9 CH)<br><i>No Extension applicable</i>                                                                        | 25,410 (9CH)                                                                                                                                              |
| Postgraduate<br>Diploma    | Professional<br>Postgraduate<br>Diploma in<br>Teaching<br>(in Arabic)             | Islamic Studies<br>Arabic Language<br>English Language<br>Science<br>Mathematics<br>Social Studies<br>Information Technology | 990<br>Per Credit Hour<br><br>(Lump-sum amount<br>for limited period)<br>15,000 including<br>admission,<br>registration<br>and tuition fees for<br>24 CH. |

## Dental Internship (DIP) Fees:

| College   | Program                 | Tuition Fee (AED)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dentistry | Dental Internship (DIP) | DIP seat booking: AED <b>20,000</b> , non-refundable.<br>This amount will be deducted from the program tuition fee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|           |                         | <b>63,000</b> (for external student)<br>Once the registration process is completed, the full tuition fee is non-refundable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|           |                         | <b>CUA Alumni:</b> <ul style="list-style-type: none"> <li>List tuition fee: AED <b>63,000</b></li> <li>Scholarship (15%): AED <b>9,450</b></li> <li>Net tuition: AED <b>53,550</b></li> </ul> <p>Once the registration process is completed, the full tuition fee is non-refundable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|           |                         | <b>Additional Fees (estimates):</b> <ul style="list-style-type: none"> <li>Medical malpractice insurance:<br/>~AED 265 – 1,500 (depends on insurer, coverage limit, and policy terms)</li> <li>MOH evaluation fee: ~AED <b>503.57</b></li> <li>MOH license activation &amp; cancellation (combined): ~AED <b>3,530</b></li> <li>External rotation fees (EHS hospitals): ~AED <b>2,000</b> for <b>2</b> visits per month; higher frequency may double or triple the cost</li> <li>Basic Life Support (BLS) certificate: ~AED <b>220</b></li> <li>Dental instruments: ~AED <b>2,000–4,000</b> (varies by brand, quality, and distributor)</li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>The above are approximate amounts and may change based on market rates and issuing authorities. Prices shown are exclusive of VAT.</li> <li>The above fee items are excluded from the stated program fee amount. Students must pay these fees directly to the relevant authorities or service providers, or through the University Accounts, which will collect the required amount from students, while the PRO Office will process the necessary documentation, based on a directive issued by the Office of the President at CUA.</li> </ul> |

## Dental Internship (DIP) Fees:

| College   | Program                 | Tuition Fee (AED)                                                                                                                                                         |
|-----------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dentistry | Dental Internship (DIP) | <b>DIP Completion Certificate Fee (Issued by CUA):</b> <ul style="list-style-type: none"> <li>DIP Completion Certificate/Additional Copy (AED <b>90</b> each).</li> </ul> |

## Remedial Program for Postgraduate Fees:

| Program                                                                       | Category             | Total Hours | Fee per Credit Hour (CH) |
|-------------------------------------------------------------------------------|----------------------|-------------|--------------------------|
| Remedial Program – Master of Law & Master of Media (Semester-Based, 4 Months) | Remedial- Foundation | 9 CH        | <b>1,130</b>             |
| Remedial Program – MBA TQM (Term-Based, 2 Months)                             | Remedial- Foundation | 9 CH        | <b>1,100</b>             |
| Remedial Program – Master HRM (Term-Based, 2 Months)                          | Remedial- Foundation | 9 CH        | <b>1,130</b>             |

## Visiting Students Fees:

A visiting student is a non-degree-seeking student who is temporarily enrolled at City University Ajman (CUA) to take specific courses for credit transfer to their home institution (or for personal/professional development), for a limited period (e.g., one term/semester), and under CUA policies and capacity.

| Item                                                                                                               | Amount (AED) | Description                                                  |
|--------------------------------------------------------------------------------------------------------------------|--------------|--------------------------------------------------------------|
| <b>Application Fee</b>                                                                                             | <b>330</b>   | One-time fee submitted with the application (non-refundable) |
| <b>Credit Hour Fee<br/>Undergraduate Level - All programs except Dentistry</b>                                     | <b>1,130</b> | Per credit hour                                              |
| <b>Credit Hour Fee<br/>Postgraduate Level- All programs</b>                                                        | <b>2,660</b> | Per credit hour                                              |
| <b>Dentistry Program</b>                                                                                           | <b>2,200</b> | Per credit hour                                              |
| <b><i>All miscellaneous and other applicable fees are charged as listed in the Miscellaneous Fees section.</i></b> |              |                                                              |

## Miscellaneous Fees:

### Undergraduate Programs Miscellaneous Fees:

| Item                                                       | Amount (AED) | Description                                                                                                                                                   |
|------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Application and Admission Fee                              | 1,650        | One-time fee submitted with the application (non-refundable).<br><br>If the application is rejected, AED 330 will be deducted and AED 1,320 will be refunded. |
| Application and Admission Fee (for International Students) | 1,650        | One-time fee submitted with the application (non-refundable).<br><br>If the application is rejected, AED 330 will be deducted and AED 1,320 will be refunded. |
| Readmission Fee (local and International Students)         | 1,650        | One-time fee submitted with the application of readmission (non-refundable)                                                                                   |
| Remedial Course in Math, Physics, Chemistry, and Biology   | 1,760        | Per course (3 Contact Hours each)                                                                                                                             |
| Orientation Fee                                            | 1,250        | One-time fee submitted with the application (non-refundable) excluding visiting students.                                                                     |
| Entrance Exam fee/ Entrance Exam Resit fee                 | 170          | Per subject (Math, English, Physics, Chemistry, Biology) (non-refundable)                                                                                     |
| Registration Fee                                           | 610          | Per semester (Fall and Spring) (non-refundable)                                                                                                               |
| Registration Fee (Summer)                                  | 360          | Per session (Summer) (non-refundable)                                                                                                                         |
| Students Activity Fee                                      | 300          | Per semester (Fall and Spring) (non-refundable)                                                                                                               |
| Students Activity Fee (Summer)                             | 120          | Per session (Summer) (non-refundable)                                                                                                                         |
| Transfer of Credits Fee                                    | 360          | One-time fee submitted with the request (non-refundable)                                                                                                      |
| Dentistry (BDS) seat booking                               | 20,000       | Dentistry (BDS) seat booking: AED 20,000, non-refundable. This amount will be deducted from the program tuition fee.                                          |

## Undergraduate Programs Miscellaneous Fees:

| Item                                                                        | Amount (AED)   | Description                                                                                                                            |
|-----------------------------------------------------------------------------|----------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Late Registration                                                           | 240            | One-time fee submitted with the request (non-refundable)<br><br>This fee Item on hold<br><br>Per course                                |
| Intensive English Program Level 1                                           | 5,320          | Duration is one semester (135 Study Hours)                                                                                             |
| New Visa processing Fee (Inside the Country, Change of Status)              | 2,500          | One Year Student Visa (non-refundable)                                                                                                 |
| New Visa processing Fee (Outside the Country, no Change of Status required) | 2,000          | One Year Student Visa (non-refundable)                                                                                                 |
| Visa Renewal Fee                                                            | 1,500          | Yearly Visa Renewal (non-refundable)                                                                                                   |
| Visa Deposit                                                                | 5,000          | Refundable at the time of visa cancellation and cross verify with the PRO team after completing one year of study at CU Ajman.         |
| Laboratory and Clinic fees (per semester) 1st to 3rd Year                   | 4,840          | Bachelor of Dental Surgery (non-refundable)                                                                                            |
| Laboratory and Clinic fees (per semester) 4th and 5th Year                  | 7,260          | Bachelor of Dental Surgery (non-refundable)                                                                                            |
| Productive lab Fee (per semester) 4th and 5th Year                          | 3,630          | Bachelor of Dental Surgery (non-refundable)                                                                                            |
| Training Fees (4th year) summer                                             | 9,900          | Bachelor of Dental Surgery (including clinic fees) 20 Training Hours (non-refundable)                                                  |
| Training Fees (5th year) summer                                             | 9,900          | Bachelor of Dental Surgery (including clinic fees) 20 Training Hours (non-refundable)                                                  |
| Malpractice Insurance fee                                                   | Start at 1,000 | Bachelor of Dental Surgery ( Yearly )<br><br>Malpractice Insurance fee is subject to change based on insurance rates. (non-refundable) |

## Undergraduate Programs Miscellaneous Fees:

| Item                                                                   | Amount (AED) | Description                                                                                                           |
|------------------------------------------------------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------|
| Basic Life Support Certificate for Bachelor of Dental Surgery Students | 220          | Renewable every two years (per the expiry date). The fee is subject to change based on market rates. (non-refundable) |
| Add/Drop Processing fee                                                | 40           | For each request form (non-refundable)                                                                                |
| Late Add/Drop Processing fee                                           | 360          | (non-refundable)                                                                                                      |
| Re-Test Fee (Quiz, Test 1, Test 2 or Midterm)                          | 360          | (non-refundable)                                                                                                      |
| Reassessment of Assignment                                             | 360          | College of Dentistry /per application (non-refundable)                                                                |
| Incomplete Exam fee (Final Exam)                                       | 1,210        | (non-refundable)                                                                                                      |
| Graduation fee                                                         | 1,000        | Includes the degree, transcript, security tag, and MOHESR attestation (non-refundable)                                |
| Graduation Ceremony fee                                                | 730          | Optional for graduates who wish to attend the graduation ceremony. (non-refundable)                                   |
| Transcript Fee                                                         | 90           | Per application (non-refundable)                                                                                      |
| Student Letter Fee                                                     | 40           | Per application (non-refundable)                                                                                      |
| Student ID (New/Renewal)                                               | 40           | Annually (non-refundable)                                                                                             |
| Student ID (Damaged/Lost)                                              | 60           | (non-refundable)                                                                                                      |
| Degree Replacement / Extra copy fee                                    | 610          | Includes the degree, transcript, security tag, and excluding MOHESR attestation (non-refundable)                      |
| Change Major Fee                                                       | 610          | Per Application (non-refundable)                                                                                      |
| Grade Appeal Fee                                                       | 240          | Per Course (non-refundable)                                                                                           |

## Postgraduate and Remedial Programs Miscellaneous Fees:

| Item                                                                                                                       | Amount (AED) | Description                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Application and Admission Fee                                                                                              | 3,300        | One-time fee submitted with the application (non-refundable).<br><br>If the application is rejected, AED 550 will be deducted and AED 2,750 will be refunded. |
| Application and Admission Fee (for International Students)                                                                 | 3,300        | One-time fee submitted with the application (non-refundable).<br><br>If the application is rejected, AED 550 will be deducted and AED 2,750 will be refunded. |
| Readmission Fee (local and International Students)                                                                         | 3,300        | One-time fee submitted with the application of readmission (non-refundable)                                                                                   |
| Registration Fee (Master of Law ,Master of Media Leadership and Communication Strategies)                                  | 610          | Per semester (Fall & Spring) (non-refundable)                                                                                                                 |
| Registration Fee (Master of Law, Master of Media Leadership and Communication Strategies)                                  | 360          | Per Session (Summer) (non-refundable)                                                                                                                         |
| Registration Fee (MBA-TQM), Master of Business Administration (Blended), and Master of Strategic Human Resource Management | 300          | Per Term (non-refundable).<br>Every two months                                                                                                                |
| Transfer of Credits Fee                                                                                                    | 360          | One-time fee submitted with the request (non-refundable)                                                                                                      |
| Late Registration                                                                                                          | 240          | One-time fee submitted with the request (non-refundable) Per course.<br><br>This fee Item on hold                                                             |
| Entrance Exam Fee / Entrance Exam Resit Fee                                                                                | 170          | Per subject (English) (non-refundable)                                                                                                                        |
| Remedial English for Postgraduate (Per semester)                                                                           | 3,300        | Per Course (3 Contact Hours)                                                                                                                                  |
| Remedial English for Postgraduate (Per Term)                                                                               | 3,300        | Per Course (3 Contact Hours)                                                                                                                                  |

## Postgraduate and Remedial Programs Miscellaneous Fees:

| Item                                                                        | Amount (AED) | Description                                                                                                               |
|-----------------------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------|
| New Visa processing Fee (Inside the Country, Change of Status)              | <b>2,500</b> | One Year Student Visa (non-refundable)                                                                                    |
| New Visa processing Fee (Outside the Country, no Change of Status required) | <b>2,000</b> | One Year Student Visa (non-refundable)                                                                                    |
| Visa Renewal Fee                                                            | <b>1,500</b> | Yearly Visa Renewal (non-refundable)                                                                                      |
| Visa Deposit                                                                | <b>5,000</b> | Refundable at the time of visa cancellation and cross verify with the PRO team after completing one year of study at CUA. |
| Add/Drop Processing fee                                                     | <b>40</b>    | (non-refundable)                                                                                                          |
| Re-Test Fee (Midterm)                                                       | <b>610</b>   | (non-refundable)                                                                                                          |
| Incomplete Exam fee (Final Exam)                                            | <b>1,820</b> | (non-refundable)                                                                                                          |
| Re-Test Fee (Midterm)- Remedial Courses                                     | <b>360</b>   | Per application (non-refundable)                                                                                          |
| Incomplete Exam fee (Final Exam)- Remedial Courses                          | <b>1,210</b> | Per application (non-refundable)                                                                                          |
| Graduation fee                                                              | <b>1,000</b> | Includes the degree, transcript, security tag, and MOHESR attestation (non-refundable)                                    |
| Graduation fee - Postgraduate Professional Diploma in Teaching              | <b>520</b>   | Includes the degree, transcript, security tag, and MOHESR attestation (non-refundable)                                    |
| Graduation Ceremony fee                                                     | <b>730</b>   | (non-refundable)                                                                                                          |
| Transcript Fee                                                              | <b>90</b>    | Per application (non-refundable)                                                                                          |
| Student Letter Fee                                                          | <b>40</b>    | Per application (non-refundable)                                                                                          |

## Postgraduate and Remedial Programs Miscellaneous Fees:

| Item                                | Amount (AED) | Description                                                                               |
|-------------------------------------|--------------|-------------------------------------------------------------------------------------------|
| Student ID (New/Renewal)            | 40           | Annually (non-refundable)                                                                 |
| Student ID (Damaged/Lost)           | 60           | (non-refundable)                                                                          |
| Degree Replacement / Extra copy fee | 610          | Includes the degree and security tag.<br>Excluding MOHESR attestation<br>(non-refundable) |
| Grade Appeal Fee                    | 240          | Per Course (non-refundable)                                                               |
| Change Program Fee                  | 610          | (non-refundable)                                                                          |

## Services Fees:

| Transportation (Non-refundable) |                                                                                                                  |                                                                                             |                                                                                |
|---------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Emirates                        | <b>Fee per Semester</b><br>(Fall & Spring, each)<br><br><b>Programs Following a Four-Month Semester Duration</b> | <b>Fee per Summer I &amp; II Sessions</b> (each)<br><br><b>Session Duration: 6 -5 weeks</b> | <b>Fee per Term</b><br><br><b>Programs Following a Two-Month Term Duration</b> |
| Ajman                           | 1,850                                                                                                            | 920                                                                                         | 920                                                                            |
| Sharjah                         | 2,240                                                                                                            | 1,120                                                                                       | 1,120                                                                          |
| Dubai                           | 2,730                                                                                                            | 1,360                                                                                       | 1,360                                                                          |
| Al Thaid                        | 5,150                                                                                                            | 2,570                                                                                       | 2,570                                                                          |
| Falaj Al Mualla                 | 5,150                                                                                                            | 2,570                                                                                       | 2,570                                                                          |
| U.A.Q                           | 3,340                                                                                                            | 1,670                                                                                       | 1,670                                                                          |
| R.A.K                           | 4,000                                                                                                            | 2,000                                                                                       | 2,000                                                                          |

Parking: The below rates apply to the CUA basement parking spaces. (Non-refundable)

| Days                               | Fees (AED)                                       |                                              |
|------------------------------------|--------------------------------------------------|----------------------------------------------|
|                                    | All Programs follow semester duration (4 Months) | All Programs follow Term duration (2 Months) |
| Weekdays                           | 480                                              | 420                                          |
| Weekend                            | 240                                              | 240                                          |
| Both (Weekday and Weekend)         | 730                                              | 670                                          |
| Premium Weekdays                   | 1,690                                            | 850                                          |
| Premium Weekend                    | 850                                              | 420                                          |
| Both (Premium Weekday and Weekend) | 2,540                                            | 1,270                                        |

1. Weekend Students: Students enrolled in classes scheduled on Saturday and Sunday are classified as Weekend Students.
2. Weekday Students: Students enrolled in classes scheduled from Monday to Thursday are classified as Weekday Students.
3. Premium Parking: Premium parking spaces are reserved exclusively for vehicles with authorized car plate numbers. Only the vehicle registered under the authorized plate is permitted to park in the designated premium parking area.

## Accommodation

Accommodation fees are subject to the annually approved price list of our third-party partner. CUA does not collect these fees; students pay the third party directly.

## General Fee Notes & Definitions:

1. All Fees in this policy are subject to 5% Value Added Tax (VAT) except transportation service.
2. AED denotes United Arab Emirates Dirhams.
3. City University Ajman (CUA) may charge fees for additional services and facilities as required and reserves the right to increase the tuition fees and other fees at any time without prior notice.
4. Dissertation policy (MBA, Master of HRM, Master of Media): the dissertation cannot be extended. If a student fails the dissertation, he/she must repeat it and pay the full fee again.
5. Master of Law thesis extension: if a student requires an extension to defend the thesis, a fee of AED 8,385 (excluding VAT) is payable per extension; each extension period is six (6) months.
6. Books: charged each semester based on the CUA vendors approved price list, which is reviewed and approved annually.
7. MOH: stands for Ministry of Health (UAE).
8. Ministry of Higher Education and Scientific Research (MOHESR)

## Payment Schemes

**Standard payment:** All Students must pay 100% of their fees in advance at the time of admission or semester registration.

**Installment option (by approval):**

- Pay at least one-third (1/3) of the semester fees in cash at registration.
- Provide two post-dated cheques for the remaining balance.
- The last cheque's date must be before the start of final exams as per the academic calendar.
- Cheque Dishonour Charges: AED 50 + VAT for the first instance, and AED 250 + VAT for each subsequent instance.
- Payment scheme should be sent along with the registration notification to existing and new students. Email should outline the registration rules, payment terms, and financial policies. This information will also be published on the University website.
- In the event of a bounced cheque, students must settle the outstanding amount via cash or bank transfer only, including any applicable bank or administrative charges.
- Students must acknowledge and accept all financial consequences related to late or missed payments as per University policy.
- Automatic System Blocking
  - Student accounts with outstanding balances will be automatically blocked in the UMS system.
  - Any outstanding balance above AED 500, including PDC amounts, will trigger an automatic system block.
  - Submission of PDCs will not be considered as payment until the PDC has been successfully cleared by the bank.
- Students with outstanding balances will be restricted from the following services:
  - Registration for the next semester
  - Access to academic results
  - Issuance of transcripts or grade reports
  - Graduation clearance

## Refund Policy

- The student shall apply for a refund by submitting the specified form (RM-09-Request for Refund Form).
- Application, Admission, Orientation, Registration, Activity Fees, and any other fees designated as non-refundable in this policy are strictly non-refundable. However, if the refund request is submitted before the beginning of classes, the student may receive a refund for Activity Fees and Books only.
- Students who withdraw before semester commencement will be refunded 100% of the paid tuition fees.
- Students who withdraw within the first week of semester commencement will forfeit 1/3 of the tuition fees. The University will return 2/3 of the tuition fees.
- The entire semester tuition fee is non-refundable for students who withdraw after the end of the first week of the semester. This includes the Post Dated Cheques (PDC's) also.
- No refund for Summer I and II, neither before the semester starts, nor during the add & drop period.
- A student who is suspended or expelled from the University for disciplinary reasons forfeits all rights to any refunds.
- Refund amount shall be processed only in the form of Cheque and bank transfer within 15-25 working days.
- Submission of an IBAN certificate is mandatory along with the refund request form.

## CUA Bank Account Details:

**Beneficiary Name** - City University Ajman

**Account No** - 1001581295

**IBAN No** - AE950230000001001581295

**Currency** - AED

**Bank Name** - Commercial Bank of Dubai

**Branch Name** - Head Office

**SWIFT Code** - CBDUAEAD

**Bank Address** - 2nd Floor, Head Office, P.O. Box 2668, Dubai, UAE +971 4 2121182

*Send your CUA Student ID, Full Name, a scanned copy or photo of the payment receipt, and your mode of payment to **finance@cu.ac.ae**.*

## Scholarship and Financial Aids:

Students can apply for Scholarships and Financial Aid using the RM-08 Scholarship/Financial Aid Application Form. City University Ajman offers the following discounts and scholarships for students on Tuition fees only:

1. A partial scholarship for undergraduate programs of 20% and graduate programs of 15% on the tuition fees for brothers, sisters, or spouses studying at City University Ajman. (Both family members must register in the same semester/term to take advantage of this discount).
2. The Individual Needs Scholarship is a reduction of the tuition fee. (This type of scholarship is awarded on a case-by-case basis. Students must present evidence of financial hardship to the Scholarship Committee for approval).
3. The Merit Scholarship only reduces the tuition fees for undergraduate programs. City University Ajman awards this scholarship to new students with a 90% and above secondary school score. Existing students who earn a CGPA of 3.60 and above in the previous semester also qualify for this award, which is available for one semester only. Approval is required to continue this scholarship in subsequent semesters.
4. For Individual Needs and Merit Scholarships to remain effective, students must maintain class attendance of not less than 80% and a CGPA of not less than 3.60 each semester.
5. The Director of the Enrollment Office announces additional scholarships before the start of each semester, with specific terms and conditions, which are approved by the Office of the President.
6. Students who are under the scholarship program will pay the equivalent amount if they drop, withdraw, change major or fail subject(s).
7. Any two (2) scholarships cannot be combined. In case any student qualifies for two (2) or more scholarship criteria, the higher scholarship discount shall apply.
8. Students who fail to maintain the required CGPA will lose their scholarship. Once revoked, the scholarship cannot be returned, even if the student improves their CGPA in subsequent semesters.

**For more information on Scholarships and Financial Aid, visit the Scholarships Office or email [Scholarship@cu.ac.ae](mailto:Scholarship@cu.ac.ae), or call +971-6-711-0000, or visit [www.cu.ac.ae](http://www.cu.ac.ae).**

### **Legal Disclaimer:**

*Should any contradiction arise between the two language versions, the English version of this policy shall supersede and be deemed the legal version*