

## Refund Policy

### 1. General Payment Rules

- **Application Fee:** The 150 EUR application fee is non-refundable under any circumstances.
- **Single Semester Payment:** Only the tuition fee for one academic semester can be paid in advance.
- **No Deferral:** Paid tuition fees cannot be transferred to a subsequent semester. If a student is unable to start their studies (e.g., due to visa rejection or personal reasons), they must undergo the refund process and re-apply if they wish to start later.
- **No Manual Cancellation Required:** Applicants should **not** manually cancel their application at any point during or after a refund request. Once the refund process is completed and the student status is modified, the University will automatically close the application. Manual cancellation may cause significant administrative delays.

### 2. Refund Eligibility and Deductions

The refund amount is subject to a mandatory **Earnest money of the tuition fee**, which covers, among other things, the reservation of the student's place, confirm the student's status as a self-financing student, bank transaction costs, and administrative overheads.

- **Standard Refund:** In all cases where a refund is requested prior to enrolment (including visa rejection, medical issues, or any other personal reasons), a **15% Earnest money of the paid tuition fee** will be deducted from the total sum, regardless of the circumstances.
- **Refund After Enrolment:** If a student has already officially enrolled at the University and within one month of the start of the academic year, but no later than October 14 or March 14, respectively, announce in writing the termination or suspension, and requests a refund (regardless of the reason), a **20% Earnest money of the paid tuition fee** will be deducted.

Based on Hungarian legal regulations concerning Earnest money<sup>[1]</sup>, the student loses the Earnest money as a lump-sum compensation if the student is responsible for the failure to perform especially, but not exclusively, in the above cases.

The university shall not be liable for failure to perform – i.e. not a reason for failure arising within the sphere of interest of the university – if the programme will not be launched or the participation in training cannot be guaranteed. In these cases, the university is obliged to refund the full amount of the Earnest money.

The student waives the right to challenge the deductions on the grounds of obvious disproportionality and does not make any claims against the university.

<sup>[1]</sup> Section 6:185 of the Act V of 2013 on the Civil Code

### 3. Banking and Anti-Money Laundering (AML) Regulations

- **Original Account Only:** Due to international anti-money laundering regulations, the University can **only** transfer the refund back to the **original bank account** from which the tuition fee was initially paid. The student must provide the exact details of this original account in their refund request.
- **Student's Responsibility:** It is the applicant's sole responsibility during the refund process to ensure that:
  - The provided bank details are accurate and match the original bank account.
  - The bank account is active and not blocked/restricted.
  - The bank account is capable of receiving international SWIFT transfers.
- **Transfer Attempts:** The University will attempt the transfer a **maximum of two times**. If both attempts fail due to incorrect data or account restrictions, the University is not liable for further delays or failed payments.

### 4. Verification and Reporting

- **Authority Check:** All refund requests are forwarded to the National Directorate-General for Aliens Policing (Immigration Authority) to verify the authenticity of the visa rejection or to confirm that no visa appointment/permit was granted.
- **Reporting:** If a student cancels their application or enrolment, the University will officially notify the Immigration Authority regarding the termination of the student status.

### 5. Application Process and Deadlines

- **Online Submission:** Refund requests must be submitted exclusively through the University website by clicking on the **"Refund"** button.
- **30-Day Deadline:** Refund requests must be submitted on the application portal within **30 calendar days** from the issuance of the official documentation justifying the claim (e.g., visa rejection letter). **If the student fails to comply with this 30-day deadline – which is subject to forfeiture, which means that in the event of failure to do so, the student shall permanently and irrevocably lose their right to take certain actions – the University is not obliged to fulfil the refund request or may decline it without further liability.**
- **Timeline:** The refund process begins only after the official statistical closing dates of the Hungarian educational system (**October 15th** for the Fall/Winter semester and **March 15th** for the Spring/Summer semester). **Please note that the start of the refund processing period is subject to change. As the process involves multiple administrative offices and intermediary banks, the University cannot provide a specific or estimated timeline for the completion of the refund.**
- **Inquiries:** All questions or requests regarding the process must be sent to [admission@uni-obuda.hu](mailto:admission@uni-obuda.hu). In accordance with **GDPR regulations**, the University will only correspond with the student via the **email address used for registration**. It is the student's responsibility to ensure that this email account is active and accessible, as all official notifications will be sent exclusively to that address.

*This Policy is effective as of 22 January 2026*