Terms & Conditions

Bachelor Degree Program

August 2023
1. **Introduction**


1.2. Through its global reach, marketing capabilities, multicultural understanding, and past experience, Hult attracts students from around the globe to its business education programs and makes various other services available to its students.

1.3. Students attending Hult’s campus in Boston or attending rotations in San Francisco or any other US location will be provided their education in the US by Hult International Business School, Inc. (USA).

1.4. Students attending rotations at the Dubai campus will be provided their education in Dubai by Hult International Business School, Inc UAE Branch which is one and same legal entity as Hult.

1.5. Students attending Hult’s campus in London will be provided their education in the United Kingdom by Hult International Business School Ltd on behalf of Hult International Business School, Inc. (USA).

1.6. This document incorporates the terms and conditions for all campuses globally for the Bachelor in Business Administration program (“BBA”) at Hult. Local laws and regulations apply and will be set out in Hult’s acceptance letter to the student. This document is the current version of Hult’s terms and conditions and is subject to change with notice.

2. **Applying to Hult, being accepted and confirming your place**

2.1 Hult is delighted that you are considering us for the BBA. If Hult wishes to accept you onto the BBA, the terms of that acceptance will be communicated to you in an acceptance letter.

2.2 Hult maintains an admissions policy that is intended to assess how an applicant might contribute to and benefit from an intensive undergraduate business education in a global institutional environment. Please refer to the Admissions Policy published on Hult’s website for further information.

2.3 Hult awards merit-based and need-based scholarships to eligible applicants in accordance with its Scholarship Grants Policy. Please refer to the Scholarship Grants Policy published on Hult’s website for further information. As part of receiving a merit-based scholarship
students are required to uphold the Hult Honor Code and Academic Performance for the
duration of their academic studies at Hult. Failure to do so may result in a student’s merit-
based scholarship being reduced. Please refer to the Scholarship Retention Policy
published on Hult’s website for further information.

2.4 To confirm your place, you must communicate this to Hult in the manner indicated in the
acceptance letter by paying the confirmation deposit. This confirmation of your place
including payment of the confirmation deposit creates a legally binding contract between
you and Hult on these terms and conditions for the provision of education services. If a
time period and/or conditions are specified on your acceptance letter and you don’t
confirm within this time period and/or meet the requirements of the conditions of your
acceptance to Hult, your place will lapse and will not be available for acceptance by you.

2.5 Students may defer their admission to Hult subject to payment of a reactivation payment.
The reactivation payment is an amount equal to the confirmation deposit, is non-
refundable and will be held and deducted from the first tuition fee payment due following
matriculation and will therefore be applied to your first invoice. You will not be entitled to
any interest accruing during the period that the reactivation payment is held.

3. **Hult’s provision of services and what you can expect**

3.1 The core service to the student is that associated with the production and delivery of the
BBA. In addition, Hult delivers additional services, including but not limited to: marketing,
recruitment, visa support, admissions, academic registry, counselling, careers and an
alumni program supported by the infrastructure required to deliver these services globally,
the management and maintenance of Hult’s regulatory requirements and accreditations
and the senior leadership team. Such services to be revised and updated at the discretion
of Hult (acting reasonably).

3.2 Hult commits to provide the services relevant to the BBA with reasonable care and skill.
More detailed information about the different aspects of the BBA (including current
expectations in relation to electives and assessment method(s)) are provided on Hult’s
website.

3.3 Hult commits to make available reasonably appropriate infrastructure and facilities to
support your learning. This includes, as appropriate, use of teaching and learning space,
digital libraries and IT facilities.

3.4 Hult commits to seek to provide a learning, working and social environment in which the
rights and dignity of all its students and staff are respected, which is free from
discrimination, prejudice, intimidation and all forms of harassment including bullying. This
commitment means that Hult will work to provide an environment where its students are
able to study or work free from discrimination, prejudice, intimidation and all forms of harassment or bullying. Where this does not happen, Hult is committed to responding to student concerns and complaints.

3.5 Hult commits to provide you with ready online access to the Student Handbook and Academic Regulations and ensure that these are maintained and kept up-to-date. It is important that you are aware of, can access our Student Handbook and Academic Regulations and remain up-to-date with them. If you have any questions about them, let us know.

3.6 Hult commits to provide eligible students with the relevant award for the BBA and an opportunity to attend a commencement ceremony. If you have successfully fulfilled the requirements for the BBA and have complied with these terms and conditions (including the Student Handbook, Academic Regulations and wider Hult policies), you will be eligible for the award of the BBA from Hult in accordance with the Academic Regulations.

3.7 Hult’s commitments under this section 3 apply in respect of registered Hult students who have matriculated (and matriculated for each subsequent period of study where applicable), and the commitments are subject to the remainder of these terms and conditions, the Student Handbook, Academic Regulations and wider Hult policies. For example, Hult may be entitled to suspend performance of these commitments if students have not paid outstanding program fees and/or are subject to disciplinary action.

3.8 Hult reserves the right to dismiss any participant at any time whose academic performance is unsatisfactory, whose conduct constitutes unacceptable professional behavior, who has not paid their fees, or whose circumstances hinder satisfactory performance as set out in the Student Handbook and the Academic Regulations. In such cases, the Dean will notify the participant in writing, a degree will not be awarded to the participant, and, as appropriate and legally permissible, the participant’s sponsor will be notified. For students on a student visa at their campus of study, dismissal from Hult will invalidate the student visa and immigration authorities will be informed. Please refer to the Student Handbook and Academic Regulations for further information.

4. Your responsibilities as a Hult student

4.1 By confirming your place at Hult, you commit to follow Hult’s instructions and comply with all pre conditions to enable pre-enrolment/matriculation.

4.2 By confirming your place at Hult, you commit to pay your program fees and any other fees that are payable to Hult on time. Details of when fees become payable and how payments are made can be found in section 5.
4.3 By confirming your place at Hult, you commit to comply with the Student Handbook, Academic Regulations and Policies.

4.4 By confirming your place at Hult, you commit to provide Hult with information about you and your academic progress. You will need to provide information to Hult about you and your satisfaction of any conditions related to your matriculation and/or continuing matriculation in each year of study, and ensure that such information is true and accurate in all respects. Once you are a student at Hult you will need to ensure you keep Hult up-to-date with your personal details and respond to other reasonable requests for information from Hult.

4.5 You have a legal responsibility to take reasonable care of yourself and all others who may be affected by your acts and omissions, and to co-operate in enabling Hult to discharge its legal duties with regard to health and safety, including implementation of the relevant Hult policies. It is a condition of matriculation for students that they also co-operate with Hult in this respect.

4.6 The student confirms that they will not try to join any of Hult’s online education from a US Embargoed Country as amended from time to time – latest list can be found https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-and-country-information.

5. **Payment of fees**

5.1 The program fee is comprised of the tuition fee and enrollment fee as stated in your summary of total fees. The program fee assessed on this program are for the educational and tuition component of the program only based on a standard 30-credit academic year and do not include extracurricular events or other program benefits outside of the education and tuition offered. Additional services may be offered at an additional fee which will vary dependent on the courses/electives that you choose. You should be aware that there may be other costs associated with your study at Hult that are your responsibility, and which are not covered by the program fees or otherwise by these terms and conditions. For example, you may purchase books and/or other materials in connection with the BBA or incur printing and photocopying charges; you may be required to make payments connected with your commencement ceremony; you may be taking a place in Hult accommodation or renting other accommodation. If you have any questions in this regard, please contact Student Finance.

5.2 Hult requires that you pay a non-refundable application fee of USD95 at the time of the application submission and a non-refundable confirmation deposit (USD 1,650 for our US campuses and GBP 1,050 for our London campus), known as the confirmation fee, which contributes towards the program fees, is payable after acceptance into the program and
will hold the student’s place in the chosen program in accordance with your summary of fees. The confirmation deposit will be applied to the total fees as set out in your summary of fees. Your confirmation deposit will be held and deducted from the final tuition fee payment due but you will not be entitled to any interest accruing during the period that the confirmation deposit is held. Submitting an Early Action application indicates that Hult is the student’s first choice institution. Students can apply to other institutions but cannot have multiple Early Action applications pending at any time.

5.3 For the purposes of these terms and conditions, “matriculation” means the date on which the student matriculates in accordance with the Academic Regulations. Students have the option of paying in full 60 days before matriculation onto the program at a discounted rate. Otherwise, 1/2 of the total fees (including any housing fees) is payable approximately 60 days before the start of the first term, and the remaining balance is payable 30 days before the start of the second term (including summer terms). Any additional credits attempted during the academic year is charged at the end of each term, and any additional summer credits signed up for are payable before the start of the summer classes (subject to summer course registration deadlines issued by the academic department).

5.4 Foreign transaction fees and currency exchange rates can be costly and time consuming to find the best provider which is why Hult is offering through payment providers cost efficient, reliable and fast way to make payments through Flywire. The application fee and confirmation deposit and all remaining charges due can be paid by the online application portal payment service (preferred method). The online application portal (powered by our partner Flywire) provides customized payment solutions so students can pay in their local currency and ensures the correct amount due in the invoiced currency is received by Hult and applied to the student account in the fastest way possible. Payments should be received in the invoiced currency and all fees associated with remitting payment are the responsibility of the student. Students should ensure to state the full name of the applicant/student and the associated ID number on all payments so we can find your payment. Bank detail requests and all other financial queries should be directed to Support Portal.

5.5 You are responsible for ensuring your fees and any other fees, charges or fines incurred by you at Hult or in connection with your studies are paid in a prompt and timely fashion. Where a third party is responsible for payments on your behalf, you will remain responsible for payment by that third party and so must ensure that they pay in a prompt and timely fashion. We advise all students to be mindful of the risk of bank wire fraud and to take responsibility for checking that any bank transfer of funds is made to the correct location. Hult does not accept liability for payments that are made to incorrect third parties. For any additional questions and support needed related to making a payment, please contact our finance team (Support Portal).
5.6 If any fees remain outstanding after the due date for payment, Hult will not be required to perform its obligations set out in these terms and conditions and reserves the right to do any or all of the following:

(a) suspend your participation on the BBA by placing you on what we refer to at Hult as “Financial Hold”; and/or

(b) terminate your participation on the BBA and/or registration as a student at Hult; and/or

(c) prevent you from matriculating onto the BBA (where applicable); and/or

(d) withhold any award and/or transcript for your BBA you are entitled to (subject always to the laws of your campus location); and/or

(e) apply a late payment surcharge calculated monthly based on 1% per month on all outstanding account balances or the maximum allowed by law; and/or

(f) place your account with a collection agency and accordingly you acknowledge that you will be liable for all reasonable collection agency fees up to 30%, in addition to attorney fees and other applicable charges necessary for the collection of your debt; and/or

(g) report any debt to credit bureaus/agencies dependent on the laws of your campus location.

5.7 Hult may increase the program fees upon review. Any program fee increase will be driven by an increase in cost base, which may be the result of either inflation and/or investments made in the School. Any scholarship or financial aid previously awarded will change proportionally for all students who first matriculated at Hult during or before January 2020. For students who first matriculated after January 2020, the scholarship awarded amount will not increase throughout their time at Hult. All scholarships awarded at the time of acceptance and confirmation are always based on a 30-credit academic year unless stated otherwise and will be pro-rated in accordance with the number of credits invoiced to the student within that academic year. For FAFSA eligible students only, Hult scholarships awarded to students will be removed in the year the student is not receiving US federal student aid.

6. **Cancellation or Changing of Programs, Specializations, and Rotation Locations**

6.1 Where permitted by consumer law, all programs, rotation locations, accommodation, and specializations are offered in good faith, but in the event that enrollments for a specific
program or location are deemed not sufficient to viably run the program, Hult reserves the right to cancel or move any offered program, rotation location, accommodations, or specialization to another location. Hult will communicate any changes as early as possible, and provide any affected students with other programs, locations, or specializations to attend. Program curriculum may also be subject to change. Students must be in good academic standing and up-to-date on program fee payments to be eligible to select a new home campus or participate in summer rotations.

7. **Program Fee Credit Policy**

7.1 The program fee entitles a student to study in classes totaling up to 30 credit hours per academic year. Students who attempt classes totaling less than 30 credits will be able to carry those credits forward to future terms. For students who attempt more than 30 credits, these will be charged pro rata per credit and must be paid during the same academic year they are attempted. In the final academic year invoice, students will be billed for the credits required to reach the 120 credits needed for graduation or credits otherwise taken. For completeness, if a student attempts more than 120 credits, they will be billed accordingly.

7.2 This program fee credit policy does not apply to a withdrawing or withdrawn student. In these circumstances, refunds will be calculated and paid by Hult in accordance with the refund policy set out in these terms and conditions.

8. **Withdrawals and Refunds**

8.1 The amount of any program fee refund will be based on paid program fees of the current academic year, less the enrollment fee, insurance coverage (as applicable) and any financial aid awarded (meaning all financial aid, scholarships, and bursaries awarded by the School), as per refund schedule in clause 9.1. This is known as the “net program fee” for the purposes of these terms and conditions.

8.2 In accordance with regulations, special rules apply to U.S. citizens, Californian residents and other permanent U.S. residents receiving U.S. federal student aid. Copies of these policies are available upon request from the Financial Aid Office.

8.3 The confirmation deposit is non-refundable, except under the following circumstances:

   (a) In the case of an applicant confirming upon the condition of being granted a student visa for the desired campus and subsequently failing to obtain such a visa due to rejection, the applicant will be eligible for a refund of 100% of the value of the confirmation deposit subject to the provision of proof of the visa rejection.

   (b) In the case of an applicant confirming upon the condition of meeting admission requirements and subsequently failing to meet such standards, the applicant will be
eligible for a refund of the confirmation deposit.

(c) In the case of an applicant withdrawing, excluding the circumstances set out in sections 8.3(a) and 8.3(b), giving prior written notice that is received by Hult not less than 120 days prior to their designated program start date, the applicant will be eligible for a refund of 50% of the value of the confirmation deposit. Notice received by the school after that date means that the applicant is ineligible for refund of the confirmation deposit. Early Action applicants are ineligible for a refund under either circumstance.

(d) If an applicant has applied for the London campus, the applicant has the right to cancel within 14 days of having accepted the offer to attend Hult. The cancellation does not have to follow a specific format, but it must be made in writing through e-mail to the applicant’s enrollment advisor.

8.4 Program fee refunds are granted based on the date of the official written withdrawal processed by the Registrar’s Office. Non-attendance does not constitute official withdrawal. The schedule that follows will apply to students withdrawing voluntarily, as well as to students who are dismissed from the School for academic or disciplinary reasons.

9. **Refund Schedule**

9.1 Subject always to sections 9.2 and 9.3, the amount of any program fee refund will be based on the net program fee after deduction of non-refundable items in accordance with the following schedule:

(a) Prior to matriculation: 100% of net program fee;

(b) After matriculation and within end of first term: 50% of the net program fee;

(c) After start of second term (including Summer terms): 0% of the net program fee.

9.2 Refunds will be sent to the method of payment received depending on the amount due back to the student. As such, amounts received directly from governmental and external loan providers will first be sent back to the loan provider before refunding the student. Any accommodation fee refunds are regulated in the student housing agreement.

9.3 If the student is on a student visa, withdrawal from Hult will invalidate the student visa, the immigration authorities will be informed and no refund will be paid until evidence of departure from the host country of the campus location is provided to Hult.

10. **Early Action benefit: masters at no additional tuition cost**

10.1 For students who matriculated at Hult International Business School from Fall 2020
onwards, Early Action candidates (formerly known as Early Decision) may earn a place in a specific master’s degree program following their bachelors program at no additional tuition cost (meaning that the tuition fee for that master’s degree program will be waived). Students must register for a minimum of 30 credits during the core academic year.

10.2 For students starting in September, from Fall 2020 onwards, the conditions of this benefit that are set out in this section 10.2 must be satisfied:

(a) Applicants must have applied to the Hult undergraduate program by either November 1st, (the Early Action I Deadline) or December 15th, (the Early Action II deadline) of the year prior to the start of the Fall term.
   o For example, for Fall 2024 starters, eligibility to this benefit is defined based on applicants must have applied to the Hult undergraduate program by either November 1st, 2023 (the Early Action I Deadline) or December 15, 2023 (the Early Action II deadline) and provided confirmation to be classified as “Early Action” by December 15, 2023. Same deadlines apply for previous Intake as well.

(b) “Early Action” means that the applicant considers Hult International Business School to be their number one choice school, and therefore, if accepted, is committed to confirming and attending Hult starting in the fall term following the student’s application.

(c) Applicants must have provided confirmation to be classified as “Early Action” by December 15th deadline of the year prior to the start of the Fall term.
   o For example, for Fall 2024 starters, applicants must have provided confirmation to be classified as “Early Action” by December 15, 2023.

(d) If accepted, the applicant is bound to make their confirmation deposit by February 15th of the year that he will start the Fall term.
   o For example, for Fall 2024 starters, the applicant is bound to make their confirmation deposit by February 15, 2024. Same deadlines apply for previous Intake as well.

10.3 In addition to the satisfaction of the conditions listed in section 10.2 above, students starting in January, from Spring 2021 onwards, are eligible to this benefit subject always to the satisfaction of the criteria set out in this section 10.3:

(a) We have opened the Early Action benefit for January intake only for students who graduate in December from their high schools or colleges, i.e. therefore couldn’t join Hult for their year in September.
(b) In order to be eligible for this specific offer, students must have applied to our BBA Program by 1st August of the year before and in a position to demonstrate that they graduated from high schools or colleges in December of the year before.
   ○ For example, for January 2024 starters, students must have applied to our BBA Program by 1st August 2023 and in a position to demonstrate that they graduated from high schools or colleges in December 2023.

(c) In addition, all eligible students must have confirmed their seat in class for January Intake by 1st September of the year before.
   ○ For example, students starting in January 2024 must have confirmed their seat in class for by 1st September 2023.

(d) Should eligible students defer their start date to the following September Intake, this specific Early Action benefit will be lost.
   ○ For example, a student that should have started in January 2024 defer their start date to September 2024 will no longer be eligible to this offer.

10.4 The Early Action offer cannot be combined with any other full-tuition scholarship offered by Hult. This includes, but is not limited to, the Hult Scholar Grant. This means that students who receive a full-tuition scholarship for their BBA do not qualify for the Early action offer.

10.5 In addition to the compliance with the conditions set out at sections 10.1-10.4 inclusive above, the following conditions would need to be met in order to maintain eligibility (i.e. “BBA Journey at Hult”):

(a) The masters program must follow directly after the student’s completion of the undergraduate program and may not be deferred or delayed in any way. This offer is not considered credit for later use nor can it be redeemed for cash value.

(b) Students must graduate on time from the undergraduate program and have a minimum cumulative GPA of 3.0.

(c) All students will need to pay a non-refundable deposit to hold their seat in the master’s program which will be used for materials and license fees. Payment dates will be specified and due during the student’s final year of the undergraduate program.

(d) Students must meet all deadlines for registration and payments without exception.

(e) Students must remain in good academic standing at all times and must not receive any honor code violations or be placed on academic probation at any time.
(f) Students may not be delinquent with payments for the undergraduate program at any time and must either pay in full on July 1 before each upcoming academic year or pay 50% of the total fees (including any housing fees) by July 1 and the remaining 50% by the following December 15.

10.6 This section 10.6 includes more information related to the master’s program that will be offered should all the conditions listed above are met:

(a) The Early Action offer is pending final financial aid decision. Should a student be unable to attend Hult financially, he or she will no longer be bound by Early Action.

(b) Students who qualify for the master’s program upon successful completion of their undergraduate degree are eligible to partake in the following programs*:
   - Master’s in International Marketing
   - Master’s in Finance
   - Master’s in Business Analytics
   - Master of International Business**
   - Master of Entrepreneurship & Innovation

*Please note that not all masters programs are offered across every Hult campus location.
**Students will need to attend a mandatory meeting with the academic team prior the review of their application.

(c) If any of the masters programs set out in section 10.6(b) above are unavailable at the time of your graduation, a substitution will be provided.

(d) Students are not eligible to take specialized free tuition master program in the same discipline as their major/minor in the undergraduate program. If students have an interest in a master program that is in the same discipline as their major/minor, they are required to attend a mandatory meeting with the academic team prior the review of their application.

(e) Future master’s programs may be created by Hult—the eligibility of those programs will be considered on a case-by-case basis.
   - Guaranteed campus location for the master program is not included in this offer. If the student’s preferred campus is not available, that is not a valid reason for deferment of this benefit.
   - Visa restrictions may prohibit participation or require flexibility in choice of program, location, and timing.
   - Students who receive this benefit may not receive any additional master’s degree (also known as the “Dual Degree”) at no additional tuition cost.
   - Eligible Student are required to fill in the application form on time as sent to
them by the Campus team. No student will be accepted into the free tuition master program without filling out the application form even if all requirements are met.

10.7 Students who enroll in the master’s program in accordance with section 10 are responsible for all costs other than the tuition. This includes but is not limited to books, insurance, visa fees, housing, and extra-curricular fees.

11. **Insurance Coverage**

11.1 Your health and wellness is important to us, which is why we require all students to have adequate insurance coverage. Coverage criteria vary by destination and Hult has defined minimum criteria for each campus that all students need to meet based on regulations. As it may be challenging for students to ensure insurance coverage in a foreign country Hult has negotiated a tailor-made student insurance coverage option for our students. Depending on which campus you study at you will be provided with the detailed insurance policy or coverage requirements of that campus.

11.2 Dependent on your home campus, a group travel insurance is included for all student and is part of the total cost of the program. If you purchase your own insurance that provides similar or equivalent cover, you will need to notify us in advance of your travel to your home campus location for the relevant the insurance coverage period in accordance with the published process for waiver. The published process sets out the waiver criteria and if your own insurance cover meet those criteria, your application will be accepted and your program fee will be adjusted accordingly.

11.3 For any additional questions and support needed related to making a payment, please contact our finance team [Support Portal](#).

12. **Data Protection & Privacy**

12.1 Your personal data is important to us. The information provided by you in the application form will be processed by Hult to complete your application and to provide you with the products and services that you have ordered (including insurance coverage, as applicable). Hult may share your personal data with our business partners both within the US and outside the US (including but not limited to EEA/Switzerland). Hult has put appropriate safeguards in place for transfers of your personal data, including in accordance with the Family Educational Rights and Privacy Act and the standard data protection clauses adopted by the European Commission.

12.2 Hult and its business partners may also use your personal data, combined with information about you obtained from third party sources, to inform you about our products and services.
12.3 We will only keep your personal data for as long as it is necessary and for the purposes for which it has been collected or in accordance with time limits stipulated by law and good market practice, unless further retention is required for compliance with a legal obligation or for the establishment, exercise or defense of legal claims. You have the right to withdraw your consent at any time, or object to Hult using your personal data for marketing purposes by contacting us at the address set out below.

12.4 If you would like to have a copy of the information Hult holds about you, or a copy of the standard data protection clauses, or would like to rectify or erase personal data, or restrict the processing of personal data, or otherwise object to our processing, or use your right to data portability, please contact the Finance Department at Hult International Business School Inc., 1 Education Street, Cambridge MA, email Support Portal. If you would like to lodge a complaint, please contact the supervisory authority in the country where you live. Information about the enrollment and/or financial status of a Hult student may be disclosed to a government authority or student loan provider for the purpose of complying with local laws. Information will only be provided to student loan providers if the provider presents adequate consent from the student.

12.5 You can find additional information regarding our commitment to your privacy here: https://www.hult.edu/legal/privacy-policy/.