



2026 / 2027 ACADEMIC YEAR

ESDI FINANCIAL REGULATIONS

GENERAL PROVISIONS

These Financial Regulations govern the financial conditions applicable to the studies offered by ESDI Higher School of Design, as well as the rights and obligations arising from any financial relationship between the student and the institution.

Formalising the place reservation and the annual enrolment shall entail the express acceptance of the Financial Regulations in force for each academic year, as well as the financial and administrative conditions applicable at that time.

These regulations are binding and complement the academic, administrative and continuation requirements established by ESDI, as well as any other applicable internal provisions. In the event of any discrepancy in interpretation, the institutional criterion adopted by ESDI shall prevail, in accordance with current legislation and the principles of contractual good faith and legal certainty.

1. PLACE RESERVATION – PRE-ENROLMENT

- 1.1 Anyone wishing to pursue studies at ESDI Higher School of Design must first successfully complete the corresponding **admission process**. Admission does not guarantee the definitive allocation of a place; for the place to be formally reserved, payment of the place reservation fee must be made within the deadline and under the conditions established by ESDI.

The **place reservation** constitutes an administrative and organisational service contract that is autonomous and independent from the subsequent academic enrolment¹.

Its purpose is the provision of an immediate service consisting of: the assessment of the candidate's profile, the management of the admission file, the guarantee of place availability and the withdrawal of that vacancy from the admission process for other applicants.

This service shall be deemed to have been performed when ESDI processes the payment and effectively blocks the place in its systems, removing it from availability for third parties.

The place reservation:

- Shall be deducted from the total enrolment fee for the corresponding academic year.
- Shall only become effective once the bank payment has been verified in the account held by ESDI.
- The student must submit the transfer receipt, together with the completed and signed document that will be provided when receiving the admission letter.
- Does not, in itself, confer the right to enrol if the legally or regulatorily required conditions are not met.

- 1.2 The place reservation fee is non-refundable once the withdrawal period has expired², except in the expressly established cases:

1.2.1 FAILURE TO MEET ACCESS REQUIREMENTS

If, once all available examination calls or opportunities have been exhausted, the applicant does not meet the official access requirements for the studies or the specific requirements established by ESDI for the corresponding qualification, the amounts paid as a place reservation fee shall be refunded.

No refund shall be granted in cases where the applicant has provided incorrect, inaccurate or incomplete information during the admission process, nor where the applicant has failed to attend the official access examinations, such as the university entrance examination, intending to deliberately cause an unfavourable outcome.

1.2.2 VISA REFUSAL

In the case of international students, the visa application procedure is a personal process, external to ESDI, the outcome of which depends exclusively on the competent authorities.

As a general rule, visa refusal shall not entitle the student to a refund of

the amounts paid as a place reservation fee.

However, exceptionally, a refund may be assessed where **the refusal is not attributable to the applicant** and is duly evidenced.

Under no circumstances shall the following, among others, be considered valid grounds for a refund:

- The submission of incomplete, incorrect or late documentation.
- Failure to provide evidence of sufficient financial means.
- Failure to comply with the requirements established by the competent authority.
- Errors in the visa application or processing by the student or by third parties.
- Any other cause attributable to the applicant.

The refund request must be duly justified and include the official visa refusal decision, and shall be assessed in accordance with the criteria established in these regulations.

ESDI reserves the right to verify the documentation provided and, where appropriate, to request additional information.

1.2.3 DULY JUSTIFIED EXCEPTIONAL GROUNDS

A refund of the amounts paid as a place reservation fee may be requested when, before the official start of the academic year, the student communicates their definitive withdrawal due to **serious medical reasons or accidents** that make attendance impossible.

In such cases, an official medical certificate must be provided, including at least:

- Diagnosis.
- Start date of the illness or accident.
- Estimated duration of the treatment.
- Express indication that in-person attendance of the course is impossible.

ESDI reserves the right to verify the documentation provided, to request additional information and, where appropriate, to reject the request if there are reasonable doubts regarding the truthfulness, sufficiency or seriousness of the circumstances alleged.

1.2.4 NO OTHER GROUNDS FOR REFUND SHALL BE CONSIDERED VALID OTHER THAN THOSE EXPRESSLY PROVIDED FOR IN THIS SECTION.

Any refund request that does not fall within the cases established herein shall, as a general rule, be rejected, without prejudice to ESDI's right to assess duly evidenced exceptional circumstances.

In those exceptional cases in which, for duly evidenced reasons, it is not possible to formalise enrolment for the academic year for which the place reservation was made, ESDI reserves the right to assess, at its discretion and on an extraordinary basis, the possibility of maintaining the reservation for a subsequent academic year.

This option shall be considered a modification of the initial conditions of the reservation and shall entail the **full transfer of the amount paid** to the new academic year, without this giving rise, under any circumstances, to any right to a refund of said amount.

The student's acceptance of this measure shall imply the express waiver of **any subsequent refund request** in relation to the transferred amount.

¹ The place reservation fee includes an administrative fee of 70 euros corresponding to the opening and management of the admission file. Given the immediate nature of these services and the fact that they are effectively performed, this amount shall not be refundable.

² In accordance with Article 68 et seq. of Royal Legislative Decree 1/2007, the student may withdraw from the place reservation contract within a period of 14 calendar days from the payment date, without the need to provide any justification. To exercise this right, the student must communicate this unequivocally to the email address admissions@esdi.edu.es.

2. ENROLMENT

- 2.1 Enrolment is the legal-administrative act through which registration in a study programme is formalised and the academic services associated with the corresponding teaching plan are contracted.
This registration is carried out for a specific academic period and is subject to the requirements, conditions and deadlines established by ESDI.
- 2.2 Enrolment shall be considered formalised only once the corresponding payment has been made under the terms established by ESDI and the required documentation has been submitted within the established deadlines.
ESDI reserves the right to validate the documentation submitted and to deny or suspend the formalisation of enrolment in the event of non-compliance with the established requirements.
- 2.3 The enrolment fee shall be reviewed annually, without this giving rise to any right to maintain the amounts from previous years.
All payments must be made in euros (€), using the payment methods and within the deadlines established by the institution.
It is the sole responsibility of the student to ensure that the amount paid is accurate and that payment is made within the established deadline, including, where applicable, all bank charges or costs arising from currency conversion in the case of international payments.
Any commission, bank charge, exchange rate difference or other fee associated with the transaction shall be borne entirely by the student and may not be deducted from the total enrolment fee.
- 2.4 Failure to comply with financial obligations may result in the non-formalisation of enrolment, the blocking of the academic record, the inability to undertake assessment activities, as well as the non-issuance of certificates, degrees or other academic documents, without prejudice to the adoption of other administrative measures in accordance with ESDI's internal regulations.

3. INTERNATIONAL STUDENTS

- 3.1 Individuals who are citizens of countries outside the EUROPEAN UNION, the EUROPEAN ECONOMIC AREA and SWITZERLAND, and who are subject to Spanish immigration control, must prove, at the time of formalising enrolment, that they hold a valid and current immigration status that legally enables them to pursue higher education studies in Spain.
- 3.2 It is their SOLE RESPONSIBILITY to manage and obtain the corresponding study visa BEFORE THE FORMALISATION OF ENROLMENT. If they do not hold a valid visa, they may not request a refund of the amounts paid, and the student shall remain obliged to pay the full enrolment fee corresponding to the academic year.
- 3.3 In the event of refusal of the OFFICIAL RECOGNITION OF PRIOR STUDIES, the enrolment and any academic activity carried out, including grades and assessments, shall have NO LEGAL EFFECT. This situation does not exempt the student from fulfilling the obligation to pay the full enrolment fee for the course. It is the sole responsibility of the student to obtain and submit the official recognition of prior studies under the conditions and within the deadlines established in the admission and enrolment letters provided by ESDI.

4. CANCELLATION OR POSTPONEMENT OF THE COURSE

- 4.1 ESDI reserves the right to cancel or postpone any of its academic programmes, including degrees, master's degrees, specialisation diplomas, advanced vocational training programmes and other courses, for justified reasons, including but not limited to academic, organisational or administrative reasons, unforeseen circumstances and/or force majeure events.
In such cases, ESDI undertakes to communicate this decision with the MAXIMUM POSSIBLE ADVANCE NOTICE. As a guideline:
 - For degrees, master's degrees, specialisation diplomas and vocational training programmes, ESDI shall endeavour to provide notice at least FIVE (5) WEEKS before the scheduled start date.
 - For all other courses, ESDI shall endeavour to provide notice at least TWO (2) WEEKS before the scheduled start date.
- 4.2 In the event of definitive cancellation of the programme by ESDI, and provided that the student has paid any amounts as enrolment fees or place reservation fees, the full amount effectively paid shall be refunded, without this giving rise to any right to any further compensation, indemnity or additional claim.
- 4.3 In the event of postponement of the programme start date, students who do not wish to maintain their enrolment may request in writing to the Admissions Department a refund of the amount paid, within a maximum period of FIFTEEN (15) CALENDAR DAYS from the official notification of the postponement. Once this period has elapsed without an express request having been submitted, the student shall be deemed to have accepted the new programme start date.

5. CHANGE OF ENROLMENT

- 5.1 Any request to change the academic programme, training pathway or any elements of the enrolment, such as subjects, specialisation, etc., must be FORMALLY PROCESSED THROUGH THE ACADEMIC SECRETARIAT and previously approved by ESDI.
- 5.2 Such changes may only be processed WITHIN THE DEADLINES ESTABLISHED in the enrolment letter or in the official academic calendar, and provided that they are duly justified.
- 5.3 ESDI reserves the right to REJECT ANY CHANGE REQUEST if it considers that it may negatively affect the proper academic development of the student or the group, or may cause organisational, teaching or administrative disruption.
- 5.4 The processing of enrolment changes may entail the APPLICATION OF ADDITIONAL ADMINISTRATIVE FEES, which shall be communicated to the student in advance when submitting the request.

6. SCHOLARSHIPS, GRANTS, AWARDS AND DISCOUNTS

- 6.1 Scholarships, grants, awards and discounts applicable to ESDI's educational programmes are regulated in accordance with the calls in force published for each academic year. Their granting and application are subject to the criteria established by the institution and are not automatic.
- The interested person may only benefit from one SCHOLARSHIP, GRANT, AWARD OR DISCOUNT PER ACADEMIC YEAR, unless the specific terms and conditions of the corresponding call expressly provide otherwise.
 - The accumulation of scholarships, grants, awards or discounts shall only be possible up to a MAXIMUM COMBINED AMOUNT OF 25% of the total enrolment fee, unless expressly provided otherwise in the corresponding specific terms and conditions.
 - NO FINANCIAL BENEFIT SHALL BE APPLIED AUTOMATICALLY. It is the sole responsibility of the interested person to submit the application in due time and form, as well as to provide documentary evidence of compliance with the requirements needed to qualify for the corresponding grant or discount.
 - ONCE THE ENROLMENT HAS BEEN ISSUED, no financial benefit may be requested with retroactive effect or subsequently incorporated.
 - NO FINANCIAL BENEFIT SHALL HAVE RETROACTIVE EFFECT, nor may it be applied to previous academic years that have already been completed, paid for or passed.
 - The conditions, amounts and methods of application or payment of the scholarships, grants, awards and discounts granted shall be specified in the corresponding individual decisions and in the relevant section of the academic regulations or institutional website.

7. NON-PAYMENT

- 7.1 The student must pay the full enrolment fee, either by means of a SINGLE PAYMENT (OPTION A) or INSTALMENT PAYMENT (OPTIONS B AND C), in accordance with the conditions established in the corresponding enrolment letter.
- 7.2 Failure to make full or partial payment within the deadlines established according to the selected payment option shall give rise to a situation of non-payment or financial default, with the following consequences:

ADDITIONAL CHARGES

Where applicable, the following amounts shall be charged:

- Bank charges arising from returned receipts or payment collection incidents.
- Late-payment interest calculated on the outstanding amounts, in accordance with the applicable statutory interest rate in force.
- Administrative management fees amounting to FORTY EUROS (€40) from the sixth month of non-payment, applicable to options A and B.

LOSS OF FINANCIAL BENEFITS

- Under option A, the right to the THREE PER CENT (3%) discount for early single payment shall be automatically lost if the established deadline is not met.
- Under option B, ESDI reserves the right to limit access to this payment option in subsequent academic years.
- Under option C, the contractual conditions established by Sabadell Consumer Finance shall apply.

ACADEMIC AND ADMINISTRATIVE RESTRICTIONS

While there are outstanding amounts, including, where applicable, any surcharges or applicable interest, ESDI may adopt the following measures, in accordance with current regulations:

- Temporary suspension of certain academic and administrative rights.
- Withholding of certificates, degrees or official academic documents.
- Inability to formalise new enrolments or re-enrolments.
- Restriction of access to certain institutional services or resources, including the virtual campus, library, workshops or complementary services.
- Refusal of academic record transfers while the non-payment situation persists.
- Under no circumstances shall these measures affect the minimum academic rights legally guaranteed or the preservation of grades already obtained.

- 7.3 The PAYMENT OBLIGATION arises from the moment enrolment is formalised and remains in force even if the student decides to withdraw from, interrupt or not complete their studies, except in those cases provided for by law or expressly recognised by ESDI.
- 7.4 ESDI reserves the right to initiate any LEGAL ACTIONS or claim procedures it deems appropriate for the recovery of the amounts owed; to report the non-payment data to common creditworthiness and credit information files, always in accordance with current regulations on data protection and credit information; and to internally record the non-payment situation for institutional administrative and academic management purposes.

8. CANCELLATION OF ENROLMENT

8.1 Cancellation of enrolment must be expressly requested in writing, using the official withdrawal form provided by ESDI.

The mere interruption of class attendance or non-use of academic services shall not be considered a valid cancellation of enrolment and shall not exempt the student from fulfilling the financial obligations assumed.

Once enrolment has been formalised, no refunds of the amounts paid shall be granted, except in the cases provided for by law or expressly contemplated in these regulations.

Cancellation or withdrawal from studies by the student shall not extinguish the obligation to pay any outstanding amounts arising from the formalised enrolment.

8.2 Only in duly justified cases of SERIOUS ILLNESS or SERIOUS ACCIDENT that prevent the student from starting the academic year or joining the programme within the first month from its start date may the student request that the amount paid as enrolment fee be retained and applied as an advance payment for the following academic year, in accordance with the conditions established in ESDI's Academic Regulations.

In order to qualify for this measure, an OFFICIAL MEDICAL CERTIFICATE must be provided, certifying:

- The start date of the illness or injury.
- The estimated recovery period.
- The express impossibility of attending the programme during the corresponding period.

ESDI may require additional documentation to verify the situation alleged.

Under no circumstances shall false, manipulated or legally invalid documentation be accepted. If any irregularities are detected in the documentation provided, ESDI may cancel any right associated with the retention of the amount paid and take any disciplinary or legal action it deems appropriate.

In the event of rejoining the programme in the following academic year, the interested person shall be required to assume:

The financial difference with respect to the enrolment fees in force for the new academic year.

The administrative costs arising from the reactivation of the academic record, where applicable.

FAILURE TO JOIN THE COURSE within the scheduled calendar shall not exempt the student from fulfilling the financial obligations arising from the formalised enrolment.

8.3 If the student does not attend classes or sit assessment activities, ESDI may send a formal notification by email requesting confirmation of their academic situation or possible intention to withdraw.

If no response is received within THIRTY (30) CALENDAR DAYS, the student may be considered to be in a situation of non-formalised academic withdrawal, without prejudice to the financial obligations arising from the enrolment.

Likewise, in the event of failure to respond to requests for financial regularisation, immigration documentation or other essential administrative obligations, ESDI may temporarily suspend certain academic or administrative rights until the situation is regularised.

This suspension shall not exempt the student from fulfilling any outstanding financial obligations or from any applicable surcharges or interest.

³In accordance with Article 68 et seq. of Royal Legislative Decree 1/2007 of 16 November, approving the consolidated text of the General Law for the Defence of Consumers and Users. Exercising the right of withdrawal within the legal period shall entail the refund of the amounts paid as enrolment fees, with the exception of the amount corresponding to the place reservation fee where this is considered a service already provided or where the right of withdrawal in relation to this item has expired in accordance with the applicable regulations.

9. DEGREE AWARDING

- 9.1 No academic degree shall be issued while the student:
- Maintains OUTSTANDING FINANCIAL DEBTS with ESDI.
 - Has not passed ALL COMPULSORY CREDITS provided for in the corresponding study plan.

The completion of all academic requirements and the regularisation of the financial situation are essential conditions in order to request and obtain the corresponding degree.

- 9.2 The interested person shall be entitled to request the issuance of the degree once they have fulfilled all the ACADEMIC, ADMINISTRATIVE AND FINANCIAL REQUIREMENTS established in the study plan and in the regulations applicable to the corresponding programme.

The Academic Secretariat shall inform students, by email, of the start of the application procedure, as well as of the steps to be followed and the documentation required.

It is the responsibility of the interested person to submit the application WITHIN THE ESTABLISHED DEADLINE and to follow the indicated procedure.

Applications submitted after the deadline shall not be accepted, except in duly justified cases expressly authorised by the Academic Management.

10. EVENTS BEYOND OUR CONTROL

- 10.1 ESDI shall be exempt from liability for any failure or delay in the fulfilment of its obligations when this is the result of force majeure or exceptional circumstances beyond its reasonable control.

The following circumstances shall be understood to be included, by way of example and without limitation: strikes, labour disputes, staff illness, adverse weather events, fires, natural disasters, acts of war, whether declared or not, invasions, terrorist threats or attacks, cyberattacks, restrictions or actions imposed by governmental or administrative authorities, legislative amendments, epidemics or pandemics, as well as serious interruptions or failures in public services or transport systems.

- 10.2 If such circumstances occur, ESDI reserves the right to adopt the necessary modifications to programmes, services or facilities, to ensure, as far as possible, the continuity of academic activity.

ESDI undertakes to adopt reasonable, diligent and proportionate measures to minimise the impact that such situations may have on students, as well as to inform the persons affected appropriately and within a reasonable period of time about the changes implemented.

ESDI

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