
STATUTORY INSTRUMENTS

2018 No. 599

**The Education (Postgraduate Doctoral Degree Loans
and the Education (Student Loans) (Repayment)
(Amendment) (No. 2) etc.) Regulations 2018**

PART 2

Amendment of the Education (Student Loans) (Repayment) Regulations 2009

19. The Education (Student Loans) (Repayment) Regulations 2009 are amended in accordance with this Part.

Amendment of regulation 3

20.—(1) Regulation 3 (interpretation) is amended as follows.

(2) In paragraph (1)—

- (a) for the definition of “the 2016 Postgraduate Regulations”^{M1}, substitute –
“the 2016 Master's Degree Regulations” means the Education (Postgraduate Master's Degree Loans) Regulations 2016”;
- (b) after the definition of “the 2017 Postgraduate Wales Regulations”^{M2}, insert—
“the 2018 Doctoral Degree Regulations” means the Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018”;
- (c) in the definition of “the Authority”^{M3}, in paragraph (a) omit “master's”;
- (d) in the definition of “borrower”^{M4}, in paragraph (b) omit “master's”;
- (e) in the definition of “loan purchaser”^{M5}, omit “master's”;
- (f) for the definition of “postgraduate master's degree loan”^{M6}, substitute –
“postgraduate degree loan” means the total outstanding—
 - (a) principal owed by a person to the Authority in respect of –
 - (i) a postgraduate master's degree loan pursuant to Part 1 of the 2016 Master's Degree Regulations;
 - (ii) a postgraduate master's degree loan pursuant to Part 4 of the 2017 Postgraduate Wales Regulations; or
 - (iii) a postgraduate doctoral degree loan pursuant to Part 1 of the 2018 Doctoral Degree Regulations, and
 - (b) interest, penalties and charges owed by a person to the Authority pursuant to these Regulations in connection with the loan made pursuant to the 2016

Master's Degree Regulations, the 2017 Postgraduate Wales Regulations, or the 2018 Doctoral Degree Regulations,

excluding any interest, penalties or charges payable under Part 3 or 4, and also has the meaning given to it in regulation 7; ”;

- (g) for the definition of “postgraduate master's degree loan borrower”^{M7}, substitute –
 ““postgraduate degree loan borrower” means a person—
- (a) to whom the Authority has lent money in respect of a postgraduate degree loan; and
 - (b) who has not received a notice from the Authority or the loan purchaser (as the case may be) that the loan has been repaid in full or cancelled;”;
- (h) in the definition of “repayment”^{M8}, omit “master's”;
- (i) in the definition of “repayment threshold”^{M9}, in paragraph (c) omit “master's”;
- (j) for the definition of “student loan”^{M10}, substitute —
 ““student loan” means the total outstanding principal, interest, penalties and charges owed by a person—
- (a) to the Secretary of State, pursuant to—
 - (i) these Regulations, other than any interest, penalties and charges owed in connection with the 2016 Master's Degree Regulations or the 2018 Doctoral Degree Regulations; and
 - (ii) any other Regulations made under section 22 of the 1998 Act, other than the 2016 Master's Degree Regulations or the 2018 Doctoral Degree Regulations,
 - (b) to the Welsh Ministers, pursuant to—
 - (i) these Regulations, other than any interest, penalties and charges owed in connection with the 2017 Postgraduate Wales Regulations; and
 - (ii) any other Regulations made under section 22 of the 1998 Act, other than the 2017 Postgraduate Wales Regulations,

excluding any interest, penalties or charges payable under Part 3 or 4, and also has the meanings given to it in regulations 6 and 7; ”.

(3) In paragraph (2) ^{M11}, for “other than the 2016 Postgraduate Regulations or the 2017 Postgraduate Wales Regulations”, substitute –

“other than the 2016 Master's Degree Regulations, the 2017 Postgraduate Wales Regulations or the 2018 Doctoral Degree Regulations”.

Marginal Citations

- M1** The definition of “the 2016 Postgraduate Regulations” was inserted by [S.I. 2017/831](#).
- M2** The definition of “the 2017 Postgraduate Wales Regulations” was inserted by [S.I. 2017/831](#).
- M3** The definition of “the Authority” was amended by [S.I. 2017/831](#).
- M4** The definition of “borrower” was substituted by [S.I. 2017/831](#).
- M5** The definition of “loan purchaser” was amended by [S.I. 2017/831](#).
- M6** The definition of “postgraduate master's degree loan” was inserted by [S.I. 2017/831](#).
- M7** The definition of “postgraduate master's degree loan borrower” was inserted by [S.I. 2017/831](#).
- M8** The definition of “repayment” was amended by [S.I. 2017/831](#).

Changes to legislation: There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2. (See end of Document for details)

- M9** The definition of “repayment threshold” was inserted by [S.I. 2011/784](#) and was subsequently substituted by [S.I. 2012/1309](#) and then amended by [S.I. 2017/831](#) and [S.I. 2018/284](#).
- M10** The definition of “student loan” was substituted by [S.I. 2017/831](#).
- M11** Paragraph (2) was inserted by [S.I. 2012/1309](#) and was subsequently amended by [S.I. 2013/607](#) and [S.I. 2017/831](#).

Amendment of regulation 4

- 21.** In regulation 4 ^{M12} (application: general), omit “master’s”.

Marginal Citations

- M12** [Regulation 4](#) was amended by [S.I. 2017/831](#).

Amendment of regulation 7

- 22.** In regulation 7(1) ^{M13} (application to transferred loans in England and Wales)—
- (a) for the definition of “postgraduate master’s degree loan”^{M14}, substitute —
- ““postgraduate degree loan” means, subject to any provisions of transfer arrangements, the total outstanding—
- (a) principal owed by a person to a loan purchaser in respect of—
- (i) a postgraduate master’s degree loan pursuant to the 2016 Master’s Degree Regulations;
- (ii) a postgraduate master’s degree loan pursuant to the 2017 Postgraduate Wales Regulations; or
- (iii) a postgraduate doctoral degree loan pursuant to the 2018 Doctoral Degree Regulations; and
- (b) interest, penalties and charges owed by a person to a loan purchaser pursuant to these Regulations in connection with the loan made pursuant to the 2016 Master’s Degree Regulations, the 2017 Postgraduate Wales Regulations or the 2018 Doctoral Degree Regulations; and”;
- (b) for the definition of “student loan”^{M15}, substitute —
- ““student loan” means, subject to any provisions of transfer arrangements, the total outstanding principal, interest, penalties and charges owed by a person to a loan purchaser pursuant to—
- (a) these Regulations, other than any interest, penalties and charges owed in connection with the 2016 Master’s Degree Regulations, the 2017 Postgraduate Wales Regulations or the 2018 Doctoral Degree Regulations; and
- (b) any other Regulations made under section 22 of the 1998 Act, other than the 2016 Master’s Degree Regulations, the 2017 Postgraduate Wales Regulations or the 2018 Doctoral Degree Regulations.”.

Marginal Citations

- M13** [Regulation 7\(1\)](#) was amended by [S.I. 2017/831](#).
- M14** The definition of “postgraduate master’s degree loan” was inserted by [S.I. 2017/831](#).
- M15** The definition of “student loan” was amended by [S.I. 2017/831](#).

Amendment of regulation 15

23.—(1) Regulation 15 (timing of repayments: general) is amended as follows.

(2) In paragraph (1) ^{M16}, omit “master's”.

(3) For paragraph (2ZA) ^{M17}, substitute —

“(2ZA) Subject to paragraph (2C) a postgraduate degree loan borrower is not required to repay —

(a) any part of a postgraduate master's degree loan, before the start of the following tax year commencing on 6 April after the borrower ceases to be eligible for a loan under Part 1 of the 2016 Master's Degree Regulations or Part 4 of the 2017 Postgraduate Wales Regulations, whether by reason of having completed that course or otherwise;

(b) any part of a postgraduate doctoral degree loan, until the earlier of—

(i) the start of the following tax year commencing on 6 April after the borrower ceases to be eligible for a loan under Part 1 of the 2018 Doctoral Degree Regulations, whether by reason of having completed that course or otherwise; or

(ii) the start of the following tax year commencing on 6 April after the fourth anniversary of the course start date.”.

(4) For paragraph (2C) ^{M18}, substitute —

“A borrower is not required to repay any part of the postgraduate degree loan under paragraph (2ZA) before 6 April 2019.”.

(5) In paragraph (7) ^{M19}, omit “master's”.

Marginal Citations

M16 Paragraph (1) was amended by [S.I. 2017/831](#).

M17 Paragraph (ZA) was inserted by [S.I. 2017/831](#).

M18 Paragraph (2C) was substituted by [S.I. 2017/831](#).

M19 Paragraph (7) was amended by [S.I. 2017/831](#)

Amendment of regulation 18

24. In paragraph (1)(a) ^{M20} (direct debit repayment), omit “master's”.

Marginal Citations

M20 Paragraph 1(a) was amended by [S.I. 2017/831](#).

Amendment of regulation 19

25. In regulation 19 ^{M21} (cancellation), omit “master's” each time it appears.

Marginal Citations

M21 Regulation 19 was amended by [S.I. 2013/607](#), [S.I. 2012/1309](#), [S.I. 2017/831](#).

Amendment of regulation 20

26. In regulation 20^{M22} (refunds), omit “master's” each time it appears.

Marginal Citations

M22 Regulation 20 was amended by S.I. 2011/784, S.I. 2012/1309, S.I. 2013/607, S.I. 2017/831.

Amendment of regulation 20A

27. In regulation 20A^{M23} (excess payments: more than one loan), in paragraph (1)(a)(i) and (ii), omit “master's”.

Marginal Citations

M23 Regulation 20A was inserted by S.I. 2017/831.

Amendment of regulation 21B

28.—(1) Regulation 21B^{M24} (interest rate on postgraduate master's degree loans) is amended as follows.

(2) In the heading, omit “master's”.

(3) In paragraph 1, omit “master's”.

(4) For paragraph 2, substitute –

“Interest accrues as of the date that the first payment of the loan is paid out under –

(a) regulation 13 of the 2016 Master's Degree Regulations;

(b) regulation 13 of the 2017 Postgraduate Wales Regulations; or

(c) regulation 13 of the 2018 Doctoral Degree Regulations.”.

Marginal Citations

M24 Regulation 21B was inserted by S.I. 2017/831.

Amendment of regulation 25

29. In regulation 25(3)^{M25} (costs and expenses), omit “master's”.

Marginal Citations

M25 Regulation 25(3) was amended by S.I. 2017/831.

Amendment of regulation 27

30. In regulation 27^{M26} (foreclosure), omit “master's”.

Changes to legislation: There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2. (See end of Document for details)

Marginal Citations

M26 Regulation 27 was amended by [S.I. 2017/831](#).

Amendment of regulation 28

31. In the heading of regulation 28 ^{M27} (repayments of student loans and postgraduate master's degree loan by persons required to submit a tax return), omit “master's”.

Marginal Citations

M27 The heading of regulation 28 was amended by [S.I. 2017/831](#).

Amendment of regulation 29

32. In regulation 29 ^{M28} (time for and amount of repayments), omit “master's” each time it appears.

Marginal Citations

M28 Regulation 29 was amended by [S.I. 2010/661](#), [S.I. 2011/784](#), [S.I. 2012/1309](#), [S.I. 2013/607](#), [S.I. 2014/651](#), [S.I. 2017/831](#), [S.I. 2018/284](#).

Amendment of regulation 33

33. In regulation 33 ^{M29} (other returns and information), in paragraph (3)(b) and (d)(i), omit “master's”.

Marginal Citations

M29 Regulation 33 was amended by [S.I. 2013/607](#), [S.I. 2017/831](#).

Amendment of regulation 41

34. In regulation 41 (interpretation), in the definition of “combined amount”^{M30} omit “master's”.

Marginal Citations

M30 The definition of “combined amount” was amended by [S.I. 2017/831](#).

Amendment of regulation 42

35. In the heading of regulation 42 ^{M31} (repayment of student loans or postgraduate master's degree loans by employees), omit “master's”.

Changes to legislation: There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2. (See end of Document for details)

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Marginal Citations

M31 The heading of regulation 42 was amended by [S.I. 2017/831](#).

Amendment of regulation 43

36. In regulation 43(2) ^{M32} (commencement of employment with a non-Real Time Information employer), omit “master's”.

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Marginal Citations

M32 [Regulation 43\(2\)](#) was substituted by [S.I. 2012/836](#) and then amended by [S.I. 2013/607](#), [S.I. 2017/831](#).

Amendment of regulation 43A

37. In regulation 43A ^{M33} (commencement of employment with a Real Time information employer), omit “master's”.

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Marginal Citations

M33 [Regulation 43A](#) was inserted by [S.I. 2012/836](#) and subsequently amended by [S.I. 2013/607](#), [S.I. 2017/831](#).

Amendment of regulation 44

38. In regulation 44 ^{M34} (amount of repayments), omit “master's” each time it appears.

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Marginal Citations

M34 [Regulation 44](#) was amended by [S.I. 2011/784](#), [S.I. 2013/607](#), [S.I. 2017/831](#).

Amendment of regulation 50

39. In regulation 50 ^{M35} (deductions of repayments), omit “master's” each time it appears.

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Marginal Citations

M35 [Regulation 50](#) was amended by [S.I. 2012/836](#), [S.I. 2017/831](#).

Amendment of regulation 55

40. Regulation 55 ^{M36} (notice and certificate when repayments deducted not paid), omit “master's” each time it appears.

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Marginal Citations

M36 [Regulation 55](#) was amended by [S.I. 2012/836](#), [S.I. 2017/831](#).

Changes to legislation: There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2. (See end of Document for details)

Amendment of regulation 56

41. In regulation 56^{M37} (notice of specified amount and certificate when repayments not deducted), omit “master's” each time it appears.

Marginal Citations

M37 Regulation 56 was amended by S.I. 2012/836, S.I. 2017/831.

Amendment of regulation 57

42. In regulation 57(2)^{M38} (recovery of payments deducted through the income tax system), omit “master's”.

Marginal Citations

M38 Regulation 57(2) was amended by S.I. 2017/831.

Amendment of regulation 59

43. In regulation 59(9)^{M39} (returns by employers), omit “master's”.

Marginal Citations

M39 Regulation 59(9) was amended by S.I. 2017/831.

Amendment of regulation 60

44. In regulation 60(4)(a)^{M40} (inspection of employers' records), omit “master's”.

Marginal Citations

M40 Regulation 60(4)(a) was amended by S.I. 2017/831.

Amendment of regulation 61

45. In regulation 61(2)(b)^{M41} (powers to obtain information), omit “master's”.

Marginal Citations

M41 Regulation 60(1)(2)(b) was amended by S.I. 2017/831.

Amendment of regulation 67

46. In regulation 67^{M42} (cessation of employment), in paragraphs (b) and (ba) omit “master's”.

Changes to legislation: There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2. (See end of Document for details)

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Marginal Citations

M42 Regulation 67 was amended by S.I. 2012/836, S.I. 2017/831.

Amendment of regulation 68

47. In regulation 68(3) ^{M43} (penalties), omit “master's”.

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Marginal Citations

M43 Regulation 68(3) was amended by S.I. 2017/831.

Amendment of regulation 73

48. In regulation 73 ^{M44} (notice of liability to make repayments), in paragraph (1) and (2) omit “master's”.

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Marginal Citations

M44 Regulation 73 was amended by S.I. 2017/831.

Amendment of regulation 75

49. In regulation 75 ^{M45} (repayment by income-related instalments), omit “master's” each time it appears.

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Marginal Citations

M45 Regulation 75 was amended by S.I. 2012/1309, S.I. 2017/831.

Amendment of regulation 76

50. In regulation 76 ^{M46} (calculation of fixed instalment and applicable threshold), omit “master's” each time it appears in the third column of the table.

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Marginal Citations

M46 The table in paragraph (1) was substituted by S.I. 2012/1309 and subsequently amended by S.I. 2017/831. The fourth table was inserted by S.I. 2018/284.

Amendment of regulation 77

51. In regulation 77(1)(b) ^{M47} (application to cease repayment by instalments), omit “master's”.

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Marginal Citations

M47 Regulation 77(1)(b) was amended by S.I. 2017/831.

Changes to legislation: There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2. (See end of Document for details)

Amendment of regulation 80

52.—(1) Regulation 80 (effect of borrower insolvency on student loans and postgraduate master's degree loans), is amended as follows.

- (2) In the heading ^{M48}, omit “master's”.
- (3) In paragraph 2 ^{M49}, omit “master's” each time it appears.
- (4) In paragraph 3 ^{M50}, omit “master's” each time it appears.

Marginal Citations

M48 The heading of regulation 80 was amended by [S.I. 2017/831](#).

M49 Paragraph (2) was amended by [S.I. 2017/831](#).

M50 Paragraph (3) was amended by [S.I. 2017/831](#).

Changes to legislation:

There are currently no known outstanding effects for the The Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018, PART 2.