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STATUTORY INSTRUMENTS

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**2022 No. 1335**

**The Education (Student Loans) (Repayment)  
(Amendment) (No. 4) Regulations 2022**

**PART 2**

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

*Amendment of Part 2 (provisions applicable to all repayments)*

**Amendments to regulation 15 (timing of repayments: general)**

- 15.**—(1) For the heading to regulation 15 substitute “Timing and notification of repayments”.
- (2) Before regulation 15(1) insert—
- “(A1) In this regulation—
- (a) paragraphs (1) to (2D) relate to the timing of repayments for a plan 1, 2, 3 or 5 loan<sup>(1)</sup>;
- (b) paragraphs (3) to (10) relate to the notification of repayments for a student loan.”.
- (3) In regulation 15(1), for “student loan or a postgraduate degree loan” substitute “plan 1, 2, 3 or 5 loan”.
- (4) In regulation 15(2)—
- (a) for “a student loan borrower” in each place it occurs substitute “the borrower”;
- (b) for “the student loan” substitute “a plan 1, 2 or 5 loan”;
- (c) for “Regulations made pursuant to section 22 of the 1998 Act in respect of a student loan” substitute “an enactment cited in regulation 3A, 3B or 3E”.
- (5) In regulation 15(2ZA)—
- (a) in the words before sub-paragraph (a), for “Subject to paragraph (2C) a postgraduate degree loan” substitute “The”;
- (b) in sub-paragraph (a), for “loan under Part 1 of the 2016 Master’s Degree Regulations or Part 4 of the 2017 Master’s Degree Wales Regulations” substitute “postgraduate master’s degree loan”;
- (c) in sub-paragraph (b)(i), for “loan under Part 1 of the 2018 Doctoral Degree Regulations or Part 4 of the 2018 Doctoral Degree Wales Regulations” substitute “postgraduate doctoral degree loan”.
- (6) After regulation 15(2ZA) insert—
- “(2ZB) In paragraph (2ZA)—

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(1) The timing of repayments in relation to a plan 4 loan is determined in accordance with regulation 7 of the 2000 (Scotland) Regulations.

“postgraduate doctoral degree loan” means a plan 3 loan paid under an enactment cited in table 3 or 4 of regulation 3C;

“postgraduate master’s degree loan” means a plan 3 loan paid under an enactment cited in table 1 or 2 of regulation 3C.”

- (7) In regulation 15(2A)—
  - (a) in the words before sub-paragraph (a), for “post-2012 student loan”—
    - (i) in the first place it occurs, substitute “plan 2 or 5 loan”;
    - (ii) in the second place it occurs, substitute “loan”;
  - (b) in sub-paragraph (a), for “Regulations made pursuant to section 22 of the 1998 Act” substitute “an enactment cited in regulation 3B or 3E.”
- (8) In regulation 15(2B), for “post-2012 student loan” substitute “plan 2 or 5 loan”.
- (9) After regulation 15(2B) substitute—

“(2BA) Despite paragraphs (2), (2A) and (2B), a borrower is not required to repay any part of a plan 5 loan on or before 5th April 2026.

(2BB) Omit paragraph (2BA) and this paragraph on 6th April 2026.”.
- (10) Omit regulation 15(2C).
- (11) In regulation 15(2D)—
  - (a) in sub-paragraph (a), for “a course” substitute “an eligible course”;
  - (b) for sub-paragraph (b)(i) and (ii) substitute—
    - (i) a full-time honours degree course the student begins, disregarding any intervening vacation, immediately after ceasing to attend a full-time original course for which the person achieved a qualification, or
    - (ii) a part-time honours degree course the student begins, disregarding any intervening vacation, immediately after ceasing to attend a part-time original course for which the person achieved a qualification.”.
- (12) In regulation 15(3), for “(7), (8) and regulation 16” substitute “(7) and (8)”.
- (13) Omit regulation 15(4)(d) and (5)(e).
- (14) In regulation 15(7), omit “or postgraduate degree loan”.