

**2009 No. 29**

**EDUCATION**

**The Education (Student Loans) (Repayment) (Amendment)  
Regulations (Northern Ireland) 2009**

*Made* - - - - - *28th January 2009*

*Coming into operation* - - - - - *25th February 2009*

The Department for Employment and Learning(a) makes the following Regulations in exercise of the powers conferred by Articles 3(2) and 8(4) of the Education (Student Support) (Northern Ireland) Order 1998(b) and now vested in it(c).

**Citation and commencement**

1. These Regulations may be cited as the Education (Student Loans) (Repayment) (Amendment) Regulations (Northern Ireland) 2009 and come into operation on 25th February 2009.

**Amendment of the Education (Student Loans) (Repayment) Regulations (Northern Ireland) 2000**

2. The Education (Student Loans) (Repayment) Regulations (Northern Ireland) 2000(d) are amended as provided by regulations 3 to 9.

3. In regulation 2 (Interpretation) before the definition of “inspector”, insert ““HMRC” means Her Majesty’s Revenue and Customs;”.

4. In regulation 10(2)(a)(e) (Interest and penalties) for “regulation 13C or 13D”, substitute “regulations 13C, 13D or 61”.

5.—(1) Regulation 27(f) (Interpretation) is amended as provided by paragraphs (2) and (3)

(2) After the definition of “the 2003 Act”, insert—

““combined amount” means an amount which includes deductions of student loan repayments under this Part and one or more of the following:

- (a) tax due under the PAYE Regulations;
- (b) earnings-related contributions due under the Contributions Regulations; or

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(a) Formerly known as the Department of Higher and Further Education, Training and Employment; *see* S.I. 1999/283 (N.I. 1) and 2001 c.15 (N.I.)  
(b) S.I. 1998/1760 (N.I. 14)  
(c) S.R. 1999 No. 481 *see* Article 5(b) and Schedule 3 Part II  
(d) S.R. 2000 No. 121, as amended by S.R. 2001 No. 162, S.R. 2003 No. 166, S.R. 2004 Nos. 444 and 478, S.R. 2006 Nos. 28 and 331, S.R. 2007 No. 360 and S.R. 2008 No. 129  
(e) Regulation 10(2) was amended by regulation 3 of S.R. 2004 No. 478  
(f) Regulation 27 was amended by regulation 3 of S.R. 2004 No. 444 and regulation 4 of S.R. 2006 No. 28

(c) amounts due under the Income Tax (Construction Industry Scheme) Regulations 2005(a);”.

(3) In the definition of “Contributions Regulations”, for “1979” substitute “2001(b)”.

6.—(1) Regulation 39B(c) (Notice of specified amount and certificate when repayments deducted not paid) is amended as provided by paragraphs (2) to (5).

(2) For paragraph (2) substitute—

“(2) Where this regulation applies, an officer of HMRC, upon consideration of the employer’s record of past payments, whether of student loan repayments or of combined amounts, may to the best of his judgment specify the amount in respect of student loan repayments or of a combined amount which he considers the employer is liable to pay, and serve notice on the employer of that amount.”.

(3) In paragraph (5)—

(a) after “tax period specified in the notice is”, insert “, or includes,”;

(b) after “the full amount”, insert “of student loan repayments”.

(4) In paragraph (6)—

(a) omit the first occurrence of “in respect of student loan repayments”;

(b) in sub-paragraph (a) after “in respect of student loan repayments”, insert “, or to include an amount in respect of student loan repayments,”;

(5) In paragraph (7)(a), omit “in respect of student loan repayments”.

7.—(1) Regulation 40(d) (Recovery of repayments deducted) is amended as provided by paragraphs (2) to (5).

(2) In paragraph (1), for “under Schedule E”, substitute “as employment income under the 2003 Act.”.

(3) In paragraph (1A)—

(a) after “student loan repayments,”, insert “or a combined amount,”;

(b) after the words “or such part of it as remains unpaid,”, insert “together with any interest payable on such amount,”.

(4) In paragraph (2) for “amount of tax”, substitute “other element of a combined amount”.

(5) In paragraph (3)—

(a) for sub-paragraph (b), substitute—

“(b) the total amount which the employer is liable to pay to an officer of HMRC as a combined amount including any amount under regulation 39,”;

(b) omit sub-paragraphs (c) and (d);

(c) in the text immediately following those sub-paragraphs after “without specifying the respective amounts”, insert “of any component of a combined amount”.

8. In regulation 41(e) (Interest on unpaid repayments), after paragraph (4), insert—

“(4A) An officer of HMRC may prepare a certificate certifying the total amount of interest payable in respect of the whole of a combined amount without specifying to what component of the combined amount the interest relates and paragraph (4) shall apply to that certificate.”.

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(a) S.I. 2005/2045

(b) S.I. 2001/1004. These Regulations have been amended but none are relevant.

(c) Regulation 39B was inserted by regulation 5 of S.R. 2001 No. 162 and further amended by regulation 11 of S.R. 2004 No. 444

(d) Regulation 40 was amended by regulation 6 of S.R. 2001 No. 162 and regulation 12 of S.R. 2004 No. 444

(e) Regulation 41 was amended by regulation 13 of S.R. 2004 No. 444

9. After regulation 60(a) (Penalties) insert—

**“Costs and expenses of the Department**

- 61.**— Where the Department incurs reasonable costs or expenses in taking steps—
- (a) resulting from a borrower’s failure to comply with regulation 54, to—
    - (i) obtain a borrower’s address outside the United Kingdom; or
    - (ii) obtain information about a borrower’s income during any period of residence outside the United Kingdom;
  - (b) to serve a notice under regulation 55(1) in any of the circumstances set out in regulation 55(2); or
  - (c) to recover the outstanding balance of the loan in full under regulation 60,

the Department may require reimbursement of those costs or expenses by the borrower and may add them to the borrower’s loan account.”.

Sealed with the Official Seal of the Department for Employment and Learning on 28th January 2009.



*Sir Reg Empey MLA*  
Minister for Employment and Learning

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(a) Regulation 60 was added by regulation 8 of S.R. 2006 No. 331

## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations amend the Education (Student Loans) (Repayment) Regulations (Northern Ireland) 2000 (“the Principal Regulations”) to make changes to the recovery of student loan payments from employers and to make other minor amendments.

The Regulations allow Her Majesty’s Revenue and Customs to collect outstanding student loan repayments and any interest due on them from employers together with other outstanding amounts of tax, national insurance or payments under The Income Tax (Construction Industry Scheme) Regulations 2005 (S.I. 2005/2045) without having to differentiate between the various components. The amendments allow legal proceedings to be taken in relation to the whole sum. (*Regulations 3, and 5 to 8*).

The Regulations also insert a new regulation 61 into the Principal Regulations to allow the Department to recover costs incurred in obtaining information or payment from borrowers resident overseas (*Regulations 4 and 9*).

An impact assessment has not been prepared in respect of this instrument as it has no impact on the costs of business, charities or voluntary bodies. The impact on the public sector is minimal.

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