

FINANCE INFORMATION 2018/19

ACCOMMODATION SERVICES – BIRMINGHAM CITY UNIVERSITY

The Definitions of words used in this document are consistent with those set out in the Licence Agreement 2018/19.

General information about paying your Residence Fee

This document is designed to give you all of the financial information you need for your stay in University Locks.

Please read through this document carefully and contact a member of the Accommodation Services Finance Team if you have any queries.

Finance Team Contact details

+44 (0) 121 331 6785

+44 (0) 121 331 5189

Or by email: accommodationfinance@bcu.ac.uk

This information does not apply to the accommodation provided by the University Partners: The Heights, Jennens Court, Lakeside, Staniforth House, Bagot Street and Belgrave View.

Students who are allocated a room with a University Partner will have a contract with that provider and therefore all financial issues are to be arranged directly with them. It should be noted that University Partners may request a substantial payment prior to arrival in the accommodation, as well as a damage deposit or advance payment. Please be aware these amounts are payable before you receive Student Finance. Therefore once you are allocated a room, before you agree to any terms you should ensure that you carefully read through the contract and take note of the payment terms. Please take this into consideration when choosing your accommodation preferences.

Accommodation Financial Liability

Students and (where applicable) their Guarantors are fully liable financially for the duration of the Period of Residence, as per clause 5 of the Licence Agreement 2018/2019.

Charges for accommodation

The Residence Fees are calculated annually as part of the University budget process, which is managed by the Vice-Chancellor and approved by the Board of Governors. Charges for accommodation are determined by the policy that halls of residence should break even, that the charges should reflect all costs (including borrowing) and that sufficient funds for the estate should be maintained at a reasonable level.

Guarantee

Students are required to provide a Guarantor to guarantee their obligations under the Licence Agreement. In the event that a Student is unable to provide a Guarantor then payment of the Residence Fees for the full Period of Residence is required in advance on acceptance of the offer.

Advance payment

When the University makes an Accommodation Offer relating to University Locks part of the acceptance procedure requires an **advance payment of £350** by credit/debit card. You will be asked for card details during the acceptance process. **Failure to provide this payment will result in the accommodation being withdrawn.**

The advance payment or Residence Fee, or both may be paid by a third party (e.g. parent or guardian).

Please note that the advance payment will be deducted from the first instalment Residence Fee. The advance payment is not a deposit payment and will not be returned to you at the end of your tenancy.

If you do not have a credit/debit card then contact a member of the Finance Team. Please be aware that this will delay your acceptance significantly.

How to pay your residence fees (40 week licence)

Payment of the Residence fee should be in full or (if a Guarantor is provided) in three instalments.

Three instalments

The advance payment of £350 will be deducted from the first instalment Residence Fee.

Payment of the three instalments (if a Guarantor is provided) will be due on the following dates:

05 October 2018

11 January 2019

03 May 2019

Please note the instalments do not equate to the Academic terms.

Sufficient funds

If for any reason you find you do not have the funds to cover the Residence Fee instalment, please inform a member of the Accommodation Services Finance Team as soon as possible before the payment due date.

The first few weeks at University can be expensive, particularly if you are moving away from home. Besides paying for your Residence Fee there will be other expenses such as books, stationery, food, travel, as well as entertainment. It is essential that you budget carefully so that you can live comfortably and without worry during your first few weeks.

How to pay your Residence Fee (Semester Bookings)

How to pay your residence fees (Semester One and Two licence)

Payment of the Residence fee should be in full or (only if a Guarantor is provided) in one instalment.

One Instalment (Semester One)

The advance payment of £350 will be deducted from the first instalment Residence Fee.

Payment of the one instalment will be due on the following date

05 October 2018

One Instalment (Semester Two)

The advance payment of £350 will be deducted from the first instalment Residence Fee.

Payment of the one instalment will be due on the following date

08 February 2019

Late offers

If you receive a late Accommodation Offer you will be provided with a revised date for the first instalment.

If you are studying through an Erasmus exchange or only studying for either Semester 1 or 2 of the academic year

After deducting the £350 advance payment, **the total amount due for the duration of your Licence Agreement is payable at the start of the term.** Payment must be in GBP sterling.

If you are an EU or an international student

Due to UK Border Agency rules, the University is only allowed to accept money for accommodation for University Managed properties (this excludes The Heights, Jennens Court, Lakeside, Staniforth House, Bagot Street, Belgrave View and all other private sector apartments and houses). **Do not send any money to the University for Accommodation until you have received an Accommodation Offer for University Locks. If you are offered accommodation with one of the University Partners, money will need to be sent directly to them.** In the event money is received for accommodation not owned by the University this money will be refunded back to the original payer via the original payment method. You will have to make the payment again to the University Partner (which can delay the room acceptance and may result in your offer being withdrawn).

When paying by bank transfer

Arrange the transfer with your bank to pay direct to the University's bank account. Remember to **ask your bank to quote 'Accommodation Fees', your student ID number and your full name on the transfer.** All payments to the University must be in GBP sterling. Payment of all bank charges is the responsibility of the student. Please be aware it can take two to three weeks for the University to allocate your payment once it has been transferred to the University's account.

If you are paying your accommodation advance payment together with tuition fees, please ensure the **two payments are clearly itemised separately** on the bank transfer form.

Please note that after you have made your payment, **you must email a copy of the bank transfer remittance (before the room offer deadline date, to ensure the room offer is not withdrawn) to Accommodation Services** at accommodationfinance@bcu.ac.uk and to the University's Finance Department at Cash.Management@bcu.ac.uk

All transfers must be made payable to:

Account name:	Birmingham City University
Account number:	7 8 0 6 9 4 6 7
Sort/branch code:	6 0 – 0 2 – 3 5
IBAN number:	GB36 NWBK 6002 3578 0694 67
BIC/Swift number:	NWBK GB 2L
Bank Name:	NatWest
Bank Address:	1 St Philip's Place, Birmingham, B3 2PP

Student loans

If you wish to apply for a student loan, if you have not already submitted an application to Student Finance, you can apply online at <https://www.gov.uk/student-finance>. You do not need to wait until you receive a confirmed offer of a place before you apply.

If your loan is delayed, it is your responsibility to keep in weekly contact with the Accommodation Services staff and to provide evidence of your delay in writing from the Student Loans Company. Failure to provide evidence or keep in contact will result in Accommodation Services taking further action. Please see the section below 'What happens if I fail to pay' for further information.

Other miscellaneous charges

You will be contacted by Accommodation staff if you are to pay for any other miscellaneous charges (such as damages, cleaning or replacement keys) pursuant to the Licence Agreement. You will be given a deadline date by which payment must be made. In the event of non-payment an official Birmingham City University invoice will be raised to cover the charge. Any dispute should be raised prior to this official University invoice being raised.

Refunds

If during your stay in the Accommodation you are due a refund of monies, you must apply to the Accommodation Services Finance Team. If the refund is agreed, a request will be made by Accommodation Services to the University's Finance Department to process the refund. The refund will be made as soon as possible but it may take 4-6 weeks to be processed. Refunds will be processed back to the original source of payment (excluding cash transactions) where possible. Please refer to the University's Refund Policy for further details:

<http://www.bcu.ac.uk/about-us/corporate-information/policies-and-procedures/finance-policies>

Where to go for financial assistance

The University will make every effort to assist students who face financial difficulties and who have unpaid overdue fees. If you are facing severe financial difficulties, you can contact ASK: the Student Enquiry Service by telephoning +44 (0) 121 331 7777 or emailing askteam@bcu.ac.uk to request advice about any other sources of finance that may be available to you. ASK Enquiry Desks are based on the first floor of The Curzon Building (City Centre Campus) and level two Seacole Building (City South Campus).

The Advice Centre, Students' Union

The Advice Centre offers a full debt counselling service as well as support and guidance to students, no matter how big or small the problem. Emergency appointments are available on the day or contact Student Union in advance to book an appointment by telephoning +44 (0) 121 331 6803.

What happens if I fail to pay?

Where students remain in default of the payment terms specified in the Licence Agreement and/or the Terms and Conditions of Licence, the University will terminate the Licence Agreement. This means you will be expected to vacate the accommodation with full liability for the balance of the Residence fee in line with Clause 5.6 of the Licence Agreement until the Accommodation is re-let.

Students are advised that the University will seek to recover any unpaid fees from the Student and/or the Student's Guarantor and reserves the right to consider recovery

options available. This may include legal proceedings. If fees remain unpaid the debt may be referred to a debt collection agent to instigate legal proceedings on behalf of the University. This may have serious consequences on your ability to obtain credit in the future and may result in additional costs being incurred in addition to the amount already overdue.

If you are having problems paying the Residence Fee because you have not yet received your Student Finance, it is important that you tell us as we may be able to delay the payment until your funds are available. Please contact the Accommodation Services Finance Team to discuss the best payment option for you.

We hope that you do not fall behind with the payment of your Residence Fee and would urge you to contact us immediately if you think this might happen to you. However, if you fail to pay your rent, the University can take a number of actions. These include:

- **Termination of the Licence Agreement will full liability for the balance of the Residence Fee until the Accommodation is re-let, please refer to Clause 5.6.**
- **The right to recover from the Guarantor any Residence Fees or other sums payable under the Licence Agreement. The University would seek to recover from the Guarantor any sums more than 30 days overdue. However, the University reserves the right to claim against the Guarantor sooner than this.**
- **Referral of the debt to a debt-collection agency and the commencement of legal proceedings to recover the debt. Such action may have a negative impact on your credit score rating**
- **Removal of visitor privileges. This means you are not allowed to have any visitors stay overnight in your flat**
- **Refusal to provide an accommodation reference. This means that if you apply to move into other accommodation (whether University or privately-owned) and you need a reference from us, we can refuse to provide that reference until your outstanding debt is cleared.**

Keep in touch

If you are experiencing financial problems and are having difficulty paying the Residence Fee, please keep the Accommodation Services Finance Team informed of your financial situation. Keeping Accommodation Services informed on a regular basis enables us to offer you the assistance you require.

The Accommodation Services Finance Team can be contacted on the following telephone numbers:

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