



## FINANCE INFORMATION 2020/2021 ACCOMMODATION SERVICES

The Definitions of words used in this document are consistent with those set out in the Licence Agreement 2020/2021.

### **General information about paying your University Locks Residence Fee**

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

This information **does not apply** to the accommodation provided by the University Partners: The Heights, Jennens Court, Lakeside, Staniforth House, Bentley House and Queens Hospital Close. Please refer to the section on University Partner Accommodation on page 5 of this document for more information.

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

Contact details:

+44 (0) 121 331 6785

+44 (0) 121 331 5189

Or by email: [accommodationfinance@bcu.ac.uk](mailto:accommodationfinance@bcu.ac.uk)

### **Accommodation Financial Liability**

Students are fully liable financially for the duration of the Period of Residence, clauses 1.1 and 5.6 of the Licence Agreement 2020/2021.

### **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.

### **Advance payment**

When the University makes an Accommodation Offer relating to University Locks, part of the acceptance procedure requires an advance payment of £150 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 Failure to provide this payment will result in the Accommodation Offer being withdrawn.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 Instalment One of the 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 BCU Accommodation Finance Team. Please be aware that this may delay your acceptance significantly.

### **How to pay your Residence Fee for University Locks (39, 40 & 41 week licence)**

Payment of the Residence Fee should be in full or in three instalments.

#### **Three instalments**

The advance payment of £150 will be deducted from Instalment One of the Residence Fee.

Payment of the three instalments will be due on the following dates:

**Instalment 1                      02 October 2020**

**Instalment 2                      08 January 2021**

**Instalment 3                      16 April 2021**

Please refer to the Residence Fee Summary 2020/2021 for the instalment amounts and please note that 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 BCU Accommodation 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.

### **APPLICABLE TO STUDENTS ON ERASMUS & STUDY ABROAD SCHEMES**

#### **How to pay your Residence Fee (Semester One & Semester Two Bookings)**

Payment of the Residence Fee should be in full or in one instalment.

##### **One Instalment (Semester One)**

The advance payment of £150 will be deducted from the total Residence Fee.  
Payment of the Residence Fee instalment for Semester One will be due on:

**02 October 2020** (Payment must be in GBP sterling)

##### **One Instalment (Semester Two)**

The advance payment of £150 will be deducted from the total Residence Fee.  
Payment of the Residence Fee instalment for Semester Two will be due on:

**05 February 2021** (Payment must be in GBP sterling)

#### **Late offers**

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

### **If you are an EU or an international student**

Due to UK Border Agency rules, the University is only allowed to accept accommodation payments for University Managed properties (**University Locks only**).

Birmingham City University cannot accept money for University Partner accommodation (The Heights, Jennens Court, Lakeside, Staniforth House, Bentley House, Queens Hospital Close, 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 may delay the room acceptance and may result in your offer being withdrawn). Please note it may take up to 6 weeks for a University refund to be processed.

### **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.

After you have made your payment, please email a copy of the bank transfer remittance (before the Accommodation Offer deadline date, to ensure it is not withdrawn) to [accommodationfinance@bcu.ac.uk](mailto:accommodationfinance@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 and you have not already submitted an application to Student Finance, you can find further information and details on how to apply online at: <https://www.gov.uk/student-finance>

You do not need to wait until you receive a confirmed offer of a place on a course 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 Services staff if you need to pay for any other miscellaneous charges (such as damages, cleaning or replacement keys) pursuant to the Licence Agreement. Any dispute should be raised prior to an official Birmingham City University invoice being raised to cover the charge.

### **Refunds**

If during your stay in the Accommodation you are due a refund of monies, you must apply to the BCU Accommodation 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 back to the original source of payment. The refund will be made as soon as possible but it may take up to 6 weeks to be processed. Please refer to the University's Refund Policy for further details:

<https://www.bcu.ac.uk/about-us/corporate-information/policies-and-procedures/student-contract>

### **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 send an online enquiry to [ASK Us](#) to request advice about any other sources of finance that may be available to you.

You can also register with [Blackbullion](#) to develop key money and employability skills. Just use your BCU email address.

### **The Advice Centre, Students' Union**

The SU Advice Centre offers independent advice to students. Log an enquiry via [www.bcusu.com/advice/enquiry-form/](http://www.bcusu.com/advice/enquiry-form/).

You can telephone +44 (0) 121 331 6801

Visit [The POINT](#) which is based on the first floor of Curzon Building, City Centre Campus or the SU Office in Seacole Building, City South Campus.

### **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 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 BCU Accommodation 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 Residence Fee, 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.
- 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 Accommodation.
- 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 for University Locks, please keep the Accommodation Finance Team informed of your financial situation. Keeping us informed on a regular basis will enable us to offer you the assistance you require.

Telephone: +44 (0)121 331 6785  
 Telephone: +44 (0)121 331 5189  
 Email: accommodationfinance@bcu.ac.uk

### **University Partner Accommodation**

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 and discussed directly with them.

It should be noted that University Partners may request an advance payment (holding deposit) prior to arrival in the accommodation, as well as a tenancy deposit. 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.

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 source of payment within 6 weeks. 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).