

# REGULATIONS FOR THE PAYMENT OF UNIVERSITY FEES



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<b>Summary:</b> This document defines the regulations regarding the payment of student tuition fees.	

## REGULATIONS FOR THE PAYMENT OF UNIVERSITY FEES

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## 1. COMMUNICATION

Email is our preferred method of communication. Emails from the Finance Office will be sent to the student's University of Winchester (University) email address. Students are expected to check for messages on their University email address at regular intervals.

Posted communications from the Finance Office are normally sent to the student's term-time address during the standard term and to the student's home address at other times. The Finance Office reserves the right to send communications to either or both addresses, at any time as appropriate, and where specific individual circumstances dictate. Students are expected to collect or arrange to have mail forwarded where appropriate.

Students are reminded that they must notify the University immediately there is any change in either their home or term-time address. Students should update their addresses on line by accessing 'My Record' except those in University accommodation, in which case they must contact Student Housing Services.

## 2. INTRODUCTION

- Fees are for the full academic year 2017/18 unless otherwise stated.
- Students are personally responsible for ensuring that all appropriate fees, fines and other charges, including any element of fees payable by others (e.g. Student Finance England or other sponsors such as employers) are paid in accordance with the regulations set out below.

As a student of the University and in accordance with the regulations, a student accepts a contractual liability to pay the tuition fees, University housing (occupancy) fees, and other relevant fees for the duration of their course. Tuition fees go towards the cost of the course and allow the University to provide the resources, staff contact and support you need. The fees you will be charged will depend on the mode of study you are undertaking. Please see [www.winchester.ac.uk/studentsandmoney](http://www.winchester.ac.uk/studentsandmoney) to find your fees.

Students who need to pay tuition fees will be sent an invoice to their university email address. This invoice states the fee charged on the finance system, so it is important that the student checks the invoice and the fee being charged. This information is taken from the Student Record System. Queries relating to the charge being made must be raised with the Course Administrator.

## 3. ANY QUERIES?

For any financial enquiries please come to the Finance Office on the first floor of the Main Building which is open from 10:00 to 15:00 Monday to Friday. Alternatively any queries regarding payments can be discussed with the University's Credit Controller on +44 (0) 1962 827265.

Information concerning fees can also be found on [www.winchester.ac.uk/studentsandmoney](http://www.winchester.ac.uk/studentsandmoney)

## 4. WHAT WILL I HAVE TO PAY?

Tuition fees, housing fees and any other associated fees are reviewed annually, and the University reserves the right without prior notice to amend any of its fees. The current tuition fees can be found on

[www.winchester.ac.uk/studentsandmoney](http://www.winchester.ac.uk/studentsandmoney); for the latest accommodation licence charges please contact Student Housing Services.

## 5. HOW DO I PAY?

All payments made to the University must be made in £ pounds sterling. Any currency conversion costs or other charges incurred in making a payment shall be borne by the student, or the third party making the payment, and shall not be deductible from the amounts due to the University.

The University will accept the following:

- Cash in sterling up to £2,000
- A sterling cheque drawn on a UK bank account
- A sterling bank transfer
- Most Major Credit card or debit cards (NOT American Express) via our online payment portal
- Instalments by Recurring Card Payment (RCP)

### Cash in Sterling

Cash payments can be made in person at the Finance Office Counter between 10:00 and 15:00 Monday to Friday. For reasons of security, the University would prefer fees to be paid by a more secure method e.g. credit card, cheque or bank transfer. If a student chooses to pay the University in cash then they must ensure that they receive a receipt which should be retained in case there is a subsequent query about the payment.

### By Cheque

Cheque payments should be in sterling drawn on a UK bank and made payable to 'The University of Winchester'. Please ensure your student number is on the back of the cheque. The cheque together with your payment slip can be:

- delivered in person or
- sent by post

Please note: an administration charge of £50 per cheque will be made for cheques that are returned unpaid by the banking system.

### Bank Transfer

If a student chooses to pay the University by bank transfer then the student's bank will require the following information:

- The amount in sterling £
- Beneficiary's name: The University of Winchester
- Beneficiary's address: Winchester, Hampshire, SO22 4NR
- Beneficiary's bankers: National Westminster Bank, Winchester
- Beneficiary's account: 00343048
- Sort code: 55-81-26
- SWIFT/BIC: NWBKGB2L
- IBAN: GB17NWBK55812600343048

It is important that the University can identify the sender when the money is received into the University bank account therefore **please quote your student number**

**The student must also instruct their bank that all charges (including those of the beneficiary's bank) are to be paid by the sender.** Any difference between the amount due and the amount received will have to be

settled by the student. Please retain a copy of the bank transfer document as it may be necessary to prove to the University authorities that the correct payment has been made.

### **By Credit / Debit Card**

Credit and debit card payments can be made via our online payment portal <http://payments.winchester.ac.uk/payments/> The University accepts most credit/debit cards (but NOT American Express). Before paying by this method, the student must ensure that there are sufficient funds, or your credit limit is high enough, to cover the value of the fees.

### **Recurring Card Payment (RCP)**

A recurring card payment (RCP) is an easy way to pay fees. This method of payment benefits both the University and the Student.

The advantages of paying by RCP are:

- it helps budget planning
- no queuing necessary to pay fees
- no worries about paying on time and therefore no risk of a late charge being imposed providing there are sufficient cleared funds available in the account on the due dates.
- it keeps administrative costs down and there is no extra charge for payment by instalments.

### **What fees can be paid by RCP?**

Payment of tuition fees and Housing fees for undergraduate students who start in semester 1 and all postgraduate student fees can be made using the University's RCP Instalment Scheme.

### **How will I know when my fees will be taken from my account?**

**All Undergraduate Tuition fees** are taken in two equal instalments on or near to **1 December 2017** and **1 February 2018**.

**All Postgraduate Tuition fees** are taken in line with the instalment plan selected by the student; payment dates for each are as follows:

#### **Postgraduate studies starting in semester 1:**

- **Students receiving a Postgraduate loan -Two equal instalments:** payments will be taken on 31 January 2018 and 30 April 2018
- **5 equal instalments:** payments will be taken on 1 December 2017, 2 January 2018, 1 February 2018, 1 March 2018 and 2 April 2018.

#### **Postgraduate studies starting in semester 2:**

- **5 equal instalments:** payments will be taken on 2 April 2018, 1 May 2018, 1 June 2018, 2 July 2018, and 1 August 2018.

The student will receive a confirmation email to their University email account from the Finance Office to confirm their card details and the amounts and dates of the instalments. If this email is not received by 16 November 2017 (for students starting in semester 1) or 18<sup>th</sup> March 2018 (for students starting in semester 2), please contact the Credit Controller in the Finance Office on +44 (0) 1962 827265.

**Occupation fees** are taken in three equal instalments on or near to **13 October 2017, 19 January 2018 and 11 May 2018.**

The student will receive a confirmation email to their University email account from the Finance Office to confirm their card details and the amounts and dates of the instalments. If this email is not received by 1 October 2017 please contact the Credit Controller in the Finance Office on 01962 827265.

#### **Can I cancel an RCP mandate?**

An RCP may be cancelled by giving the University at least 10 days' notice in writing to: [studentpayments@winchester.ac.uk](mailto:studentpayments@winchester.ac.uk). The University shall confirm in writing to the student's email address. If the student is having financial problems, please contact Finance straight away.

If Finance are not informed of any cancellations and the payment subsequently fails and is not paid by other means within 7 days of the due date, the student will be charged a late payment fee of £50 for recording this in the accounts and chasing for payment.

**In the event that the University is unable, for any reason, to collect any payment for all or any part of the Fees from the Card, they will forfeit the choice to pay by instalments and the full outstanding fee will become payable immediately.**

#### **How long is my RCP mandate open for?**

The RCP will be open for the duration of the academic year. At the end of the academic year, the mandate will be closed. A new RCP needs to be set up at the beginning of each subsequent academic year.

#### **How do I set up an RCP?**

Please visit our online payment portal at <http://payments.winchester.ac.uk/payments> and follow the instructions.

Please note that in order to qualify for the instalment scheme this must be completed by the 15<sup>th</sup> September 2017 for Occupation fees and the 20<sup>th</sup> October 2017 for Tuition fees.

If you require any further information and guidance on the RCP Instalment Scheme, please contact the Credit Controller in the Finance Office on 01962 827265.

Please note that no other instalment plans are available so please take this into account when budgeting for the academic year.

### **6. CAN MY EMPLOYER OR ORGANISATION PAY MY TUITION FEES?**

Yes. If an employer or other organisation agrees to pay all or part of a student's tuition fees the University will refer to them as the sponsor. The University will invoice the sponsor for the appropriate amount. Please note that parents, family and friends are not deemed to be sponsors. If they assist with payment of fees, the student is considered to be self-financing and must pay the fees accordingly.

Students will need to inform their sponsor of the following points:

- The sponsor must provide the University with an official letter on company headed paper and signed by an authorised person, OR provide the University an official signed purchase order containing the following information. Please note that a purchase order or letter of confirmation is required for each year of study.
- The student's (your) full name (and University ID number if known).
- The amount of tuition fees the sponsor wishes to pay for that student for the academic year.
- The academic year for which sponsorship applied.

- The name of the person, and organisation to whom the invoice should be sent and the email and postal address where the invoice should be sent.
- If appropriate, the purchase order or confirmation letter should be signed by the issuer
- A reference (or purchase order number) to be quoted (if applicable).

**Your sponsor should attach a PDF of the letter or purchase order on headed paper and send via email to the following address prior to enrolment: [credit.control@winchester.ac.uk](mailto:credit.control@winchester.ac.uk)**

Please note that:

- The University reserves the right to reject a sponsor.
- The University reserves the right to reject a sponsor's letter or purchase order if the necessary information is not complete.
- A new letter or purchase order is required for each academic year of study.
- Payment by a sponsor is due on receipt of invoice; there is no instalment option.
- If your sponsor fails to pay or withdraws their support at any point in the year the student is still responsible for any outstanding fees and the University will hold them liable for this amount.

## **7. WHEN WILL I HAVE TO PAY?**

### **Tuition fees**

If the student has chosen not to take out a tuition fee loan, or does not satisfy the requirements for a tuition fee loan, they will be regarded as self-financing and will be required to pay their tuition fees in accordance with the payment terms of the University detailed below.

**Please note – short courses (16 weeks or less) such as Pre-sessional courses must be paid in full on commencing the course.**

### **Undergraduate Fees**

#### **UK, EEA and EU students**

Students are required to pay their tuition fees in full, or to join the University RCP instalment scheme.

Fees are to be paid:

- in full by or at enrolment or,
- by RCP in **two** equal instalments on **1 December 2017** and **1 February 2018**.

#### **Students funded by Lånekassen**

Fees are to be paid:

- in full by or at enrolment or,
- by two equal instalments the first of which is due by / at enrolment and the second instalment by 19 January 2018.

Instalment payments can only be made via our online payment portal by following the link below. When making your online payment, if your invoice isn't showing to be paid, please select the "upfront payment" option for tuition and enter the amount you are paying. **(Please do not select Recurring Card Payment.)**



## Overseas students (non EU)

The University requires all international students to make an initial tuition fee deposit before the Confirmation letter is released. The student will have been sent a 'Fee Deposit Information Sheet' detailing the amount of the tuition fee deposit. Please visit our on-line store <http://store.winchester.ac.uk/product-catalogue/student-payments/finance/tuition-fee-deposit-payments> to make this payment.

If the student requires a TIER 4 student visa, they will need to request a Confirmation of Acceptance for Studies (CAS) from the University's Admissions Team (see International Handbook for details).

Overseas students (non EU) are required to pay the balance of their tuition for 2017/18 as follows:

- in full by or at enrolment or,
- by RCP in **two** equal instalments on **1 December 2017** and **1 February 2018**.

Tuition fee deposits will be refunded if a student is unsuccessful with their visa application and can produce a valid, official visa refusal letter.

An international student who wishes to apply for a refund must notify the University's International Office in writing and supply the visa refusal letter.

Please note:

- A refund will be made to the individual or organisation that originally paid the deposit. If a third party has paid the deposit on behalf of the applicant the refund is made to that organisation. In that case, the University is unable to refund the deposit directly to the applicant.
- Due to money laundering regulations, refunds can only be made to the account from which the payment was made originally.
- Refunds will be made as soon as possible but exact times may vary depending upon the method by which the original payment was made.
- All refunds will be made in £ sterling. Any bank charges or currency conversion costs incurred in making a refund shall be borne by the student or the third party receiving the payment.
- The University will make an administration charge of £50 before issuing a deposit refund to students entitled to receive it.

## Postgraduate Fees

### Part-time and full-time postgraduate students

**Part Time and Full Time Postgraduate Tuition fees** are taken in line with the instalment plan selected by the student; payment dates for each are as follows:

#### Postgraduate students starting in semester 1:

- **Two equal instalments (Mostly suited to students receiving a Postgraduate Loan):** payments will be taken on 31 January 2018 and 30 April 2018
- **5 equal instalments:** payments will be taken on 1 December 2017, 2 January 2018, 1 February 2018, 1 March 2018 and 2 April 2018.

#### Postgraduate students starting in semester 2:

- **5 equal instalments:** payments will be taken on 2 April 2018, 1 May 2018, 1 June 2018, 2 July 2018, and 1 August 2018.

#### Research students starting in April:

- **5 equal instalments:** payments will be taken on 1 June 2018, 2 July 2018, 1 August 2018, 3 September and 1 October 2018.

## University Housing Occupancy Licence Charges:

Students living in University housing will be notified separately about housing costs. Students are required to pay housing licence fees in accordance with their Student Residential Licence Agreement and the appropriate Student Residence Regulations.

Occupation fees can be paid in one of the following ways:

### All students (except those funded by Lanekassen)

- in full before **13 October 2017** and receive a discount of £100 on the bill. Please note the discount only applies to those students paying for and using a full year's housing. If a student leaves the accommodation early the discount will be reclaimed. The £100 discount is per room, if there are multiple occupants, the discount will be pro-rata.
- by RCP in three equal instalments: **13 October 2017, 19 January 2018 and 11 May 2018**.

### Students funded by Lanekassen:

- in full before **13 October 2017** and receive a discount of £100 on the bill. Please note the discount only applies to those students paying for and using a full year's housing. If a student leaves the accommodation early the discount will be reclaimed. The £100 discount is per room, if there are multiple occupants, the discount will be pro-rata.
- by two equal instalments the first of which is due by / at enrolment and the second instalment by 19 January 2018. Payment information for students funded for Lanekassen

Instalment payments can only be made via our online payment portal by following the link below. When making your online payment, if your invoice isn't showing to be paid, please select the "upfront payment" option for accommodation fees and enter the amount you are paying. **(Please do not select Recurring Card Payment.)**

## 8. WHAT IF I MISS A PAYMENT DATE?

It is important that fees are paid on time. If any proportion of the fees or charges remain unpaid after the due date relevant to the chosen method of payment, the student will be recorded on the Student Record System as a debtor. Please see the section called "Consequences of non-payment of your fees" below for details.

The University operates a debt recovery programme in respect of all fees and charges owing to the University.

Any student experiencing difficulty with paying University fees should immediately contact the Finance Team email [credit.control@winchester.ac.uk](mailto:credit.control@winchester.ac.uk) or telephone 01962 827265 so that the University can work with them regarding any payment difficulties.

### Consequences of non-payment of your fees:-

If a student is unable to pay any fees on the due date for payment, the sooner they contact the Finance Office the better. It is usually possible to arrange a payment plan and this will help to avoid the University taking further action to recover what is owed.

- If fees are paid in any other currency than GB pounds sterling, the University will charge the student with the cost of converting the fees to pounds sterling
- If the student does not pay fees when they fall due for payment, the University will charge them an administration fee of £50 for recording this in the accounts and chasing for payment

The following are treated as late or non-payment and will attract a £50 administration fee:

- Failure to pay within 7 days of the Payment Due Date
  - Cheque returned unpaid by the banking system
  - Failure of a Recurring card payment – 2<sup>nd</sup> attempt
- If you have agreed to pay by RCP and a payment is not met, the balance of the fees becomes payable in full within 7 days of the rejected payment
  - The University may begin court proceedings against any student in debt to the University, but will give fair warning before doing so. In addition to the debt, the debtor may become liable for court fees, interest and enforcement fees. These can increase the amount owed by over 40%
  - If judgement for debt is entered against the student, they may find it difficult to rent accommodation in the private sector, obtain credit facilities or enter into mobile phone contracts for a period of 6 years
  - Late or non-payment of fees for accommodation may result in the University taking proceedings for eviction against the debtor
  - The student's contract with the University may be for the supply of more than one service and/or product (e.g. tuition, accommodation, internet, course materials or excursions etc.). If the student agrees to buy several products and/or services from the University and does not make all the agreed payments when they fall due, the University may refuse to continue to supply services and/or products until payment has been made
  - The University will not normally suspend a student from tuition (including Library access) during an academic year if they have paid at least 80% of their tuition fees and have a payment plan in place for the balance. The University may ask them to provide detailed evidence of their income and expenditure before agreeing a payment plan with them
  - The University may withdraw a student from study during an academic year if they have not provided evidence of funding for tuition fees by 15<sup>th</sup> October 2017
  - The University will not normally prevent them progressing to the next academic year if they have paid at least 80% of their tuition fees and have a payment plan in place for the balance. The University may ask them to provide detailed evidence of their income and expenditure before agreeing a payment plan with them
  - The University may refuse to give references to future landlords where the students are in debt to the University in respect of their housing
  - The student and their guests will not be permitted to attend any award ceremony until the student has paid the University all money due under the contract
  - The University will not normally accept a student onto a new program of study while they have debt with the University
  - The University will try and contact a student promptly if they miss a Payment Date. The University will not normally suspend supplies until it has made at least 2 attempts to contact the student and given them a reasonable opportunity to pay what is owed or negotiate alternative arrangements for payment.
  - If a student does not respond to the University's request for them to make contact to discuss their fees, the University may suspend the student's University IT access until they make contact with the Finance Office, or for a period of up to 14 days whichever is the shorter period. The University will warn the student of this consequence (and what needs to be done to avoid it) when making the 2<sup>nd</sup> attempt to contact you.

Suspension from a University IT account may make it difficult or impossible for a student to complete or submit coursework and will block access to their University email account. It may not be necessary to pay all outstanding debts before suspension is lifted, but the student will need to contact the Credit Controller if they want their University IT account to be restored in less than 14 days.

The University may, without notice to the student concerned, deduct from any sums due or becoming due to that student from the University, all sums owed to the University by the student.

Where monies have been received and there are tuition and housing fees outstanding, or if in addition to these, the student also has other outstanding debts to the University, the University will allocate funds to the earliest debt first.

## 9. WHAT IF I DECIDE TO WITHDRAW FROM MY PROGRAMME OF STUDY? WILL I STILL HAVE TO PAY MY TUITION FEES?

If a student withdraws from or interrupts their course after enrolment and during an academic year, they are liable to pay a proportion of their course fees.

These liabilities apply to all full time and part time students, regardless of source of funding.

Start Date	Date upon which the student's withdrawal or interruption is agreed by registry.	Proportion of course fee payable.
Semester 1	25 September to 15 October 2017	0%
	16 October 2017 to 14 January 2018	25%
	15 January to 7 May 2018	50%
	8 May to 25 May 2018	100%
Semester 2	15 January to 4 February 2018	0%
	5 February to 8 April 2018	25%
	9 April to 25 May 2018	50%
	24 September 2018 to 13 January 2019	100%
Research / Doctorate (1 October start)	1 October to 21 October 2017	0%
	22 October to 31 December 2017	25%
	1 January to 31 March 2018	50%
	1 April to 30 September 2018	100%
Research / Doctorate (1 April start)	1 April to 21 April 2018	0%
	22 April to 30 June 2018	25%
	1 July to 30 September 2018	50%
	1 October 2018 to 31 March 2019	100%

**Please note: Withdrawal/Interruption of studies may affect your entitlement to University Financial support. Please refer to our website <http://www.winchester.ac.uk/studentsandmoney> for more information.**

### Points to note for all students

- If a student wishes to withdraw or interrupt studies it is the student's responsibility to contact Registry and complete the appropriate form, and return their ID card, if appropriate.
- Withdrawal or interruption from study will become effective on the date that the fully completed form is accepted by Registry.
- Failure to access services available to the student or non-attendance does not reduce your liability for fees due.
- If appropriate the student must inform Student Finance England of the 'Change of Circumstance'.

## **Refund of University fees**

The University will only process a claim for a refund of University fees when all other debts owed by the relevant student or on behalf of the relevant student to the University have been cleared.

Any refund by the University depends upon the initial payment method and will be made as follows:

- Credit/Debit Card – approved refunds will be made directly back to the card from which it was paid.
- Bank Transfer – approved funds will be made directly back to the bank from which it was paid.
- Cheque – approved refunds will be made by cheque.
- Cash – approved refunds will be made by cheque.

Please note, all refunds requested will be subject to investigation by the University, and a student may be requested to provide further documentation should the University deem this necessary. All refund requests must be made in writing.

All payments from the University will be made in £ sterling. Any currency conversion costs or other charges incurred in making a refund shall be borne by the student or the third party receiving the payment.

## **10. REPEATING A YEAR**

Students repeating all or part of an academic session will be charged the appropriate fee for that additional course of study.

## **11. ANY QUERIES?**

If you have a financial enquiry please come to the Finance Office on the first floor of the Main Building which is open from 10.00 to 15:00 Monday to Friday. Alternatively any queries regarding payments can be discussed with our Income Team on +44 (0)1962 827536 / 827275.