

CAMPUS SERVICES DIVISION RESIDENCES SERVICES



Session 2011/2012

PAYING FOR RESIDENCES GUIDELINES

IMPORTANT NOTES

Please read before completing your Direct Debit Mandate

This document:

- Explains the payment methods for Residence Fees
- Explains the Direct Debit System
- Gives a range of assurances in respect of Direct Debit payment
- Gives details of payment dates
- Gives details of late payment charges

PAYMENT METHODS FOR RESIDENCES FEES

All fees for residences, as well as most of the associated charges such as Parking Permit and Evening Meal Option, are payable by either:

- **Credit/Debit card in full in advance or on arrival**
- **Direct Debit from a UK Bank Account (payable in 3 instalments)**

The only exceptions to these payment methods are:

- **Sponsored Students**
 - if your Residences Fees will be paid directly to us by your Sponsor, please forward a copy of your Affidavit letter confirming your sponsored status to the CSERV Finance Office at the address below.
 - if you will be in receipt of a monthly stipend from a Sponsor and need to pay by a payment plan, please contact the CSERV Finance Office to arrange a suitable payment plan. Please note you will need to provide confirmation of your Sponsorship.
- **NHS Bursary**
 - if you will be in receipt of a monthly stipend from the NHS Bursary, you can pay your residences fees by a monthly payment plan. If you are studying Nursing, we will confirm with the School of Nursing that you are in receipt of a NHS Bursary and you will be sent details of your monthly payment plan shortly after your arrival.
 - if you will be receiving an NHS Bursary but are not studying Nursing please forward confirmation of your bursary to the CSERV Finance Office.

If you wish to pay your residences fees **in full by Credit/Debit Card** you should select the **'Payment in Full by Credit/Debit Card'** option to pay your residences fees and associated charges at the time of acceptance.

If you wish to pay your residences fees by Direct Debit and you have a **UK Bank account** you should select the **'Instalments by Direct Debit Paid by Student'** option when accepting your online Offer of Residence. You will then be able to complete your direct debit details online.

If your residences fees will be paid out of a **bank account in someone else's name**, then you will be unable to complete the Direct Debit information online. You should select the **'Instalments by Direct Debit Paid by Someone Else'** option and the account holder will need to complete the paper Direct Debit Mandate and forward it to the Campus Services Division (CSERV).

If you are an **overseas student and do not yet have a UK Bank Account** you should select the **'Instalments by Direct Debit (No UK Bank Account Yet)'** option, You will need to complete the paper Direct Debit Mandate and forward it to the Campus Services Division (CSERV) by 30 September 2011.

If your residences fees will be paid **directly to us by your Sponsor**, please select the **'Instalments by Sponsor'** option and follow the guidance above.

If you will be in receipt of a **monthly stipend** from the **NHS Bursary or a Sponsor** and need to pay by a payment plan, please select the '**Payment Plan - Students Paying by NHS Bursary/Sponsor**' option and follow the guidance above.

THE DIRECT DEBIT SYSTEM

Direct Debit is the method of paying your residences fees and associated charges directly from your bank account. It is your responsibility to ensure that you have sufficient cleared funds in your bank account a minimum of 48 hours prior to payment date.

Your Bank or Building Society account **must** be in the United Kingdom (UK). You will need to open a **Current Account** as Direct Debits can not be made from any other type of account.

DIRECT DEBIT ASSURANCES

The following assurances are given to you (or your nominated account payer) by the University in respect of Direct Debit Mandates:

- Direct Debits will be presented strictly within the terms of the Instruction you have authorised and you are protected by an indemnity given by the University to Banks and Building Societies.
- Your Bank or Building Society will reimburse you if a Direct Debit is charged to your account which does not conform to your Direct Debit Mandate.
- You always have the right to cancel your Direct Debit Mandate by writing to your Bank or Building Society; however the CSERV Finance Office must also be informed.
- If you change your Bank or Building Society account and cancel your Direct Debit Mandate, you must inform the CSERV Finance Office and complete another Direct Debit Mandate.
- Your mandate permits payment of unspecified amounts to the University. The Payment Advice gives you notice of the amounts and dates of payments due.
- On the specified payment dates, we will request the amount due for that instalment. We will not request an amount greater than the instalment, nor request more than the 3 payments per academic session, without giving advance notice to you or the nominated account payer.
- Your Direct Debit Mandate is only valid for the current residential period and we recommend that you personally confirm the cancellation of the mandate with your Bank or Building Society at the end of the residential period.

PAYING FOR RESIDENCES AND PAYMENT DATES

Standard Residential Periods	Payment Dates	Actual Residential Period covered by Payment
21 September 2011 – 18 June 2012	26 October 2011 25 January 2012 25 April 2012	21 September 2011 – 20 December 2011 21 December 2011 – 20 March 2012 21 March 2012 – 18 June 2012
Intermediate Residential Period	Payment Dates	Actual Residential Period covered by Payment
21 September 2011 – 29 June 2012 (Talybont Court)	26 October 2011 25 January 2012 25 April 2012	21 September 2011 – 24 December 2011 25 December 2011 – 27 March 2012 28 March 2012 – 29 June 2012
Full Year Residential Period	Payment Dates	Actual Residential Period covered by Payment
21 September 2010 – 14 September 2012	26 October 2011 25 January 2012 25 April 2012	21 September 2011 – 18 January 2012 19 January 2012 – 17 May 2012 18 May 2012 – 14 September 2012

The above dates are planned to take into account the receipt and banking of Student Loans.

A **Payment Advice** will be sent to you two weeks before the payment date, advising you of the amounts due for the residences fees and associated charges and the dates by which each payment must be made. The Payment Advice will confirm the account details from which the payment for your residences and associated charges will be taken.

If another person or organisation (a nominated account payer) has agreed to be responsible for paying your residences fees and associated charges a Payment Advice will be sent directly to them. A Payment Advice will also be sent to you for your information only.

Residences Agreements commencing at the start of the Standard, Intermediate or Full Year Residential Period:

For students who are allocated residences at the start of the Standard, Intermediate or Full Year Residential Period the annual fees for the residences and associated charges are collected in equal instalments on the dates detailed above for the 2011/2012 session.

Residences Agreements commencing at the start of the Non Standard Residential Period:

For students who are allocated residences at the start of the Non Standard Residential Period the annual fees for the residences and associated charges are collected in equal instalments on the dates detailed on your Residences Acceptance.

Residences Agreements commencing after the start of the Non Standard, Standard, Intermediate or Full Year Residential Period:

For students who are allocated residences after the start of the Non Standard, Standard, Intermediate or Full Year Residential Period, the residences fee and associated charges are apportioned accordingly and are calculated on a daily basis. Please note that you may be required to make an initial payment on your arrival, with the remaining fee divided into equal instalments, payable by Direct Debit.

Residences Agreements amended during any residential period:

Students who change their Residences Agreement during the residential period, for example, moving to a different room, will have their payments adjusted accordingly. The adjusted payments will be shown on the revised Payment Advice. Please note that if you move to a more expensive room or extend your period of residence, you may be required to pay an additional amount on moving with the remaining fee divided into equal instalments, payable by Direct Debit.

LATE PAYMENT CHARGE

In order to keep residences fees and associated charges as low as possible, we require students to pay such fees promptly. Late payment will mean that you will lose your entitlement to pay the fees at the rate quoted in the fees information (included in your *Offer of Residence*) and incur an initial 5% charge. If the payment remains outstanding after 15 days a further 5% charge will be incurred. The charge is applied to any residences fees and associated charges applicable to the late instalment.

A Late Payment Advice/Invoice will be issued for any fees due and which remain unpaid after the payment dates and you will be listed and chased as a debtor until payment has been made.

University debtors with outstanding residences fees and associated charges will be subject to further action (which may include legal proceedings) to recover the sums due and/or possession of the Property.

FINANCE ENQUIRIES

If you have any queries relating to the procedures set out in these notes please contact:

Campus Services Division (CSERV) - Finance Office
PO Box 533, Cardiff
United Kingdom, CF14 3XZ

Telephone: +44 (0)29 2087 4662 or 5239
Fax: +44 (0)29 2087 4661
Email: residencesfinance@cardiff.ac.uk

LOCAL BANKS

The following Banks have a Student Advisor who will be pleased to assist you:

<i>Barclays Bank plc</i>	University Branch, 121 Queen Street, Cardiff, United Kingdom, CF10 2BJ Tel: +44 (0)8457 555 555 http://www.barclays.co.uk/
<i>HSBC Bank plc</i>	University Branch, 56 Queen Street, Cardiff, United Kingdom, CF10 2PX Tel: +44 (0)8457 404 404 http://www.hsbc.co.uk/1/2/personal/current-home
<i>National Westminster Bank plc</i>	26 Park Place, Cardiff, United Kingdom, CF10 3BA Tel: +44 (0)845 3017 544 http://www.natwest.com/personal.ashx
<i>Lloyds TSB Bank plc</i>	31 Queen Street, Cardiff, United Kingdom, CF10 2AG Tel: +44 (0)845 3000 000 http://www.lloydstsb.com
<i>Santander plc</i>	University Branch, 9 Queen Street, Cardiff, United Kingdom, CF10 2UD Tel: +44 (0)845 765 4321 http://www.santander.co.uk

OVERSEAS STUDENTS

If you do not currently have a UK Bank Account, you can set one up on your arrival in Cardiff. We would advise you to do this as soon as possible upon arrival as the process can sometimes take a minimum of 2 weeks. Some banks will enable you to apply for an account online and you may be able to do this before you arrive in the UK.

OPENING A BANK ACCOUNT

In order to set up a direct debit to pay your residences fees you will need to open a **Current** Account. You need to make sure that the account you open accepts payments by Direct Debit. Most students keep their money in a current account. They are ideal for using on a day to day basis for small amounts of money, for purchases such as food and clothes.

Information required to open a bank account differs between banks, however you will usually need to provide the following documentation:

- Your passport
- A bank letter from Cardiff University

How do I get a bank letter?

After you have **enrolled online** and got your **student ID card**, you can then go and get your bank letter from 4th floor of the Students' Union on the following dates:

Tuesday 20 September – Friday 23 September	9.30 – 16.30
Saturday 24 September – Sunday 25 September	10.00 – 16.00
Monday 26 September – Friday 30 September	9.30 – 16.30
Saturday 1 October – Sunday 2 October	10.00 – 16.00