

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 are payable by either:

- **Credit/Debit card in full in advance or on arrival**
- **Direct Debit from a UK Bank Account (payable in a maximum of 3 instalments on set dates, depending on your residential period)**

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 (payable in a maximum of 3 instalments on set dates, depending on your residential period) and you have a **UK Bank account** you should select the '**Instalments by Direct Debit**' 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 should also select this option and the account holder will be able to complete their direct debit details online.

If the bank account is a joint account requiring BOTH signatures, please do not complete bank details online. Please select the "Print Blank DD ~ Joint Account" button to print a Direct Debit Mandate Form. This should then be returned by post to the address detailed on the Form.

If you are an **overseas student and do not yet have a UK Bank Account** you should select the '**Instalments by Direct Debit**' option and then 'No UK bank account' button on this screen. You will receive a confirmation email with a link to a Direct Debit Mandate Form. Please print this form and complete it as soon as you have opened your UK bank account. Please forward it to the Campus Facilities Finance Office by 30 September 2021 (please note: this date applies to residential periods starting in September).

The only exceptions to these payment methods are:

- **Sponsored Students**
 - if your Residences Fees will be paid directly to us by your Sponsor, please select '**Instalments paid by Sponsor**' as your payment method and forward a copy of your Affidavit letter confirming your sponsored status to the Campus Facilities Finance Office at the address below. After your arrival in Cardiff we will invoice your Sponsor for your Residences Fees.
 - if you will be in receipt of a monthly stipend from a Sponsor and need to pay by a monthly payment plan, please select '**Payment Plan – paid by student by NHS Bursary or monthly stipend**' as your payment method and forward confirmation of your sponsorship to the Campus Facilities Finance Office at the address below. The Campus Facilities Finance Office will confirm acceptance of your payment plan after evidence of your monthly stipend has been received and shortly after your arrival.
- **NHS Bursary**
 - if you will be in receipt of a monthly stipend from the NHS Bursary, you can choose to pay your residences fees in equal monthly instalments by a monthly payment plan. Please select '**Payment Plan – receiving an NHS Bursary or monthly stipend**' as your payment method and forward confirmation of your bursary to the Campus Facilities Finance Office at the address below. The Campus Facilities Finance Office will confirm acceptance of your payment plan after evidence of your monthly stipend has been

received and shortly after your arrival. If you will be receiving a termly Student Loan as well as a monthly stipend from the NHS Bursary you may wish to pay in 3 instalments via Direct Debit. Please select **'Instalments by Direct Debit'** as your payment method.

- If neither of these options suits your circumstance please contact the Campus Facilities Finance Office who will go through other payment options with you.

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 cannot 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 Campus Facilities 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 Campus Facilities 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(s) due for that instalment. We will not request amounts greater than the instalment, nor request payments of more than the 3 instalment dates 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

40 week Residential Period	Payment Dates	Actual Residential Period covered by Payment
22 September 2021 – 29 June 2022	27 October 2021 26 January 2022 27 April 2022	22 September 2021 – 25 December 2021 25 December 2021 – 28 March 2022 28 March 2021 – 29 June 2022
39 week Residential Period	Payment Dates	Actual Residential Period covered by Payment
22 September 2021 – 20 June 2022	27 October 2021 26 January 2022 27 April 2022	22 September 2021 – 22 December 2021 22 December 2021 – 22 March 2022 22 March 2022 – 20 June 2022
Full Year Residential Period	Payment Dates	Actual Residential Period covered by Payment
22 September 2021 – 16 September 2022	27 October 2021 26 January 2022 27 April 2022	22 September 2021 – 20 January 2022 20 January 2022 – 20 May 2022 20 May 2020 – 16 September 2022

The “Actual Residential Period covered by Payment” is an approximate guide – the instalments for a Residential Period are equally split and do not always divide into whole days.

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

A **Payment Advice** will be emailed 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. This will be emailed to your Cardiff University email address and also to any other email address we hold for you. **It is important for you to check your email accounts regularly.** Please note some e-mail providers may treat the email as spam, therefore it is your responsibility to check your spam/junk mail folder as well as your inbox as the Payment Advice will only be sent to you via email.

If another person or organisation (a nominated account payer) has agreed to be responsible for paying your residences fees and associated charges by Direct Debit, a Payment Advice will be emailed directly to them. If we do not hold an email address for them, this will be posted. A Payment Advice will also be emailed to you for your information only.

Residences Agreements commencing at the start of the 39/40 week or Full Year Residential Period:

For students who are allocated residences at the start of the 39/40 week 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 2021/2022 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, 39/40 week or Full Year Residential Period:

For students who are allocated residences after the start of the Non Standard, 39/40 week 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. Students who are allocated residences after the last date to set up a Direct Debit i.e. 19 March 2021 for the April payment instalment date detailed above will be required to pay their residences fees in full by credit/debit card.

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. Students who move to a cheaper or more expensive room after a Payment Advice has been issued for the first or second instalment will need to pay the amount stated on the original Payment Advice. Any difference in residences fee due to the room move will be apportioned across future instalments and the adjusted payments will be shown on the Payment Advice for the next instalment due. Please note that if you extend your period of residence, you may be required to pay an additional amount on moving.

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 incur an initial 5% charge on the outstanding balance. If the payment remains outstanding after 15 days a further 5% charge will be incurred on the outstanding balance. The charge is applied to any residences fees and associated charges applicable to the late instalment.

A Late Payment Advice/Invoice will be emailed 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 Premises. Any costs (including legal costs) incurred by the University will also be sought from the debtor.

FINANCE ENQUIRIES

If you have any queries relating to the procedures set out in these notes please contact/and/or if you are experiencing any financial difficulties please contact:

Telephone: +44 (0)29 2087 6362, 4662, 5239 or 4985
Fax: +44 (0)29 2087 4661
Email: residencesfinance@cardiff.ac.uk

If you are experiencing financial difficulties you can also speak to the Student Funding and Advice Team for support and guidance regarding your finances. The Student Funding and Advice Team can be contacted on (0)29 2087 4844 or studentfundingandadvice@cardiff.ac.uk. Information is also available on the Advice and Money Team web pages.

For independent advice, you can speak to Student Advice at the Students' Union where there are trained advisers who provide impartial, confidential, free advice, support and representation on University regulations. Student Advice can be contacted on (0)29 2078 1410 or advice@cardiff.ac.uk Information is also available on the [Student Advice webpages](#).

LOCAL BANKS

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

Barclays Bank plc 1-5 St David's Way, 28 Working Street, Cardiff, Wales, UK, CF10 2DP
Tel: +44 (0)3457 345 345
www.barclays.co.uk

HSBC Bank plc 56 Queen Street, Cardiff, Wales, UK, CF10 2PX Tel:
+44 (0)3456 040 626
www.hsbc.co.uk

Natwest Bank plc 96 Queen Street, Cardiff, Wales, UK, CF10 2GR Tel:
+44 (0)345 302 0774
www.natwest.com

Lloyds Bank plc 1-4 The Globe Centre, Cardiff, Wales, UK, CF24 3PJ Tel:
+44 (0)345 300 0000
www.lloydsbank.com

Santander plc 5-7 Queen Street, Cardiff, Wales, UK, CF10 2AF Tel:
+44 (0)800 085 1644
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** you will be able to access and print off your bank letter through your SIMS Student Portal.