

Important notes

This document:

- Explains the payment methods for rent.
- Explains the direct debit system.
- Gives a range of assurances in respect of direct debit payment.
- Gives details of payment dates.

Payment methods for rent

Rent is 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 contract period). If you did not set up a direct debit by 1 October, you will need to pay your rent by credit/debit card. If you have set up a direct debit with us, then your rent will be collected by this means.**

If you wish to pay your rent **in full by credit/debit card** you should select the **'payment in full by credit/debit card'** option to pay your rent at the time of contract acceptance.

If you wish to pay your rent in instalments (a maximum of 3 instalments on set dates, depending on your contract period) you should select the **'Instalments by credit/debit card'** option when accepting your online room offer/contract.

The only exceptions to these payment methods are:

- **Sponsored students**
 - If your rent 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 Campus Services Income at the email address below. After your arrival in Cardiff we will invoice your sponsor for your rent.
- **NHS bursary**
 - If you will be in receipt of a monthly stipend from the NHS Bursary, you can request to pay your rent in equal monthly instalments by a monthly payment plan. Please select **'Instalments by credit/debit card'** option. Please then forward confirmation of your bursary to Campus Services Income at the email address below. Campus Services Income will confirm acceptance of your payment plan after evidence of your monthly stipend has been received and shortly after your arrival.

If neither of these options suit your circumstance, select the **'Instalments by credit/debit card'** option. Please contact Campus Services Income who will go through other payment options with you.

Parking permit

Parking permit fees are payable in one instalment on the same date as your first rent instalment is due.

The direct debit system

Direct debit is the method of paying your rent and parking permit fee 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, Campus Services Income must also be informed.
- If you change your bank or building society account and cancel your direct debit mandate, you must inform Campus Services Income 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 contract period and we recommend that you personally confirm the cancellation of the mandate with your bank or building society at the end of the contract period.

Paying for residences and payment dates

40-week contract period	Payment dates	Approximate contract period covered by payment
18 September 2024 – 25 June 2025	23 October 2024 22 January 2025 7 May 2025	18 September 2024 – 20 December 2024 20 December 2024 – 23 March 2025 23 March 2025 – 25 June 2025
39-week contract period	Payment dates	Approximate contract period covered by payment
18 September 2024 – 16 June 2025	23 October 2024 22 January 2025 7 May 2025	18 September 2024 – 17 December 2024 17 December 2024 – 17 March 2025 17 March 2025 – 16 June 2025
Full year contract period	Payment dates	Approximate contract period covered by payment
18 September 2024 – 12 September 2025	23 October 2024 22 January 2025 7 May 2025	18 September 2024 – 15 January 2025 15 January 2025 – 15 May 2025 15 May 2025 – 12 September 2025

The “Approximate contract period covered by payment” is a guide – the instalments for a contract 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 rent and the dates by which each payment must be made. The Payment Advice will confirm the account details from which the payment for your rent 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 rent by direct debit, a Payment Advice will be emailed directly to them. A Payment Advice will also be emailed to you for your information.

Contracts commencing at the start of the 39/40 week or full year contract period:

For students who are allocated residences at the start of the 39/40 week or full year contract period the annual rent is collected in equal instalments on the payment dates detailed above for the 2024/2025 session.

Contracts commencing at the start of the non-standard contract period:

For students who are allocated residences at the start of the non-standard contract period the annual rent is collected

in equal instalments on the dates detailed on your Contract Acceptance – Key Matters.

Contracts commencing after the start of the non-standard, 39/40 week or full year contract period:

For students who are allocated residences after the start of the non-standard, 39/40 week or full year contract period, rent is apportioned accordingly and calculated on a daily basis. Please note you may be required to make an initial payment on your arrival, with the remaining rent divided into equal instalments in line with your contract period.

Contracts amended during any contract period:

Students who change their contract during the contract period, for example, by 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 rent 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 extending.

Serious rent arrears

Contract holders with serious rent arrears 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 payment of your rent and/or if you are experiencing any financial difficulties please contact the Campus Services Income Team, Financial Services Unit:

Telephone: +44 (0)29 2087 6367
Email: studentconnect@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)29 225 18888 or studentconnect@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)3455 873 444
www.hsbc.co.uk

Natwest Bank plc 96 Queen Street, Cardiff, Wales, UK, CF10 2GR
Tel: +44 (0)3457 888 444
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 1759
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 rent 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

Getting 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.