

Dear Student

General information about tuition fees and accommodation charges

The payment of University charges is never going to be the high point of the student experience here at Durham, but I hope that this information makes it as pain free as possible. Students are reminded on a number of occasions of what they need to do, but I recommend that you retain this information for future reference. **You may wish to share it with your parents.**

Overview

Tuition fees:

Students confirm how their tuition fees are to be paid as part of the online registration process. The possible options are as follows:

- (a) You (or a family member) are paying yourself;
- (b) Loan via Student Finance England (Student Loans Company)
- (c) An external sponsor is to pay the University directly
- (d) You have been awarded a Durham University tuition fee scholarship or bursary

Tuition fee invoices are raised individually as and when information becomes available after registration. We aim to have most raised by the end of October. If you are to pay personally your invoice will be emailed to your preferred email address as indicated in Duo (usually your Durham email address).

Accommodation: Excluding St Johns and St Chads Colleges:

A very small number of students have a sponsor to pay their accommodation charge, but most are to pay personally. The accommodation charge itself will depend on the type of room allocated, and the invoices are created in bulk at the start of term.

Personal payment by a student or family member for tuition fees or accommodation:

Further details as to payment methods are set out overleaf. The University's preferred payment method is by direct debit as it is very safe for our customers, highly automated for us to administer and inexpensive to operate. Direct debit is the safest and most cost effective payment option and the bank charges for the University are a tiny fraction of those charged for taking payments by card.

Where people are to pay personally then we know that sometimes, unfortunately, there can be financial difficulties. We are always sympathetic where there is a genuine financial problem and **students are advised to keep the University informed of any difficulties as soon as possible**, usually by making contact with the College Finance Office or with the Senior Tutor of their College.

Please note also that we take a "firm but fair" approach to student debtors in order to be consistent to all students.

Students may be charged a £70 late payment fee if they are late in making payments and have not advised us in advance that there is an unavoidable delay. Students are even excluded from the University for non-payment of tuition fees beyond a reasonable period of time; and required to move out of college accommodation for non-payment of the accommodation charge. It is unfair if some students are permitted longer to pay without good cause. We hold you the student responsible for co-ordinating this important matter even if you are not paying personally.

Who to contact:

If you have any **queries relating to the accommodation charge** you should contact your College Finance Office (see below). Likewise you should keep the staff there informed in writing if you think **you may be unable to pay** your accommodation charge or tuition fees on time or if you suffer delays by your award authority.

Otherwise you may contact the Finance Department by email to studentbilling.query@durham.ac.uk. Finance Department staff are generally working from home under the government guidance. However, if you would like someone to call you by telephone or on Teams just put this request in your email.

More detail

Online registration screen

You will need to complete the online registration screen where you will indicate with respect to tuition fees:

- (a) how much will be paid by you or a family member and whether this will be by direct debit or cheque.
- (b) how much will be paid by SLC loan (Home and EU Undergraduate students only);
- (c) how much will be paid by another sponsor. This must be a formal sponsoring organisation and not a family member. (Note: We may request you provide written confirmation from the sponsor)

Fee settlement by Student Loans Company tuition fee loan (Home and EU Undergraduate students only)

You can choose to settle payment of your contribution to your tuition fees by taking out a loan with SLC. **This is then paid directly to the university and not to you.** The loan will be repayable by you via the tax system when future earnings exceed a certain limit. If you do not take out a loan then the University will not get paid. We will have no choice but to invoice you and may charge an additional administration fee of £70.

Personal payment during 20/21 for accommodation or tuition

Your accommodation charge and any contribution to your tuition fees that you elect to pay whilst studying, may be paid in full at the start of the academic year or in three instalments one at the start of each term.

Payment by direct debit in three instalments

Direct debit is the university's preferred payment method in instalments as it is an automatic process thus saving time and expense for everybody. **If you pay by direct debit you are given longer to pay as the collection dates are extended to 1st December 2020, 1st February 2021 and 1st June 2021** or the next working day. Notification letters are sent in advance in the middle of November, January and May advising of the amount to be collected. Once the direct debit mandate is set up it can then be actioned each year thereafter.

You need to have a UK bank account in order to set up a direct debit mandate. Overseas students will find that most UK banks offer a simple account that can pay direct debits. Please note direct debit is not available on savings accounts. Because the first instalment by direct debit is not due until beginning of December you have until 15th November to set up the account and register the details with us. Please let us know if you have problems.

Once you have the UK bank account you can set up a direct debit in any of the following ways:

- Online <http://www.dur.ac.uk/direct.debits/> . You will need the student ID number and date of birth to access this secure web page.
- On paper – please request a paper mandate form from studentbilling.query@durham.ac.uk
- If you would like someone to telephone you to help you through the screens please email this request to studentbilling.query@durham.ac.uk

Other payment methods

Please note if you do not pay by direct debit the due dates for payment are 30, 14 and 14 days into each term respectively i.e. 4th November 2020, 25th January 2021 and 10th May 2021 for October starters.

These dates are adhered to strictly and a late payment charge of £70 may be raised to you for both tuition and accommodation if you do not pay on time.

The money collected in this way is given to the Student Opportunities Fund or College Welfare fund to assist students. The charge is intended to ensure consistency between students as it is simply not fair if some pay on time whilst others do not without good cause. Having said that, the University is always sympathetic where there is a genuine problem and students are advised to keep us informed of any difficulties **before** the due date.

Direct debit is the University's preferred payment method as described above. Other payment methods are:

(a) International Bank Transfer or International Card for Overseas Students - Flywire

We realise that not all overseas students can set up a UK bank account to operate direct debits and we have an additional method for transferring funds from an overseas bank account:

- Visit dur.flywire.com and choose your country and the amounts you are paying in GBP
- Choose your payment method and make your payment to Flywire
- Enter your details and those of the student you are paying for
- Track and confirm your payment by email, SMS or by logging into dur.flywire.com
- Pay in over 150 currencies
- Pay by bank transfer or international credit / debit card. (Alipay and Wechatpay are both available)
- Eliminate bank fees and enjoy excellent exchange rates
- Track your payment from start to finish
- Pay from any country and any bank
- Feel safe, with 24/7 dedicated multilingual customer support

(b) Payment by cheque on a UK bank account; or banker's draft:

Your cheque or banker's draft should be made payable to "Durham University" and you should write your full name and the invoice / transaction number on the back. Payment should be sent to Finance Department, Mountjoy Centre, Stockton Road, Durham DH1 3LE.

(c) By wire transfer or internet banking into the University's bank account:

Payment can be made by wire transfer or internet banking into the University's bank account:

Durham University, Barclays Bank, 6/7 Market Place, Durham City.

Sort code 20 – 27 – 66

Account number 60897507

Europe IBAN GB79 BARC 2027 6660 8975 07

Worldwide Swift Code BARC GB22

Reference Please quote the invoice / transaction number or your University Student ID number.

(d) By debit / credit card (Switch, Visa or MasterCard):

Either: If you need to pay by card then we would prefer that you set up an instalment arrangement. In this way you provide your credit card details to a secure fax number. These are entered into a third party's web site and payment is set up to take place on the due dates. The card details are then destroyed securely. An email reminder is sent to you automatically before each due date.

This is more efficient for us than processing each payment individually. If you would like to do this please email credit.control@durham.ac.uk to obtain a copy of the form.

Or: If you wish to pay the full amount for the year by card, or do not wish to set up an instalment arrangement, then we have a new method for taking card payments. Simply email finance.cashiers@durham.ac.uk with your student ID number saying how much you wish to pay. The staff will part complete a web form and send a link to you for you to enter the card details. The advantages to this method are:

- You do not have to provide your card details to a member of staff
- The external web page is secure
- You will receive a receipt to confirm payment has been accepted
- There will be no need to refer the high value payment request to the bank

Please note that we have just two people responding to these queries and there may be a delay between you sending your email and them responding. We hope to deal with these requests within three working days.

Further Information

1. Change of choice about SLC loan

If you take out a SLC loan to pay your tuition fees, but later change your mind (or vice versa) you are permitted to change your payment method. To do so you need to contact your College Finance Office. If you change your mind from payment during the year to take out a SLC loan then you may do this at any time. The university will have to repay all amounts paid to date, but will only repay the same person and in the same manner as the original payment.

2. Tuition fees when spending year abroad or on industrial placement

Tuition fees are payable to Durham University by students spending a year abroad on exchange or a year on industrial placement. The year abroad fee is 15% of the normal full year tuition fee. The industrial placement year fee is 20% of the normal full year tuition fee. The year abroad and industrial placement fees are set by the government.

3. Policy for refunds following withdrawal

We hope that you will enjoy your first year at the University and carry on to complete your course with success. However, if you do need to withdraw from your course, remember that you will still need to pay part of your tuition fees and / or accommodation charge as follows:

Tuition fees

The University has a policy for handling withdrawals and the subsequent refund of tuition fees, which falls in line with national guidelines. If you withdraw formally before 1st December in your first year of study you will receive a full refund of all amounts paid to date for tuition fees. If you withdraw on or after 1st December in your first year, you will be liable for one third of the annual charge for each term started. Any outstanding balance will be pursued. The policy will be applied sensitively in cases of illness. **Formal withdrawal must be made in writing to your Head of College.**

Accommodation charge

If you voluntarily decide to leave college accommodation your licence fee agreement refers to an early termination fee. You have to pay the lower of the balance remaining or 40% of the annual charge.

4. Durham Grant

Students who are eligible for a Durham Grant and are living in college should automatically see a reduction on their accommodation invoice for the value of the award. For further information please see <https://www.dur.ac.uk/undergraduate/finance/scholarships/dgs/>

5. Administration charges

Please remember that administration charges can be made in the following circumstances:

£70 - Late payment of tuition fees or accommodation charge

£70 - Failure to apply for a tuition fee loan after informing the University that you will do so

If you experience any difficulties in paying your University charges, you should contact your College Finance Office for help and advice. The content in this letter is intended only to provide a summary and general overview. It is not intended to be comprehensive.

Thank you for reading this information, we hope that it is helpful to you.

Yours sincerely,

Clare Butcher, Assistant Director, Transactional Finance

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