

Dear Student

20/21

Information about payment methods

Direct debit is the University's preferred payment method giving advantages to both you and the University and can be used for payment in one or a number of instalments. I hope that you will give it serious consideration.

Advantages to direct debit

- You can set up a direct debit in either 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
- Direct debit is the most secure payment method for the customer as you are protected by the **direct debit guarantee** should any difficulty arise. The levels of fraud associated with this payment method are smaller than with card payments.
- Direct debit is the most cost effective payment option for the University. The bank charges are a tiny fraction of those charged for taking payments by card. E.g. in a typical year the University will collect over £70m by direct debit with bank charges of just over £1,000. Meanwhile £30m will be taken by card payments and the bank charges will be over £300,000.
- We have operated direct debit here at Durham University for many years and meet all banking requirements.
- A confirmation letter will be sent to you within 3 working days of setting up the mandate confirming the details we hold for you.
- This letter and all other correspondence can be sent to either the student's University email address or their permanent residential address – the permanent address is recommended if the bank account to be used is that of a parent. (If you require a different correspondence address e.g. grandparent then this is more complex, but can be done, so please email us at studentbilling.query@durham.ac.uk and someone will arrange to call you.)
- Once the mandate is set up the University will send a letter 10 working days before each collection advising the account holder of the date and the amount that is about to be collected.
- Our standard collection dates for each termly charge, **where payment is by direct debit, are extended** to 1st December, 1st February and 1st June or the next working day. (Part time students are typically in work and pay monthly 1st December to 1st July.) Collections take place on the first working day of the month.
- Once you have set up the mandate you do not need to take any further action, except to ensure there are sufficient funds in the relevant bank account **in time for the collection i.e. at the close of the previous day as direct debit is the first job of the day at the bank.**
- Students who do not pay by direct debit must remember to make payment according to our due dates. We make a late payment charge (credited to the Student Opportunities Fund) of £70 where a student does not make payment on time. **If you take up a direct debit you will always pay on time** and so will not incur this charge.
- **Overseas students will find that most UK banks offer a simple account** that can pay direct debits. Because the first instalment by direct debit is not due until 1st 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.

I hope that you will agree that direct debit is the ideal payment method for most people.

Other payment methods

Please note if you do not pay by direct debit the fee is due at the start of the year. Full time students are permitted to pay in three instalments 30, 14 and 14 days into each term respectively i.e. by 4th November 20, 25th January 21 and 10th May 21. (Students who do not start in October should look at their invoice to see the due dates, but they will be similar e.g. January starters will pay in January, May and October.)

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

The money raised is given to the Student Opportunities Fund to assist students. It is intended to ensure consistency between students as it is 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.

Direct debit is the University's preferred payment method as described overleaf. 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 70 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) 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.

(c) 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:

Durham University Finance Department
Mountjoy Centre
Stockton Road
Durham
DH1 3LE

(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 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.

Policy for refunds following withdrawal**Tuition fees**

The University's procedure for handling withdrawal and the subsequent refund of tuition fees 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 current year tuition fees.

If you withdraw on or after 1st December in your first year of study, you will be liable for one third of the annual charge for each term started. E.g. if you withdraw on 1st February you will be liable for two thirds of the annual fee. Any outstanding balance will be pursued.

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.

In all cases, both tuition and accommodation, the policy will be applied sensitively in cases of illness. **Formal withdrawal must be made in all cases in writing to your Head of College.**

NB The arrangements at St Chad's and St John's are different to the other Durham Colleges and any enquiries with respect to accommodation should be sent to them direct.

How to find out more and how to contact us

For further information about the payment of accommodation charges and tuition fees generally see <https://www.dur.ac.uk/treasurer/students/>

Your College Finance Office is your first point of contact for queries about the accommodation charge or if you are experiencing financial difficulty. College finance office email addresses are:

aidans.finance@durham.ac.uk
butler.finance@durham.ac.uk
chads.finance@durham.ac.uk
collingwood.finance@durham.ac.uk
cuthberts.finance@durham.ac.uk
grey.finance@durham.ac.uk
hatfield.finance@durham.ac.uk
hildbede.finance@durham.ac.uk
johns.finance@durham.ac.uk

j.s.snow-finance@durham.ac.uk
south.finance@durham.ac.uk
stephenson.finance@durham.ac.uk
stmarys.finance@durham.ac.uk
trevelyan.finance@durham.ac.uk
ustinov.finance@durham.ac.uk
vanmildert.finance@durham.ac.uk
univcoll.finance@durham.ac.uk

Otherwise, if you still have other questions, please contact the Finance Department at studentbilling.query@durham.ac.uk . Please note that we have a small team of three staff who are responding to these queries, along with performing other tasks. We hope to respond within five working days.

If you would like someone to telephone you or to hold a “Teams” conversation please put this request in your email and someone will get in touch.

Given the global pandemic we are not operating our Cashier’s reception as normal, but are considering opening on a limited basis where a face to face meeting is essential. A booking system will be in operation – further details to follow.

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

Yours sincerely
Clare Butcher
Assistant Director, Transactional Finance