

HALLS OF RESIDENCE CREDIT CONTROL POLICY & PROCEDURE



INTRODUCTION

This sets out the procedure to be followed in relation to managing residential student debt. The University's policy is to minimise all levels of debts while ensuring students are given appropriate support to pay fees owed in a timely fashion. The procedure relates to all hall fees and additional residential charges payable to the University. The Halls of Residence Credit Control Policy and Procedure has been developed to enable the University to run an efficient and effective method of debt management.

STUDENT SUPPORT

In applying the procedure, the University will always, seek to be sympathetic and understanding of a student's financial circumstances. In order for the University to apply the procedure sympathetically, students must communicate promptly with the University if they are experiencing financial difficulties. Students having trouble paying their accommodation fees and charges should seek help at the earliest opportunity by contacting:

- Halls Office - 01248 382667 halls@bangor.ac.uk
- Finance Office - 01248 382049 feepayment@bangor.ac.uk

Additional advice and assistance are also available from:

- The Money Support Unit, Student Services - 01248 383566 moneysupport@bangor.ac.uk
- The Students Union - 01248 388000 undeb@bangorstudents.com

BACKGROUND

The University provides a range of accommodation for its students. Prior to moving into accommodation, all students are required to agree and sign the terms of a residence agreement. The agreement clearly outlines [payment terms](#) for accommodation. Students may pay for their hall fees in advance in full, or by selecting one of the available payment plans by recurring card instalments. Students receiving a monthly bursary are eligible to pay by a monthly manual payment plan; this can be done by visiting the Halls Office.

CREDIT CONTROL POLICY

HALL FEES

The fees for University Halls' of Residences are set by the Senior Management Team and approved at the Accommodation Planning Group and the University Executive each spring, for the following academic session. Students living in *Bangor halls of residence receive [Campus Life](#) and gym membership included in the price of their halls.

**We regret that this does not apply to students living on the Wrexham Campus and hall fees in Wrexham are adjusted accordingly.*

PAYING HALL FEES

There are two options for [paying hall fees](#):

1. Payment plan will take payment by recurring debit/credit card.
2. Payment in advance for the whole year.

1. PAYMENT BY RECURRING DEBIT/CREDIT CARD.

- To set up your payment plan you must complete the instruction via the online registration process. You will be informed when the online registration is open.
- This allows for payment to be taken automatically in 3, 7 (or 12 if a Postgraduate) instalments
- A notification email will be sent to the nominated email address 5 days before the expected payment date. Payments will be taken directly from the nominated card.
- The student must inform the Finance Office immediately if the card details have changed.
- The student must ensure that sufficient funds are available on the card on the due date; payment will be collected just after midnight on this date.

2. PAYMENT IN ADVANCE FOR THE WHOLE YEAR

- This can be done by either Debit/Credit Card or Bank Transfer:

Account Name: Bangor University

Bank Name: Santander UK Plc Task Group

Account sort code: 09-02-22

Account number: 10364019

UWB IBAN NO: GB46ABBY09022210364019

UWB SWIFT NO: ABBYGB2L

Please quote your full name and student number when making the transfer, please also email remittance@bangor.ac.uk (to advise the transfer amount, date, and student number).

EXCHANGE STUDENTS

Exchange students who are here for 1 semester should pay in full on arrival, or as instructed on the separate payment schedule sent to them with their offer.

HEALTHCARE STUDENTS

Healthcare students do not need to complete a recurring card instalment plan, they are eligible to pay hall fees monthly by manual payment plan, to coincide with their bursary payments. Any healthcare student who does not make the appropriate arrangements will be expected to pay by recurring card payment, or in full for the whole year.

NON-PAYMENT OF ACCOMMODATION FEES

We operate on the standard principle of payment received is applied to the oldest debt first. Students who encounter financial difficulties should contact the Halls Office or the University Finance Office as soon as they become aware that there is likely to be a problem. Making early contact could save the University having to issue a reminder – which may save a late payment fee. The longer the payment is delayed the larger the debt will become, so it is important that students do not ignore their payment obligations. If any student falls into arrears with any hall fees, the University will take from step 3 onwards to recover the debt.

TIMELINES AND PROTOCOLS

FINANCE TIMELINE FOR 3 INSTALMENTS:

1. Notification email sent 5 days prior to payment date.
2. Success/failure email sent on the payment date.
3. If the 1st payment fails, it is tried again in 5 days.
4. If it fails again, a £30 late payment fee is charged, and the plan is inactivated. However, if the student pays within 10 days of the 1st try, the £30 fee is removed and plan is reactivated.
5. The list of failed payments is shared with Halls & Money Support.
6. An email is sent with final reminder to pay within 5 working days.
7. Should the student fail to pay within 5 working days, another email & hand delivered letter is sent inviting the student for interview to be held within 7 days.
8. Should the student be subjected to a delay with their student finance loan, another collection will be taken one month after the 1st instalment was due.

FINANCE TIMELINE FOR 7 INSTALMENTS:

1. Notification email sent 5 days prior to payment date.
2. Success/failure email sent on the payment date.
3. If the 1st payment fails, it is tried again in 5 days
4. If it fails again, a £30 late payment fee is charged, and the plan is inactivated.
However, if the student pays within 10 days of the 1st try, the £30 fee is removed and plan is reactivated
5. List of failed payments shared with Halls & Money Support.
6. An email is sent with final reminder to pay within 5 working days.
7. Should the student fail to pay within 5 working days, another email & hand delivered letter is sent inviting the student for interview to be held within 7 days.

FINANCE TIMELINE FOR 12 INSTALMENTS:

1. Notification email sent 5 days prior to payment date.
2. Success/failure email sent on the payment date.
3. If the 1st payment fails, it is tried again in 5 days
4. If it fails again, a £30 late payment fee is charged, and the plan is inactivated.
However, if the student pays within 10 days of the 1st collection attempt, the £30 fee is removed and the plan is reactivated.
5. The list of failed payments is sent to Halls & Money Support.
6. An email is sent with final reminder to pay within 5 working days.
7. Should the student fail to pay within 5 working days, another email & hand delivered letter is sent inviting the student for interview to be held within 7 days.

MANUAL PAYMENT PLAN:

1. An email reminder is sent 3-5 working days before each payment is due informing the student that payment is not taken automatically and that they need to make the payment on or before the agreed date
2. If unpaid, an email is sent on the next working day giving the student 5 days to make payment
3. Should the student fail to pay within 5 working days, an email & hand delivered letter is sent inviting the student for interview and a £30 late payment charge is applied to their account

NO PLAN IN PLACE:

1. Hand delivered letter to the student's room with a copy of invoice requesting full payment, or a plan to be set up within a month of arrival.
2. 1st reminder sent from Finance, giving 14 days to set up plan or make payment in full.
3. 2nd reminder sent and a £30 admin fee is added to the account.
4. 14 days later a list is shared with Halls & Money Support.
5. An email is sent with final reminder to set up plan / pay in full within 5 working days.
6. Should the student fail to pay or set up a plan within 5 working days, another email & hand delivered letter is sent inviting the student for interview to be held within 7 days.

Students are invited for an interview at the Halls Office with Finance & Money Support at a specific time and date. The invitation is issued by hand delivered letter under their room door; a copy is also sent via email.

The same process will apply in January for late arrivals or those students experiencing continued financial difficulties.

Should the student fail to attend the interview, they will be sent an email requesting payment by the following day. If the student fails to get in touch or make payment after this time, Halls Sanctions will be implemented:

- Temporary suspension of Wi-Fi
- Marked as a debtor on their Halls' account so that subsequent applications for Halls cannot be made.
- Temporary suspension of their gym membership.

After 14 days with the above sanctions and no subsequent engagement, the student will be requested to attend a final interview with a Residential Support Manager or nominee.

Should the student fail to attend the final interview or make adequate payment / payment plan, a Notice of Possession will be served. This allows the student 14 days to find alternative accommodation and pay the balance in full up until the date of departure. *Should the student pay the balance in full (original occupation contract date of departure) at this stage, the occupation contract would be reinstated.*

However, should the student fail to vacate the premises on or before the given date of departure the University may, in addition or as an alternative to taking court action to recover the debt – apply to the court for a possession order. The student will be liable to pay the

University's proper and reasonable costs (including but not limited to legal costs, court fees, expenses and VAT and the costs of management time) associated with such proceedings. Where the University successfully takes court action to recover the debt, the judgment will be entered on the county court records. Credit reference agencies search these records, and any student whose name appears on the register of county court judgments may find it difficult to rent accommodation elsewhere, or get a credit card, store card or mobile phone contract or, in years to come, a mortgage.