



BUCKINGHAMSHIRE
NEW UNIVERSITY

EST. 1891



**Debt management procedures
for UK students, non-UKVI
student route sponsored
international students and
commercial customers**

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Purpose

1. This document sets out the procedures of Buckinghamshire New University (“the University”) in relation to the collection of student fees, commercial invoices and its debt management procedures.
2. In this document “student” refers to UK students and non-UKVI student route sponsored students.

Applicability and Scope

3. The University has many sources of income which, throughout the academic year, are collected by different methods. These procedures cover the collection of fees and charges for UK students and non UKVI student route sponsored international students - for tuition, accommodation, library services, and all other miscellaneous charges and fines – and for commercial customers.
4. The majority of students on a programme of study may be required to pay tuition fees and other charges. Fees and charges are usually defined by the academic year or other period of study and the fees are collected during that period. Progression through a programme of study will be affected if this financial obligation is not fulfilled.
5. It is acknowledged that debt can be an emotive and sensitive issue. The Procedures are therefore formulated to allow a degree of flexibility. However, students have an obligation to ensure their financial affairs are in order.
6. Students and commercial customers will receive various notices with advice, demands and sanctions clearly highlighted.

Debt management procedures for students

Purpose

7. The purpose of the University’s policy is to:
 - provide clarity for students and employees alike
 - minimise levels of debt, and of bad debt, in order to protect the overall financial health of the University
 - maximise resources available for reinvestment into teaching and research excellence

- protect students from the adverse consequences of failing to deal with unmanageable personal debt
- introduce sanctions which are fair, robust enough to be effective and which do not penalise unreasonably
- enable action, including legal action, to enforce settlement of debt for outstanding fees and charges. Recovery action will be taken against all current and former students who have failed to engage with the University to find a solution to any outstanding debt, or who have failed to honour agreements to pay
- reduce the amount spent on collection and legal charges.

Student responsibilities

8. When applying to study at the University students will need to plan their finances. As a general principle, the students are responsible for the costs of their tuition, regardless of how they plan to fund them.
9. In accepting the offer of enrolment onto a programme, the student accepts a contractual liability to pay the tuition fee for the duration of their course.
10. Eligible students are responsible for applying for and ensuring their student loan application via the Student Loan Company (SLC) or Student Awards Agency Scotland (SAAS) is complete for the University to receive the correct funds. Students must apply for funding within nine months of the start of their course.
11. Students funded by sponsorships are responsible for uploading their respective sponsor form, purchase order and other information into BNU Connect as applicable at the point of enrolment.
12. Students are personally responsible for ensuring that all appropriate fees, fines and other charges, including any element of fees payable by sponsors (including SLC and SAAS) are paid by the due dates.
13. Students are responsible for paying any other fees, charges or loan repayments by the due dates.
14. Students are responsible for avoiding any financial risks, such as fraud and phishing emails/links, when paying their tuition fees through a third party on their behalf.
15. Students in University accommodation are required to pay the accommodation rent for the duration of their accommodation licence period. Students should refer to the full terms and

conditions of their signed licence agreement. Contact the Accommodation Department for more information.

16. Students must communicate with the University regarding the payment of any fees or charge. Students who have not paid their tuition fees by the due dates will be subject to the sanctions and debt management procedures which form part of this policy.
17. Students must notify the Student Hub or Student Records Department as soon as there has been any change in their circumstances which may affect the student's account with the University:
 - Change of name
 - Change of address (home or term-time)
 - Change of telephone number (landline or mobile)
 - Change of personal email address
18. Students must inform Academic Registry immediately if they are considering withdrawing, deferring or suspending from their programme of studies. This will safeguard students from having a tuition fee liability incorrectly attached.
19. A student who believes particular circumstances should be taken into account - or a student is not happy about a decision concerning the payment of tuition fees payable to the University - should, in the first instance, write to the Student Hub - Student.Centre@bnu.ac.uk
20. If a student is not happy about a decision concerning the payment of any other fees or charges payable to the University, they should, in the first instance, write to the Income Manager - Income@bnu.ac.uk

University responsibilities

21. The University will at all times seek to be sympathetic to, and understanding of, individual students' financial circumstances. However, for the University to do so, students must engage in dialogue with the University.
22. The University can only implement an instalment plan which is not in breach of its Financial Conduct Authority (FCA) Licence. Where an extended agreement needs to be made, they will ask its external collector to collect the fees on its behalf – a fee will be incurred for this service.
23. If a member of staff is aware that a student is contemplating withdrawal or suspension/deferral, it is imperative that they advise Academic Registry and/or Finance. This will safeguard students from having a tuition fee liability incorrectly attached.

24. A student will only be allowed to re-enrol once all prior years' academic debt has been cleared. Where a student has not cleared their academic debt their record will be flagged 'DEBTOR' or 'DONOTENROL' and they will not be allowed to continue their studies.
25. A student will not be allowed to graduate or receive a University Award (a degree, diploma or academic certificate) if they still have an academic debt. Their record will be flagged 'DEBTOR' or 'DONOTAWARD'.
26. Academic Staff responsible for enrolling students should not do so if a 'DEBTOR' flag is shown.
27. Academic Staff are not empowered to vary fees or agree payment schedules with students on behalf of the University.
28. University staff are **NOT** permitted to give debt counselling or debt advice.

Fee setting policy

UK (Home) undergraduate fees

29. The UK government currently sets a maximum cap on tuition fee levels for UK students undertaking undergraduate degree courses.

Undergraduate students transferring

30. Students transferring from another institution to the University without break, or who are able to provide evidence that they should be considered as 'continuing', shall be considered eligible for the same fee charged to other students in the equivalent University cohort.

Reassessments

31. Students who do not pass a module at first sitting, may get an automatic reassessment. There is no charge for a reassessment taken within the same academic year.

Repeat of modules or elements of courses

32. Students who are required to repeat a module or other credit-bearing element of their course, are liable to pay a tuition fee at the published rate for the academic year they are repeating (pro rata of the normal fee where only part of the stage is being repeated).

Tuition fees liability

Tuition fees

33. All students enrolled at the University will be liable to pay tuition fees from day one of the course and to make all payments.
34. The students retain ultimate liability for the payment of their fees, whether invoiced or not, including instances where sponsorship agreements have been approved. The University will always seek to recover fees directly from students in cases where the payment from other approved sources (including the SLC) is not forthcoming.
35. For courses requiring enrolment on each academic year, there is a new charge for each year, unless specifically stated.
36. Students funded by the SLC will be liable for the tuition fees, but the University anticipates receiving these funds from the SLC in line with tuition fee loan dates set by the SLC.
37. Self-funding students studying for an academic year will be liable for tuition fees as follows:
 - Term One: 34% fees
 - Term Two: 33% fees
 - Term Three: 33% fees

Fee instalments due

Full time students

38. The University offers self-funded students the option to pay in full or in three instalments annually. For instalment deadline dates, please see the Tuition Fees Payment Dates (Appendix 3).

Student Finance funded students (SLC, SAAS)

39. Fees are paid directly to the University by the SLC and SAAS in line with the those bodies' payment schedules.

Students opting not to apply for Student Finance support

40. Where a student is undertaking a programme of undergraduate or postgraduate study and would be eligible for SLC loans or other loan schemes but cannot take on student loans for either tuition fees or maintenance support due to religious reasons, the University will treat the individual as a self-funder. Such students are encouraged to apply for any scholarships or bursaries for which they are eligible.

Self-funded students

41. Any fees which are not paid directly to the University through an SLC loan can be paid in the following ways:
 - in full in advance or on enrolment
 - in three equal instalments (or as specified by the University).
42. If you are receiving a Postgraduate Loan from the SLC or a Professional and Career Development Loan, you will be considered to be a self-funded student.

How to pay – see Appendix 5

Cooling off periods

43. If for any reason a student changes their mind about joining the University after they have accepted their offer, they have a legal right to cancel their acceptance of the offer within 14 days under the United Kingdom's Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. The cancellation period will expire after 14 days from the date we receive the student's acceptance.
44. To exercise the right to cancel, the student must inform Admissions at the University of their decision to cancel by emailing admissions@bnu.ac.uk
45. As well as meeting our legal obligations, the University has implemented an additional “cooling off period” for all students who start a course and subsequently decide to change / withdraw.
46. The University allows a 14-day cooling off period for all Programmes of Study.
47. This allows 14 days for the Student to change their mind about their chosen course and formally withdraw without financial penalty. The 14-day period starts from day one of the course (induction day for new students; first day of lectures for continuing students).
48. For online or remote enrolment this is taken as the date it is confirmed online or the form is received by the University.
49. To take advantage of this cooling off period the student must formally withdraw from their course within this 14-day period. Please refer to the Interruption, Withdrawal or Transfer of Studies Procedure for further information on how to do this at:
<https://bnu.ac.uk/students/academicadvice/changing-direction/withdrawing-from-your-course>.

50. If a student cancels their contract in accordance with the previous section, we will reimburse all payments which have made in respect of the cancelled contract. We will make the reimbursement without undue delay using the same means of payment the student used for their initial transaction.
51. Where a student has applied for and received their student loan, the University will inform the SLC of the overpayment.

Students in receipt of SLC funding

52. Payments from the SLC for fully funded students are governed by the Government's formal regulations. Students should apply online for their loan every year. The University will then receive confirmation of the tuition fee loan from the SLC. Students may be required to supply alternative evidence on request.
53. The receipt of monies from the SLC is determined by attendance on a "liability date" in each term; this is day one of each term. The University will receive 25% of fees for students in attendance on day one of the first term, 25% for the second term and 50% for the third term.
54. Students, who are not funded by the SLC or who cannot provide evidence of application or funding at enrolment, will be classed as self-funders and will be given 14 days to resolve their funding issues. After this date fees will be generated, and the student will become personally liable for the tuition fee.
55. In the event that a change in circumstances occurs which affects eligibility of funding, either during or after a period of study, resulting in a clawback of fees by the awarding body, the student will be liable for any resulting shortfall in fees.

Students paying their own fees

56. Fees for self-funders are due in full at enrolment. However, the University will allow an instalment option. See the table in Appendix 3 for approved instalment dates.
57. Students can view their accounts at <https://epayment.bucks.ac.uk/student> and make payment.
58. It is expected that students due to pay their own fees will either pay in full or pay the instalments as agreed. Students who do not pay will be in default and the collection process will begin.

Students being sponsor funded

59. Students being sponsor funded should supply a purchase order, a letter confirming sponsorship, or one of our sponsorship forms available at:
http://bnu.ac.uk/fees_funding/home_eu_tuition_fees/how_to_pay

60. Students only partially sponsor-funded should pay their own contribution either in full at enrolment or by instalments as above.
61. Students who do not provide sponsor evidence will be expected to pay the tuition fees themselves. Students who do neither will be in default and the University will pursue the debt.

Re-enrolment of students with a debt - continuing students

62. Students will be unable to progress to another period of study or return to the University or to re-enrol with an academic debt. This includes any amount not paid by a personal sponsor, the SLC or SAAS.
63. Student Records will not issue re-enrolment documentation to students where they have a debt as above. Enrolment forms will be released as accounts are cleared.
64. Students can view their outstanding accounts online:
65. For tuition and other invoiced items: <https://epayment.bucks.ac.uk/student>
66. For their library account: <https://epayment.bucks.ac.uk/library>

Students who withdraw

67. The withdrawal date will be the date the student formally advises the University in writing that they are no longer attending a course of study. Students should contact their Registry Officer about how to do this.
68. Students will remain liable for the fee if they have not withdrawn as above. Before withdrawing, students must be encouraged to discuss financial matters with Finance or at the Student Centre.
69. Students will remain liable for tuition fees for all or part of the academic year. Fees are due if the student was in attendance on a liability date.
70. Academic Advice pages with specific advice on Changing Direction etc. can be found here: <https://bnu.ac.uk/students/academicadvice/changing-direction>

Students who interrupt – suspend or defer

71. Students who interrupt their studies, by suspending or deferring from their programme or by having an agreed absence, will remain liable for a percentage of fees for all or part of the academic year.
72. Before interrupting, students must be encouraged to discuss financial matters with their Registry Officer:
<https://bnu.ac.uk/students/academicadvice/changing-direction/interrupting-your-studies>

73. A student (including distance learning students) who has signed up to a course but who has not formally withdrawn from that course, will remain liable for the tuition fee until they formally withdraw.
74. If they are repeating a term in the subsequent year, this may mean an overlap of funding or fee payment.
75. When an undergraduate or taught postgraduate student resumes their studies, they will be liable for the fees chargeable in that academic year. For example, a student who interrupted their studies in Year One Term One (past the cooling off period) and returns in Year Two Term One before the point of interruption, will pay full fees in Year Two when they return. A student who interrupted their studies in Year One Term One and returns in Year Two Term Two will pay the remaining fees (Term Two and Three fee) in Year Two when they return.

Students in receipt of SLC funding

76. The fee amount received from the SLC is retained for each liability period in which they are in attendance. The University will not seek to recover anything over this but also will not reduce the fee below the loan levels even if attendance has been minimal.
77. The SLC will be advised that the student is not in attendance on a particular liability date.

Self-funded students who leave

78. These students are liable for the instalments falling due in each term in which they are in attendance on the liability date (day one of each term).
79. Students on courses with durations longer or shorter than the normal academic year will have three instalment dates spread evenly during the period of substantive delivery. The specific dates will be set according to the start date and length of each course.
80. Research students are liable for fees for the period in which they are enrolled. There may be an adjustment to the fees if the student goes into abeyance. If a student leaves during their study the fees will be calculated and charged monthly from the start date. Any part months studied will be charged as a full month. The University bases the annual fee on 12 months of study in one academic year.
81. The University reserves the right to charge a late payment fee of 1.5% on unpaid fees. This charge will apply once an invoice or instalment is 30 days past the due date and is calculated on a daily basis.

Refunds

82. The calculation of the amount of tuition fees due to the University on withdrawal will be based on the Fees Liability Schedule set out in Appendix 6, taking account of the payments received from any funding body or sponsor (including the SLC). For self-funded students, a refund will be made if the amount of fees due is less than the payments received by the University.
- The student should submit the withdrawal form to their Course Leader or Admissions for approval
 - The Student Record Department will update the system
 - Student Records Department will confirm to Finance that the student is eligible for a refund
 - All refunds are processed via Finance

Sundry charges – academic and non-academic

83. Other sundry charges may be applied to the student's account. Payment for all sundry items is expected immediately, or in line with the due date shown on the invoice.

University bursaries or other awards

84. Any University bursaries or scholarships will be withheld until such time as the student has:
- brought their account up to date; or
 - their private sponsor has brought their account up to date.
85. If a student withdraws or suspends their study, no further bursary payments will be paid.
86. Students who defer are subject to the terms and conditions that apply as of their year of entry.

Students returning to study - enrolment onto a new course after leaving, withdrawing, deferring or suspending with a debt

87. Students wanting to enrol onto a new course and who are in debt from a previous enrolment will be prevented from doing so.
88. Students who left owing money to the University are marked with a 'DEBTOR' flag. This flag should be taken into account when students are enquiring about or applying to enrol onto a new course. Admissions and enrolment staff should contact Finance if they have students in this position.
89. To enable the student to enrol, the outstanding debt - including any additional collection or legal charges - should be cleared in full. This applies even if the University is not actively pursuing the debt or it has been written-off financially.
90. The student may be required to pay for the new course in full on or before enrolment.

91. An instalment option, exceptionally, may be agreed at the discretion of Finance.

Awards - continuing and graduating students

92. Students with an academic debt will not

- receive any official notification of their results at the end of their academic year or period
- will not be able to re-enrol onto the next or new programme.

93. A student who is eligible for an award of the University shall, if they have academic debt,

- be unable to attend the graduation award ceremony; and
- have their award certificate withheld

until their academic debt has been paid in full, including any related academic charges or legal fees.

94. Students whose personal sponsor (including SLC and SAAS) has not paid will be treated as though they personally have a debt. It is the student's responsibility to ensure their fees are paid.

Process for pursuing debt

95. The University will pursue any outstanding amounts due from a student.

96. Student debt consists of one or more of the following.

Academic debt

- Tuition fees
- Unpaid SLC funds
- Claw-back of SLC funding
- Unpaid sponsor tuition fee

Other related academic debt

- Other course related fees/expenses/materials/hire costs
- Unpaid short-term loans
- Student trips
- University penalty charges
- Collection charges
- Legal fees and charges
- Bounced cheque and returned payment charges
- Library books

- Library fines

Non-academic debt

- Accommodation
- Accommodation late charges
- Accommodation damages & penalties
- University penalty charges

97. Accounts not paid within the 14 days payment period are in default.
98. When Finance representatives are pursuing debts from enrolled students (See Appendix 2 for the standard timescale for pursuing debts) they will issue a series of reminder notices if one or more of the following applies:
- payment has not been received from the student or sponsor by the due dates shown on the invoice, or by the payment liability date
 - a student has defaulted on an agreed payment plan
99. Notices will be sent to one or more of the following:
- their nominated email address or bnu.ac.uk email address;
 - by post to their registered term address;
 - by post to their registered home address.
100. Students may also receive a telephone call to their mobile or landline.
101. Students will be advised of the implications of not paying their accounts when due, by reference to their rights and responsibilities as set out in the regulations. This notification will be in advance of any rights being withdrawn and will:
- notify students that they can contact the Students' Union Advice Centre if they are experiencing financial difficulties;
 - invite students to contact the Student Centre or Finance to discuss their payment problems related to tuition fees;
 - invite students to contact the Student Centre (Accommodation Office) to discuss their payment problems related to accommodation fees;
 - not impose sanctions whilst good-faith discussions are going on with the student concerned or negotiations are continuing on behalf of the student with the Students' Union or other personnel, within a reasonable time frame.
102. Students should contact or Finance – Income@bnu.ac.uk - to discuss their tuition account.

103. In exceptional circumstances, students may be permitted to alter their arrangements. Such arrangements may only be made with the agreement of Finance.
104. Students should not attempt to make alternative payment arrangements with school personnel or tutors.
105. The University can only agree to an alternative payment arrangement which adheres to its FCA licence:
 - The payment arrangement will not extend beyond a 12-month period, starting from the first agreed alternative payment date
 - The payment arrangement will not extend past the end of the course
 - Students who cannot agree to an arrangement within these terms will have their account passed to our external collectors. There will be additional charges of at least 10% of the debt plus VAT
106. Where an alternative arrangement cannot be agreed, the student's account will be in default and sanctions will then apply.
107. Failure to keep to an agreed payment plan will invalidate the agreement and the full amount will become immediately due and sanctions will then apply.

Sanctions for students with an academic debt

108. Sanctions will be applied to current students who do not adhere to University policy for the payment of any amount owing in respect of tuition fees or other invoiced charges relating to academic study.
109. Where a student falls behind on their payment plan or is unable to meet the payment date of the invoice, the University will attempt to contact the student. If a reply is not received from the student within two weeks, the appropriate academic sanctions may be applied.
110. Where a student agrees to repay the debt over a period of time, a repayment agreement will be completed and signed between the student debtor and a representative of the University. The student may be denied the use of University services until the debt is paid in full. If the student does not abide by the terms of the agreement, the account will be sent to a collection agency.
111. To avoid sanctions the student should:
 - pay their fees; or
 - provide evidence of funding or sponsorship; or
 - make a suitable arrangement with Finance for the debt to be cleared.

112. Sanctions for library debts are administered separately by the library. However, where the library debt becomes substantial, normal University debt recovery procedures will apply.
113. Where a student has defaulted on an instalment, after every reasonable effort has been made to secure payment, Finance will notify the student that their IT network accounts and ID cards will be temporarily disabled unless payment is received.
114. The student will be placed in sanctions and their record will be marked 'SANCTIONS'
115. During this period the student should not attend lectures, workshops or seminars either in person or remotely. Students will also be prevented from entering examination rooms during this period.
116. On payment of the debt (or upon agreement on a revised instalment plan being reached with Finance) IT and ID card access will be restored after 24 hours.
117. Where, after a period of 7 days in sanctions there has been no response from the student, Finance will inform the Academic Registry and the School to withdraw the student on the basis of non-payment of academic debt owed to the University.
118. Sanctions will be lifted once a student makes payment or once an agreement has been made with Finance to pay in instalments and shall remain lifted provided payments are made in accordance with the agreed schedule. However, where agreed payments are later missed, sanctions will be restored until such time as cleared funds are received. In such cases, Finance will reapply sanctions and advise the School accordingly.

Students leaving with a debt

119. If a student leaves their programme with an outstanding debt to the University, Finance will continue to pursue recovery of the debt. If not already done so, they will be referred to the University's external collection agency for further action, up to and including court action.
120. Students whose accounts are in the hands of an external debt collecting agency should correspond with that agency.
121. The University reserves the right to pass on any collection or legal charges they have incurred in the collection of any outstanding tuition fees or other charges to the student.

Legal action

122. The University may opt to take County Court legal action on any unpaid account. The student will be liable for any court costs associated with the legal process. If a County Court Judgment

is awarded against the student, this may affect their future ability to raise funds or enter into credit agreements.

123. The University may choose to enforce a Judgment.

Allocation of funds

124. If a student makes a partial payment in respect of an account, the sum paid will be allocated against the oldest outstanding transaction. Where that transaction is formally in dispute the amount will be set against the next oldest transaction.

Accommodation fees

125. The cost and the associated payment schedule are advertised and provided to students prior to signing their accommodation Licence Agreement as part of the online application process. Accommodation fees are payable in line with the accepted payment schedule, unless alternative arrangements are agreed by the Accommodation Office. A student's accommodation fees will not be reduced to take account of any periods when the student did not occupy the accommodation allocated to them.

126. Students accept the liability to pay the accommodation fees for the duration of their contract for accommodation, either in instalments or in one payment. Students can view their accounts at <https://epayment.bucks.ac.uk/student> and make payment online there or by bank transfer. All students (or parties paying on their behalf) should ensure that their student number and name accompany each payment.

127. It is the student's personal responsibility to ensure that the fees are paid on time. The student will be held accountable if the fees are not paid by a third party.

128. Non-payment of accommodation fees can result in the loss of accommodation, in which case the student will be charged damages, equivalent to the rent to the end of the licence period.

129. All students who withdraw from or interrupt their study at the University will be liable to pay their accommodation fees, on a daily pro-rata basis, from the start of their contract period to their leaving date plus any notice required by the terms of the Licence Agreement.

130. Students may be eligible for a refund if they have overpaid their accommodation fees or their liability ceases.

131. The Accommodation Office will confirm if a student is eligible for refund. All refunds are processed by Finance.

132. The University reserves the right to claim legal costs and judicial interest after default from students who fail to pay in accordance with any agreements made with the University.

Payment and debt procedures for commercial customers

Credit and contracts

Credit checking

133. Schools and departments should carry out a credit check on any company or individual where they feel it necessary to ensure the risk of debt to the University is minimised.

134. Conduct credit checks by one or more of the following methods you deem appropriate:

- taking up trade references;
- taking up bank references;
- obtaining a credit status report from a business information company;
- analysis of audited accounts.

Credit limits

135. Finance reserves the right to apply a credit limit should a customer's payment history or other information indicate that this is necessary.

Contracts

136. It is the responsibility of schools and departments to ensure that contracts are agreed at the appropriate level within the University.

137. To minimise the risk of debt, purchase orders should be received from the customer prior to the provision of goods or services.

Invoicing and credit notes

138. All goods supplied and services rendered must be accounted for through the University's accounting systems.

139. Income must be billed through the University's financial systems. Schools and departments are responsible for ensuring that invoices are created and issued via Business Connect. No other invoice must be produced.

140. Value Added Tax (VAT) will be added to invoices as appropriate. It is the University's responsibility to determine the correct VAT rate. Customers cannot ask for a particular rate to be applied.

141. Finance will authorise any credit notes via workflow on Business Connect.
142. Customers purchasing goods or services through our online store will receive an electronic VAT invoice at time of purchase. No other invoices for these goods/services will be issued.
143. Income received to our bank account which cannot be identified against an invoice may not be applied to the correct income codes. Finance should be fully informed of all sources of commercial income expected: research, grants and contracts, as well as income from the provision of goods and services where an invoice has not been issued. Email details to income@bnu.ac.uk.

Process for pursuing commercial debt

144. The University's standard credit terms are 30 days from date of invoicing for all commercial activity, unless otherwise stated in a separate contract.
145. Accounts not paid within the 30 days payment period (NOT student fees) are in default.
146. The following collection procedures will commence on accounts that remain unpaid:
 - When Finance representatives are pursuing debts, a series of overdue letters are issued to all customers. These are sent, by default sent by email and where this is not possible by post, or both. The usual timescale is
 - Letter 1 – 45 days from invoicing date.
 - Letter 2 – 75 days from invoicing date – confirming account in default.
 - Letter 3 – 105 days from invoicing date - final 'letter before action' notice.
 - This timescale may vary according to the information supplied to Finance.
 - Telephone or email follow up to the customer is undertaken as necessary.
 - Statements are issued to all customers on a regular basis.
 - Regular liaison is maintained with originating departments who provide assistance in resolving queries.
147. Where an alternative payment arrangement is in force and that customer fails to keep to the agreement, the account will immediately be in default.

Allocation of funds

148. If a partial payment is made in respect of an account, the sum paid will be allocated against the oldest outstanding transaction.

Account in default

149. If, after the procedures detailed above have been undertaken, payment is not forthcoming, the debt will be placed with an external debt collection agency 22 days after Letter 3 has been sent. There is a charge of at least 10% of the value of the amount outstanding, plus any VAT chargeable.
150. We have a statutory right under the Late Payment of Commercial Debts Regulations 2013 to add interest to the sum outstanding.

Legal action

151. The University may opt to take County Court legal action on any unpaid account. The customer will be liable for any court costs associated with the legal process. If a County Court Judgment is awarded against a customer this may affect their future ability to raise funds or enter into credit agreements.

How to pay

Option 1 – Direct transfer to bank

152. Payment may be made directly to the University's bank account. Bank details are printed on all invoices.

Barclays Bank PLC	Account No: 90344443	
High Street	Sort Code: 20-40-89	
High Wycombe	Swift Code: BARCGB22	
Bucks	IBAN	Number:
GB93BARC20408990344443		
HP11 2BG		

153. The invoice number, account number or student ID should be quoted as reference. Any bank charges must be covered by the payer.

Option 2 – On-line payment

154. Payment for short courses, conferences, events and some goods are available on-line through our online store at <http://store.bnu.ac.uk/>.
155. Payment of student fees can be made online via <http://bnu.ac.uk/epayments/> .

Option 3 – Cheques

156. Sterling cheques should be made payable to 'Buckinghamshire New University' and posted to:

The Finance Directorate OH4
Buckinghamshire New University
Queen Alexandra Road

High Wycombe
Bucks
HP11 2JZ

157. Please note the University is unable to accept euro-cheques.

Appendix 1 - Contacts

Contacts:

The **Student Hub** operates a service for students to discuss their financial accounts.

Telephone: 01494 603020

Email: Student.Centre@bnu.ac.uk

The Bucks Students' Union Advice Centre can provide information and advice on a wide range of financial issues including loans, debts, budgeting and benefits

Telephone: 01494 603016

Email: suadvice@bnu.ac.uk

Finance will be able to discuss your account by telephone, email or letter. All invoices, letters and sanction notices are issued by Finance.

Telephone: 01494 605083

Email: income@bnu.ac.uk

Appendix 2 - Table of collection actions and indicative sanctions schedule for students

The action taken may vary from the time period shown but will not be before the days specified. All dates and time periods are subject to change,

	Working Days (approx.)	Action	Responsibility	Comment/Action
1	Pre - enrolment	Admissions to check for DEBTOR flag on a student account.	Admissions, Finance, Academic Registry. Schools Administrators, Academic Staff	Contact Finance about the status of the account.
		Enrolment and re-enrolment documentation issued setting out requirements	Student Centre and School	Enrolment forms for students in debt should not be issued.
2	At an enrolment session	Check for DEBTOR flag. Does the student have a sponsorship form? Is the student SLC funded?	Student Records, Academic Registry, Student Centre and School	Students should be reminded that payment is due at enrolment. Sponsor funded students given time, usually two weeks, to supply other sponsorship notice. Students who, at enrolment, state that they have applied for a tuition fee loan should be given a slip giving them a date by which the SLC notification should be provided. Allow two weeks.
3	Day 0	Invoice created on system	Student Records Department	
4	14 days after enrolment	Invoices created for students who have not supplied SLC or other sponsorship evidence	Student Records Department	

5	Day 1	Invoice sent to personal email	System Generated	Invoice to be paid within 14 days.
6	Day 15	Letter 1	Finance	Reminder to student of due date. Particular reference to SLC / Sponsor funding notification required.
7	Day 29	Letter 2	Finance	Reminder Letter 2 Payment reminder to student that invoice is overdue.
8	Between Day 29 and 35	Calls, emails, other letters	Finance	

9	Day 36 up top	Letter 3 Reminder of amount due by e-mail	Finance	Reminder Letter 3 Payment reminder to student that invoice is overdue and that sanctions will be applied if payment is not made.
10	Day 42	Letter 4 – Sanctions Notice	Finance	Reminder Letter 4 Sanctions notice and payment reminder to student that invoice is overdue and that sanctions will be applied.
11	From Day 43	Sanctions applied - network access disabled	Finance	Sanctions will commence. Student account flagged DEBTSANCTION
12	Day 58	Debt referred to external collection agency	Finance	

Appendix 3 - Tuition fee payment dates

Tuition fee payment dates can be found at:

[Fees, Liability and Instalment Dates | Buckinghamshire New University \(bnu.ac.uk\)](#)

Appendix 4 - Flags on Student Account

DEBTOR	Debtor referred to Finance - Student is a debtor – NO automatic enrolment without first referring the matter and seeking confirmation from Finance that enrolment can continue.
DEBTSANCTION	Student under Level 1 Sanctions - Student's ID card, IT, Networks and library. Academics and School employees should also be mindful of this status.
DEBTLEGAL	DO NOT re-enrol - Student is a debtor and has legal charges. The account must be cleared in full, including all legal charges, for a new enrolment to be considered.

Appendix 5 - How to pay – instructions for students

Option 1 – On-line payment

The easiest and most secure method of paying your tuition fees is by logging on to the University's on-line secure payment portal.

The ePayments system enables you to pay the University for all the amounts owing for tuition and sign up to the instalment option by credit/debit card.

Simply click on <http://bnu.ac.uk/epayments/> . You will need to enter your Student Identification Number and your date of birth. Simply choose tuition and enter the amount, you will then be prompted to enter your debit or credit card details. You will be sent an email receipt for any payment made.

A parent or sponsor can also pay direct to this account. The only information required will be your unique student identification number and your date of birth.

Payment of debt and library charges

To pay outstanding fees, accommodation and other charges: <https://epayment.bnu.ac.uk/student>

To view your library account and make payment log on here: <https://epayment.bnu.ac.uk/library>

Option 2 – Direct transfer to bank

You can transfer of funds direct to our bank account or set up a standing order with your bank to pay on the instalment dates. Our bank details are:

Barclays Bank PLC
High Street
High Wycombe
Bucks
HP11 2BG

Account No: 90344443
Sort Code: 20-40-71
Swift Code: BARCGB22
IBAN Number: GB93BARC20407190344443

Please quote your student ID as reference

You may be able to set up a standing order with your bank to make the payments on the agreed instalment dates. It is your responsibility to ensure your bank pays the required amounts on the due dates (any bank charges must be covered by the student).

Appendix 6 - Calculation of fees refunds on withdrawal / interruption – worked examples

Example 1 – SLC funded student

The University matches the fees payment profile used by the SLC (25% in Term One, 25% in Term Two and 50% in Term Three) for calculation of the fee due at the point of withdrawal. The University will not charge fees during the cooling off period of 14 days.

Example 2 – UK student who is self-funded

Where the annual tuition fee is £9,250, the student will need to make payments of 34% or 33% (dependent on whether 1st / 2nd / 3rd instalment is being made) per term. If a student paying in three instalments withdraws between 14 days after Term 1 commences and the end of Term 1, they will not be refunded for the 1st instalment paid. If the student paid the tuition fee in full, they will be refunded 66% of the tuition fee.

If the student withdraws during Term 2 after full payment, they should be refunded 33% of the tuition fee.

No refund will be due if the student withdraws during Term 3.

Example 3 – Sponsored student who withdraws

The amount due from the student's sponsor (or amount to be refunded to the sponsor) follows Example 2 for UK/EU students.

If the student's sponsor withdraws funding, the student is liable for any outstanding fees and is treated as self-funding.

Appendix 7 - Equality Impact Assessment

An EqlA helps us to reach better evidenced outcomes first time. They analyse how all our work might impact differently on different people.

1. What is changing and why?				
The Payment and Debt Procedures for students and commercial customers are being consolidated into one single policy. Areas which may have been unclear in previous policies have been clarified and practices that are already in place operationally are being formalised.				
2. What do you know?				
By consolidating the previously separate policies the new policy will enable staff, students and commercial customers access to a single, clear policy .				
3. Assessing the impact				
	Could benefit	May adversely impact	What does this mean? <i>Impacts identified from what you know (actual and potential)</i>	What can you do? <i>Actions (or why no action is possible) to advance equality of opportunity, eliminate discrimination, and foster good relations</i>
a) How could this affect different ethnicities? <i>Including Gypsy, Roma, Traveller, Showmen and Boaters, migrants, refugees and asylum seekers.</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently between people of different ethnicities in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
b) How could this affect cisgender and transgender men and women (including maternity/pregnancy impact), as well as non-binary people?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently between cisgender or transgender people in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
c) How could this affect disabled people or carers? <i>Including neurodiversity,</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently disabled people or carers in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.

<i>invisible disabilities and mental health conditions.</i>				
d) How could this affect people from different faith groups?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently people from different faith groups in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
e) How could this affect people with different sexual orientations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently people with different sexual orientations in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
f) How could this affect different age groups or generations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently people of different age groups or generations in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
g) How could this affect those who are married or in a civil partnership?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently people who are married or in a civil partnership in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
h) How could this affect people from different backgrounds such as: socio-economic disadvantage, homeless, alcohol and/or substance misuse, people experiencing domestic and/or sexual violence, ex-armed forces, looked after children and care leavers.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently people from different backgrounds in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.
i) How could this affect people with multiple intersectional experiences?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This policy does not distinguish or impact differently people with multiple intersectional experiences in any way.	We remain open to feedback from stakeholder groups for possible amendments to the policy.

4. Overall outcome				
No major change needed <input checked="" type="checkbox"/>	Adjust approach <input type="checkbox"/>	Adverse impact but continue <input type="checkbox"/>	Stop and remove <input type="checkbox"/>	
5. Details of further actions needed				
I do not believe any further actions or changes to the proposed policy are needed as a result of this impact assessment.				
6. Arrangements for delivery and future monitoring				
The policy will be available on the University website and will be reviewed in line with the University policy review timetable.				
7. Completed by:	Simon Anderson	Financial Controller	Date	31/07/2022
8. Signed off by:	Trevor Gabriele	Chief Finance Officer	Date	31/07/2022



High Wycombe Campus
Queen Alexandra Road
High Wycombe
Buckinghamshire
HP11 2JZ

Aylesbury Campus
59 Walton Street
Aylesbury
Buckinghamshire
HP21 7QG

Uxbridge Campus
106 Oxford Road
Uxbridge
Middlesex
UB8 1NA

**BNU based at
Pinewood Studios**

Pinewood Studios
Pinewood Road
Iver Heath
Buckinghamshire
SL0 0NH

Missenden Abbey
London Road
Great Missenden
Buckinghamshire
HP16 0BD

Telephone: 01494 522 141

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