CREDIT CONTROL POLICY

University College Birmingham

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1: Introduction

This document sets out the terms and conditions for managing debt owed to University College Birmingham. The Credit Control Policy aims to ensure all income due is collected efficiently and effectively.

UCB is responsible for collecting income from a range of sources. The Credit Control Policy details the processes undertaken by the Credit Control team to reduce and manage Student (Tuition fee and Accommodation) and Commercial debts.

The document includes information on:

- When and how students are expected to pay
- University sanctions applied to collect income
- The steps students can take to mitigate actions from the university to recover outstanding debt
- Terms and conditions relating to student sponsors and commercial debtors

2: Statement of Principle and Ethics

In all dealings, the university treats debtors respectfully as business partners.
University College Birmingham is committed to handling all debtors fairly, ethically and sympathetically. Although debtors are required to pay invoices, fees and sundry charges, the university offers support, advice and flexible payment methods. Maintaining respect and dignity in the relationship hinges on debtors engaging with the finance team, committing to pay amounts due, and avoiding delays or lack of communication, which can lead to unnecessary escalation.

3. Student Tuition Fees

1. This section should be read in conjunction with UCB's Tuition Fees Payment and Refund Policy. All students enrolled in a programme of study at UCB are required to pay tuition fees for each academic year.
2. The fees for courses at University College Birmingham are available online here.
3. Students retain ultimate liability for payment of their tuition fees. If a sponsor fails to pay, the student is personally liable.
4. Students who formally withdraw may be required to pay a proportion of tuition fees, depending on the date formal notification is received by UCB. Details are available here.

1. University College Birmingham offers an Early Payment Discount (EPD) of £500 to students who pay their full tuition fees by the EPD date. Further information can be found here.

3.1 Methods of payment

1. Fees must be paid by the student, Student Finance Body or sponsor.
2. Payments can be made using the following method:

Flywire: https://payment.flywire.com/pay?recipient=UCW

Please ensure that the student ID or full name is used as the payment reference.
Any failed payments may result in the student being subject to UCB's debt collection procedures as described in Section 6.

4. Accommodation Fees

4.1 The contract

Students accepting University accommodation agree to comply with the terms and conditions of their residential contract.
If a student vacates accommodation before the end of the period, they remain personally liable for fees for the full period, unless exceptional circumstances apply. The decision to terminate is at UCB's discretion.

4.2 Usual payment terms

Invoices are raised as soon as possible after the student moves into university-managed accommodation. Early payment discount is available to students who pay accommodation costs in full by the EPD date. More information can be found here.
The following payment arrangements are available:

1. Payment in full upon acceptance of the accommodation offer
2. Monthly instalments via recurring card payment
3. Termly instalments via recurring card payment

4.3 Escalation for non-payment

1. Missed payments or instalments may result in immediate application of debt collection procedures. UCB may impose sanctions described in Section 6 if financial obligations are not met.
2. UCB may terminate the Accommodation Contract and begin legal proceedings to recover outstanding fees at any point during the academic year when fees are overdue.
3. Students in default of their accommodation contract are not eligible to apply for further accommodation with UCB.

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5. Sundry Charges

Any fees owed by students other than tuition or accommodation fees, including financial aid loans, must be settled within 30 days of the invoice date unless otherwise specified. Payment defaults will result in debt collection activity.

Debt recovery procedure includes:

1. Up to three reminder letters sent 30 and 60 days after the due date, with attempts to contact by telephone or email.
2. If invoices remain unpaid, UCB may refer the account to external debt recovery agents for legal action. Litigation proceedings will seek recovery of legal costs, court fees, and statutory interest if judgement is awarded.

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6. Credit Control Procedures and Sanctions for Students

1. Missed payments or instalments may result in debt collection procedures and sanctions.
2. UCB may withdraw offers or cancel accepted places if required payments are not made before enrolment. Students cannot graduate or receive certificates while debts are outstanding.
3. If anyone other than the student makes a payment, the student remains liable until cleared funds are received.
4. All fee obligations must be fulfilled before progression or graduation. UCB may withhold progression or graduation for non-payment.
5. If a student owes significant overdue debt and cannot pay, it is not in their best interest to continue studies and increase their debt load.
6. UCB can refer unpaid debts to external agencies if the student does not fulfil financial obligations or fails to engage. Recovery may involve legal processes, fees, and affect credit ratings. International students may have their student status cancelled, requiring them to fund visa costs or return to their home country.

6.1 Sanctions for non-payment.

UCB applies sanctions where students' default on payment terms, as specified on the university website (here for undergraduate, here for postgraduate) or in the accommodation contract. New international students must pay tuition fees in full before enrolment. Returning international students must pay 50% before enrolment, with the remainder due on two specified payment dates, information provided at enrolment or on the website.
The sanctions may be applied at different stages of the recovery cycle, imposing increasing penalties as the debt ages. UCB reserves the right to waive or postpone sanctions where students are actively engaging to arrange payment.

6.2 Halls of Residence Debtors.

Students with accommodation debts cannot return to halls of residence in future years until payment is made and debts are cleared. Debts will be pursued internally and via debt agencies until repaid. Deposits held will be offset against damages, charges or lost keys.

Sanctions	
Excluded / Required to leave	Excluded students attract the following sanctions: • Any sanctions as above • Cannot use or view any ITS services inc. portal or email • Visa implications for international students • Cannot reside in university accommodation • Cannot obtain certificate / transcript

6.3 Credit Control Procedures

For tuition fee debt, up to four reminder letters will be sent by email to the student's personal registered accounts. For accommodation debt, up to three reminder letters will be sent prior to an eviction notice. The tables below outline the stages when sanctions are applied. The reminders will happen anytime from the timelines stated in the below tables.

Table 1 – Tuition Fee Debtors

Level 1	First reminder - 14 days after the due date	No sanctions apply
Level 2	Second reminder – 28 days after the due date	Flag and Blocked ID
Level 3	Final reminder- 56 days after the due date	Refer to Finance Review * If no review, issue final warning before escalation. *This may lead to exclusion sanction.
Level 4	Legal letter	Refer to third-party debt agency

Level 3* - This reminder may not always result in Finance Review, depending on timing in the academic year.

Table 2 – Accommodation Debtors

Level 1	First reminder - 10 days after the due date	No sanctions apply
Level 2	Second reminder – 30 days after the due date	Flag ID as university debtor; Payments Team to make outbound calls to chase debt.
Level 3	Eviction Notice- 45 days after the due date	Refer to accommodation team to issue eviction notice if no resolution agreed.
Level 4	External Collections – 75 days +	Issue legal letter, grant 14 days for resolution, if no resolution, pass to debt collection agency.

1. Exceptional repayment plans may be arranged with the Credit Control team outside standard terms, based on exceptional circumstances. Failure to comply with agreed payment terms will terminate the arrangement and may lead to Level 3 and Level 4 sanctions.
2. Penalties remain in place until fees are settled in full and cleared funds are received by the University.
3. Accommodation debtors can have ID cards blocked to encourage contact. After interaction with the finance department, their ID card will be unblocked to allow continued activity as a student at University College Birmingham.

4. Chargebacks from student payments will result in the immediate block of their ID card until the chargeback amount has been paid. We will grant 28 days to resolve the issue before escalation.

6.4 Student Funding Advice

Students in financial difficulty should contact the University as soon as possible to avoid impact on their studies. Experienced staff are available for advice; the Course Leader should be contacted initially. Further financial support is available on the website here.
The Student Services Team can offer advice if a student is struggling financially. They can be contacted at FinancialSupport@ucb.ac.uk. The Health and Wellbeing team provides specialist support. More information is available here. Contact: wellbeing@ucb.ac.uk.

7. Sponsored Students

Enrolled students remain personally liable for fees until payment is received by UCB, even if sponsored.
If a sponsor fails to pay on time, actions are taken against the student personally.
Sponsored students are not eligible for tuition fee discounts, payment plans, or scholarships.

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7.1 Third Party Sponsor (other than Student Loans Company)

Where another sponsor (e.g. employer) contributes towards tuition fees, the student must provide the Finance department, at enrolment, with a signed and dated letter on official letterhead confirming:

- The student's full name and course name
- The academic year covered by sponsorship
- The exact value of tuition fees contributed
- The address for invoicing

1. Accounts are due 30 days after the invoice date.
2. If overdue, statements and/or at least two reminder letters are sent to the organisation 30 and 60 days after the due date. If payment is not received, UCB may invoice the student directly and apply Section 6 sanctions if the account remains outstanding.

7.2 Student Loans Company Sponsor

1. If students expect the Student Loans Company to pay a tuition fee loan but do not have approval at enrolment, they are responsible for ensuring payment by the published instalment dates. UCB will invoice the student directly until the loan is approved. Section 6 sanctions apply if the account remains outstanding.
2. If a student changes their mind after agreeing to a Tuition Fee Loan, they must pay the loan amount up to the latest point of liability back to the Student Loans Company. Students should read their funding package terms and conditions.
3. The processing and awarding of student finance is independent of UCB. Payments are made according to the student's agreement with the Student Loans Company.
4. If a student loses entitlement to all or part of their Tuition Fee Loan, payment responsibility reverts to the student. Section 6 sanctions apply for outstanding accounts.

8. Commercial Debt (Non-Student Debt)

The University's standard terms for external customers are payment within 30 days from the date of invoice.
The credit control team will send reminder letters if the account becomes overdue. Debt recovery procedure includes:

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1. Statements and up to three reminder letters sent 30, 60 and 90 days after the due date, with attempts to contact by telephone or email.
2. If invoices remain unpaid, UCB may refer the account to external debt recovery agents for legal action. Litigation will seek recovery of reasonable legal costs, court fees and statutory interest if judgement is awarded.

Queries on commercial debt should be directed to the Payments team by emailing payments@ucb.ac.uk or calling 0121 232 4016.