

## Your Accommodation Fees, Your Responsibilities



# Student Accommodation Fees: Payment and Debt Arrangements

Helping you with every step <u>2024/2025</u>

## **Introduction**

This document should be read in conjunction with your University Accommodation Licence Agreement (Contract) and supports information available on the University Accommodation webpages.

Payments are due for the whole period of the contract as specified in your licence. Most contracts are for at least 39 weeks. Students with a contract for Canterbury Christ Church accommodation who occupy their room late or leave early, remain liable to pay the full accommodation fees in accordance with your contract.

This document explains:

- How to pay your accommodation fees;
- What to do if you are having trouble paying them;
- Information relating to debts, sanctions and complaints.

The information provided in this document sets out your responsibilities in relation to your accommodation fees and supports the information in your Accommodation Licence Agreement.

If you are having trouble paying your accommodation fees, you should let us know, and seek help as soon as possible. The University wishes to support all its students and will be sympathetic and help where possible. However, in order to maintain quality of accommodation and to ensure fairness of treatment for all students, the University must act to recover debts.

#### Who to Contact

If you have any questions, please contact the Finance Department at the University:

Accounts Receivable Section Finance Department Canterbury Christ Church University North Holmes Road Canterbury CT1 1QU

Email:ar@canterbury.ac.ukTelephone:01227 924747

## How to pay your Accommodation fees - Full Year Licences up to 39 weeks

All students living in University accommodation have to pay in full or enter into an arrangement to pay in instalments **before** they move into their accommodation.

The University provides an online payment system which is an easy, flexible way of paying your accommodation fees by debit or credit card. Payments are made online and all information is held in a safe and secure environment.

## You must set up an arrangement to pay as part of the online acceptance of your accommodation offer.

There are two payment options from which you can chose:

- Paying your full accommodation fees before moving into your accommodation.
- Paying your accommodation fees in 3 instalments by debit or credit card.

If you are paying by instalments, you will need to provide a guarantor at the same time you accept the accommodation offer.

#### **Prepayment**

When you accept the accommodation offer, if you select to pay in instalments, you will need to pay an initial £115.00 pre-payment online. Your first instalment payment will be reduced to reflect the amount already paid.

#### Paying your Accommodation Fees in Full

If you pay your full accommodation fees for the whole year before the start of your accommodation licence we will give you £250.00 during the year in the form of a credit for University catering and Food Court Services. This will be credited to your University smartcard in 3 amounts: £100.00 in October, £100.00 in January & £50.00 in April.

#### Paying your Accommodation Fees by Instalments

You may choose to pay your accommodation fees in three instalments. Payments will be due on the following dates for 2024/25:

1st payment (new entrants) 1st payment (returning students)	23 <sup>rd</sup> September 2024 (35%) 30 <sup>th</sup> September 2024 (35%)
2nd payment (all students)	9 <sup>th</sup> January 2025 (35%)
3rd payment (all students)	24 <sup>th</sup> April 2025 (30%)

#### Payment method

The University accepts Visa and Mastercard debit and credit card payments.

## How to pay your Accommodation fees - Full Year Licences 51 weeks

Payment arrangements for 51 week licences are in line with licences up to 40 weeks for Prepayment and Paying your Fees in Full.

For paying your 51 week licence in instalments, the following dates will apply:

#### Paying your Accommodation Fees by Instalments – 51 week licences

You may choose to pay your accommodation fees in four instalments. Payments will be due on the following dates for 2024/25:

1st payment (new entrants) 1st payment (returning students)	23 <sup>rd</sup> September 2024 (30%) 30 <sup>th</sup> September 2024 (30%)
2nd payment (all students)	9 <sup>th</sup> January 2025 (30%)
3rd payment (all students)	24 <sup>th</sup> April 2025 (20%)
4 <sup>th</sup> payment (all students)	9 <sup>th</sup> June 2025 (20%)

#### Payment method

The University accepts Visa and Mastercard debit and credit card payments.

## How to pay your Accommodation fees - Short Term Licences / Homestay

If you are on a short course or have a short-term accommodation licence (under 14 weeks), you will have to pay all your fees upfront before you move in, (or in two instalments if your licence is between 14 and 30 weeks). Dates and details will be provided in your individual offer.

You must set up an arrangement to pay as part of the online acceptance of your accommodation offer.

#### Pre-Payment

Students who are eligible to pay in instalments will need to make a pre-payment of £115.00 towards their accommodation fees when accepting their University Accommodation Licence Agreement.

#### Paying your Accommodation Fees by Instalments

If you are eligible to pay in instalments, the instalment options available to you will be displayed when you accept your accommodation licence online.

#### Payment method

The University accepts Visa and Mastercard debit and credit card payments.

## **Additional Charges – All Licence Agreements**

There may also be additional charges added to your account which you have to pay for if you are in breach of your licence agreement or Homestay agreement, such as covering smoke detectors or lost keys. Additional charges can also be added for works needed at the end of the licence for student damage or neglect, including cleaning. These must also be paid under the terms of the licence agreement and terms set out in this document.

# What happens if you have trouble paying your fees

Regardless of what type of Accommodation Agreement you have accepted, if you are having trouble paying your accommodation fees, or any additional charges, you should contact the Finance Department as soon as possible in the first instance so that the Finance team are aware, and your particular circumstances can be discussed with you.

You may also want to speak to the Student Wellbeing team regarding possible financial support options that might be available (<u>https://www.canterbury.ac.uk/our-</u> <u>students/campaigns/student-wellbeing-services</u>), or the Accommodation Office team regarding moving to possible alternative accommodation that may be cheaper.

#### What happens if any payments are late?

#### **Reminder Letter 1:**

If accommodation fees are not paid on time, or you default on a payment, or there is no arrangement to pay in place, the University Finance Department will send you an initial reminder letter to both your University and personal email addresses.

The University may also contact you by email or telephone to offer the opportunity to discuss payments.

Payment of your Accommodation Fees is a condition of your Licence Agreement and if you default on a payment the Accommodation Office will also be made aware that you are in breach of your Licence Agreement.

#### **Reminder Letter 2:**

If your accommodation fees remain unpaid, or you default on a payment, or there is no arrangement to pay put in place, the Finance **Department will** send you a second reminder letter to both your **University and** personal email addresses. Your **Guarantor will also** be sent a copy of this letter via email.

At this stage you may also be asked to meet with the University Accommodation Office to explain why you have not paid your accommodation fees and to discuss options that might be available to you regarding your Licence

#### Final Reminder Letter 3:

If your accommodation fees continue to remain unpaid, or you default on a payment, or there is no arrangement to pay put in place, the Finance Department will send you a final reminder letter to both your University and personal email addresses. Your Guarantor will also be sent a copy of this letter via email.

At this stage the University will also advise you that a <u>Notice</u> to <u>Quit</u> the University accommodation may be sent to you if you or your Guarantor fail to make payment. This would give you 28 days notice to leave the University accommodation.

#### Further contact if your Accommodation Fees remain outstanding

If you are not required to have a Guarantor for your Licence Agreement, we will continue to contact you regarding your accommodation fees, via email and / or phone. If your accommodation fees continue to remain outstanding, a Notice to Quit the University accommodation may be sent to you. This would give you 28 days notice to leave the University accommodation unless payment is made in full.

#### Contact with your Guarantor

If you are required to have a Guarantor for your Licence Agreement, and your accommodation fees continue to remain unpaid after the 3 reminder letters have been sent, or you default on a payment, or there is no arrangement to pay put in place, the Finance Department will send a letter directly to your Guarantor to ask them to pay the fees on your behalf.

The University may issue a Notice to Quit the University accommodation if you or your Guarantor fail to make the required payment and your accommodation fees remain outstanding. This would give you 28 days notice to leave the University accommodation unless payment is made.

#### Sanctions for non-payment of Accommodation Fees

The University reviews all outstanding accommodation fee debts on a regular basis.

If you do not respond to reminder letters or other contact by the University, or there is no agreed arrangement in place for payment, it is possible that you would have to leave your accommodation.

A Notice to Quit your accommodation could be sent to you as set out above. Notice to Quit letters can be sent to you at your term time address or last known home address. The Notice to Quit gives you 28 days to make full payment or set up an appropriate payment arrangement.

Legal action could also be taken to recover accommodation fee debts and you would have to pay any associated costs (debt-recovery fees).

You should note that if we take court action for non-payment of accommodation fees, and you have to leave your accommodation, we can still charge you for all the charges due to the end of the licence.

Legal action could result in a money judgement order which is a County Court Judgment against you which could seriously affect your credit rating and your future ability to get a mortgage, credit card, bank account or enter into an accommodation contract.

If you have outstanding accommodation fees at the end of the academic year or when your Licence Agreement ends, and there are no agreed arrangements for payment in place, you will be required to discuss options for payment of the debt with the University's Finance department. You will continue to receive reminders from the University until a payment agreement has been made.

Accommodation offers for returning students with an existing rent debt will only be made on the basis that the debt is cleared before signing the Agreement or moving into the room. We cannot offer students accommodation in future years, or for summer periods, if any payments remain outstanding.

### Withdrawing From Your Accommodation (Full Year and Short Term Licences)

If you wish to be released early from your University accommodation you will need to contact the Accommodation Office team. You have signed a legal licence agreement which is a contract for a set period. Early release will be dependent on the terms and conditions of your Licence Agreement.

## <u>Withdrawing From Your Accommodation</u> (Homestay)

If you wish to be released early from your Homestay accommodation you will need to let the Accommodation Office team know. Early release will be dependent on the terms and conditions of your Homestay Agreement.

## **Complaints and Appeals Process**

This section sets out the complaints and appeals process relating to the University's procedures in relation to student debt.

If you make a complaint or appeal during the credit control process, we will investigate in line with the procedures. However, we may continue with any action including serving a Notice to Quit or applying to court within any part of the process.

Wherever possible, the University will seek to resolve any difficulties informally, at the level at which the matter arose. In relation to the student debt procedures, you should start by discussing anything relating to the procedures with the Finance Department.

If the issue cannot be resolved informally with the Finance Department, you may make a formal complaint using the University's Student Complaints Procedure. Details of this procedure and how to make a complaint if you are dissatisfied with the University's teaching-related or service-related provision can be found on the following webpages:

https://www.canterbury.ac.uk/news/new-procedures-for-student-complaints-academicappeals-and-non-academic-misconduct-cases

https://www.canterbury.ac.uk/our-students/ug-current/student-voice/complaints

If your appeal or complaint relates to your University Accommodation itself, then you should use the Accommodation Complaints Procedure which can be found here: <u>https://www.canterbury.ac.uk/asset-library/policy-zone/Accommodation-Complaints-</u> <u>Procedure-student.pdf</u>