

DIRECT DEBIT (7 INSTALMENTS) OPTION

The Direct Debit Guarantee;

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit, our University will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request our University to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by our University or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.*
- If you receive a refund you are not entitled to, you must pay it back when our University asks you to.
- You can cancel your Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

*You can exercise your rights under the Direct Debit Guarantee by contacting your bank as soon as you realise there is a problem.

The Basics; this scheme allows payment of course fees for the year in 7 instalments, 6 of which are taken by direct debit, and spreads payments through a large part of the academic year. There is no additional charge as long as all the terms are met.

Available to; self-financing students who are *not* classed as 'overseas' for the purpose of fee charging and who have to pay £395 or more for the year.

Not available to; all students who *are* classed as 'overseas' for the purpose of fee charging; students whose contribution to their fees is under £395; students' sponsors.

Scheme pre-requisites;

- 1) You must have a UK bank account from which Direct Debits can be taken. (Savings accounts do not normally allow for Direct Debit; if in doubt, check with your bank).
- 2) Your studies for which you are paying must last for at least the duration of a standard academic year.
- 3) Your contribution towards your fees for the year must be at least £395.
- 4) You must make a qualifying payment by no later than the official start date for your course / course stage.

Scheme terms and details;

- 1) You must make a qualifying payment by means other than Direct Debit of a minimum of 15% of your contribution for the year by no later than the official start date of your course / course stage in each new academic year (see our section on accepted [methods of payment](#)).
- 2) You will be required to provide your bank details in order that our University can set up a Direct Debit with your bank. This is necessary even if you have been on a previous Direct Debit payment scheme with our University or have already provided the same details for accommodation payments. You can provide your bank details for Direct Debit through our University's Online Welcome & Registration facility or alternatively download a [Direct Debit Instruction](#), complete it and post or hand it in in person to us at the address on the form.
- 3) The remaining balance of your fees will be taken by Direct Debit in 6 further equal monthly instalments.
- 4) These instalments run from November to April for students whose course commences in Semester 1 and from March to August if your course commences at the start of Semester 2.*
- 5) All instalments are taken usually on the 28th or next working day of the applicable months; see the illustrative examples below.
- 6) You should ensure the appropriate sum is available in your nominated account in good time for the appropriate collection date; your bank can offer further guidance on this if needed.
- 7) Extensions beyond the instalment due dates are not permitted.
- 8) The University will levy a **charge of £25** for any payment not honoured on this scheme.
- 9) It is the student's responsibility to ensure that accurate bank details have been received by our University and should ensure that the appropriate and expected amounts are being deducted from their account on the stated dates. If they are not you should contact our University's [Incomes Office](#) immediately.
- 10) Our University reserves the right to remove from the scheme any student who fails to meet the terms described above and render any fee balance payable immediately.

Scheme Illustrative Examples

Semester 1 Starters*

Example fee; £9250.00

Qualifying payment (Instalment 1);
£1387.50 minimum (not by Direct Debit)

Made by; no later than the official start date for your course / course stage

Instalment 2; 28/11/19 £1310.41

Instalment 3; 30/12/19 £1310.41

Instalment 4; 28/01/20 £1310.42

Instalment 5; 28/02/20 £1310.42

Instalment 6; 30/03/20 £1310.42

Instalment 7; 28/04/20 £1310.42

Semester 2 Starters*

Example fee £9250.00

Qualifying payment; (Instalment 1);
£1387.50 minimum (not by Direct Debit)

Made by; no later than the official start date for your course / course stage

Instalment 2; 30/03/20 £1310.41

Instalment 3; 28/04/20 £1310.41

Instalment 4; 28/05/20 £1310.42

Instalment 5; 29/06/20 £1310.42

Instalment 6; 28/07/20 £1310.42

Instalment 7; 28/08/20 £1310.42

**The key dates in the above illustrative examples cover most of our students, whose studies commence at or near the start of Semester 1 or 2. Some courses and research programmes have what we class as non-standard start dates; this payment scheme is still available to students on these courses or programmes of study – subject to the same criteria set out above. For applicable payment dates please contact the Incomes Office or email us at incomes@leedsbeckett.ac.uk.*

Additional information

- Invoices are *not* issued for the qualifying payment. You will either be presented with the appropriate fee information via our Online Welcome & Registration facility or you may need to determine for yourself the amount you need to pay to qualify for entry onto the scheme.
- Opting onto this scheme indicates your acceptance of the terms and conditions outlined.