Finance Handbook

Academic Year
2018-2019
### Tuition Fees

#### Postgraduate Taught (PGT) Standard Programme (90 ECTS)

<table>
<thead>
<tr>
<th></th>
<th>Home/EU</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-time</td>
<td>Part-time</td>
</tr>
<tr>
<td>Academic Year 2018/2019</td>
<td>€17,960</td>
<td>€8,980</td>
</tr>
</tbody>
</table>

#### Postgraduate Taught (PGT) Extended Programme (120 ECTS)

<table>
<thead>
<tr>
<th></th>
<th>Home/EU</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-time</td>
<td>Part-time</td>
</tr>
<tr>
<td>Academic Year 2018/2019</td>
<td>€25,560</td>
<td>€12,780</td>
</tr>
</tbody>
</table>

#### Individual Module

<table>
<thead>
<tr>
<th></th>
<th>Home/EU</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Year 2018/2019</td>
<td>€2,560</td>
<td>€2,560</td>
</tr>
</tbody>
</table>

#### Postgraduate Research (PGR) Programmes

<table>
<thead>
<tr>
<th></th>
<th>Home/EU</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-time</td>
<td>Part-time</td>
</tr>
<tr>
<td>Academic Year 2018/2019</td>
<td>€9,420</td>
<td>€4,710</td>
</tr>
<tr>
<td>Monthly Fee for Extension Year</td>
<td>€97</td>
<td>€97</td>
</tr>
</tbody>
</table>

#### Split-Site Option

These fees apply to those students wishing to undertake their taught programme in Brussels and Canterbury.

<table>
<thead>
<tr>
<th></th>
<th>Home/EU</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-time</td>
<td>Part-time</td>
</tr>
<tr>
<td>Standard Programme</td>
<td>€12,320</td>
<td>€6,160</td>
</tr>
<tr>
<td>Extended Programme (2 taught terms in Brussels; 1 taught term in Canterbury)</td>
<td>€19,980</td>
<td>€9,990</td>
</tr>
<tr>
<td>Extended Programme (1 taught term in Brussels; 2 taught terms in Canterbury)</td>
<td>€14,180</td>
<td>€7,090</td>
</tr>
</tbody>
</table>

#### Part-time Students

The tuition fee for part-time students is half of the full-time fee in the same year of study. Therefore, if the full-time tuition fee increases this increase will be reflected in the part-time tuition fee for that second year.
Payment

All tuition fees are to be paid in full before the start of each academic year (or course) unless terms have otherwise been agreed with the University. Details of alternative payment options (deferred payments) can be found on page 4.

The payment deadline for programmes or modules starting in September 2018 is 7 Sep 2018 and for those starting in January 2019 it is 7 Jan 2019.
Those paying in full and whose payments are received into the University’s bank account by these dates are entitled to a 2% discount and should therefore pay the amount less the discount, as shown below:

<table>
<thead>
<tr>
<th>Study Mode</th>
<th>Tuition Fee</th>
<th>Less discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time Postgraduate Taught - Standard</td>
<td>€17,960</td>
<td>€17,600</td>
</tr>
<tr>
<td>Part-time Postgraduate Taught - Standard</td>
<td>€8,980</td>
<td>€8,800</td>
</tr>
<tr>
<td>Full-time Postgraduate Taught - Extended</td>
<td>€25,560</td>
<td>€25,048</td>
</tr>
<tr>
<td>Part-time Postgraduate Taught - Extended</td>
<td>€12,780</td>
<td>€12,524</td>
</tr>
<tr>
<td>Full-time Postgraduate Research</td>
<td>€9,420</td>
<td>€9,231</td>
</tr>
<tr>
<td>Part-time Postgraduate Research</td>
<td>€4,710</td>
<td>€4,615</td>
</tr>
</tbody>
</table>

There is no discount for individual modules.

The University accepts the following payment methods:

- Bank transfer
- Credit card

The University does NOT accept cash payments.

Bank Transfer
The University’s bank details are: IBAN - BE 31 37 51 00 71 27 55 BIC - BB RU BE BB

When paying by bank transfer, please ensure that you mention clearly the name and student number of the student whose account is to be credited in the relevant memo section. Please note that international transfers may incur bank charges and that your account will be credited with the amount received by the University, net of any wiring or transfer fees. It is your responsibility to ensure that the correct amount arrives in the University’s account.

Additional details that may be required to make a transfer are:
Account name: University of Kent’s BSIS
Bank: ING Bank, Pleinlaan 2, 1050 Brussels, Belgium (Tel: +322 626 9890)

Visa or MasterCard
Credit card payments can be made in person at the Student Administration Office or by calling +322 641 1721. Please note that regardless the card’s available credit, substantial payments from foreign cards to a Belgian account may require pre-clearance with your card company. Please have available both the number and name of the student whose account you wish to credit as well as the amount that you wish to pay.

Invoices and Payment Statements
Tuition fees invoices and payment statements can be sent to the student’s Kent email address but only on request by email to eurofin@kent.ac.uk.
Deferred Payments

Students who have set up a SEPA Direct Debit are able to pay their fees in instalments. However, this payment method does not attract the 2% discount.

SEPA Direct Debit is only available to students with a European bank account following submission of the enclosed SEPA form (see enclosed) to the Finance Office (or to eurofin@kent.ac.uk) before 23 Aug 2018 for September 2018 students and before 3 Dec 2018 for January 2019 students. A list of countries where SEPA Direct Debit can be found here: SEPA Direct Debit Countries. Please note that bank accounts who do not use a EURO currency need special authorisation for Euro payments to be executed. Please ask this authorisation to your bank as soon as you have sent over your SEPA form.

Those on the Postgraduate Taught (PGT) Standard programmes and the Postgraduate Research (PGR) programmes may pay in three instalments, whilst those on the Postgraduate Taught (PGT) Extended programme may pay in five instalments as illustrated below.

### PGT Standard programmes and PGR programmes

<table>
<thead>
<tr>
<th>Study Mode</th>
<th>Tuition Fee</th>
<th>Sep 2018 Students</th>
<th>Jan 2019 Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>7 Sep 2018</td>
<td>7Dec 2018</td>
</tr>
<tr>
<td>PGT Standard – Full-time</td>
<td>€17,960</td>
<td>€5,987</td>
<td>€5,987</td>
</tr>
<tr>
<td>PGT Standard – Part-time</td>
<td>€8,980</td>
<td>€2,994</td>
<td>€2,993</td>
</tr>
<tr>
<td>PGR – Full-time</td>
<td>€9,420</td>
<td>€3,140</td>
<td>€3,140</td>
</tr>
<tr>
<td>PGR – Part-time</td>
<td>€4,710</td>
<td>€1,570</td>
<td>€1,570</td>
</tr>
</tbody>
</table>

### PGT Extended programmes

<table>
<thead>
<tr>
<th>Study Mode</th>
<th>Tuition Fee</th>
<th>Sep 2018 Students</th>
<th>Jan 2019 Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sep 2018 students</td>
<td></td>
<td>€25,560</td>
<td>€5,112</td>
</tr>
<tr>
<td>PGT Extended – Full-time</td>
<td>€12,780</td>
<td>€2,556</td>
<td>€2,556</td>
</tr>
<tr>
<td>PGT Extended – Part-time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jan 2019 students</td>
<td></td>
<td>7 Jan 2019</td>
<td>7 Apr 2019</td>
</tr>
</tbody>
</table>

Students without a European bank account and who wish to take advantage of deferred payments may pay the first instalment into the university’s bank account by 7 Sep 2018 (for September students) or 7 Jan 2019 (for January students). Once they arrive in Belgium, students can open a European bank account and then submit a completed and signed SEPA Direct Debit mandate form for the remainder of their payments. The mandate should arrive at the finance office or at eurofin@kent.ac.uk by 1 Oct 2018 for September 2018 students and by 1 Feb 2019 for January 2019 students.

Failure to do so will require the remaining tuition fee to be paid by 31 Oct 2018 for September 2018 students and by 28 Feb 2019 for January 2019 students, that’s if the student is not to be withdrawn. We recommend that students allow adequate time for international funds transfers and that they check with their bank to ensure that the total amount will be available on the payment date.

Students who wish to take advantage of deferent payments and that are unable to meet the above conditions are invited to contact the Finance Office on +32 2 641 1721 or at eurofin@kent.ac.uk.
US Federal Loans

Tuition fee payments for those in receipt of US Federal Loans will be removed from loan disbursements. Those on the Postgraduate Taught (PGT) Standard programmes and the Postgraduate Research (PGR) programmes will pay in three instalments (Sep 18 students) or two instalments (Jan 19 students), whilst those on the Postgraduate Taught (PGT) Extended programme may pay in five instalments as illustrated below.

PGT Standard programmes and PGR programmes

<table>
<thead>
<tr>
<th>Study Mode</th>
<th>Tuition Fee</th>
<th>Sep 2018 Students</th>
<th>Jan 2019 Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st payment</td>
<td>2nd payment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Oct 18</td>
<td>Jan 19</td>
</tr>
<tr>
<td>PGT Standard – Full-time</td>
<td>€17,960</td>
<td>€5,987</td>
<td>€5,987</td>
</tr>
<tr>
<td>PGR – Full-time</td>
<td>€9,420</td>
<td>€3,140</td>
<td>€3,140</td>
</tr>
</tbody>
</table>

PGT Extended programmes

<table>
<thead>
<tr>
<th></th>
<th>Tuition Fee</th>
<th>1st payment</th>
<th>2nd payment</th>
<th>3rd payment</th>
<th>4th payment</th>
<th>5th payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Oct 18</td>
<td>Jan 19</td>
<td>Apr 19</td>
<td>Oct 19</td>
<td>Jan 20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>€5,987</td>
<td>€5,987</td>
<td>€5,986</td>
<td>€3,800</td>
<td>€3,800</td>
</tr>
<tr>
<td>Sep 2018 students</td>
<td>€25,560</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>€8,980</td>
<td>€8,980</td>
<td>€2,534</td>
<td>€2,533</td>
<td>€2,533</td>
</tr>
<tr>
<td>Jan 2019 students</td>
<td>€25,560</td>
<td>Jan 19</td>
<td>Apr 19</td>
<td>Oct 19</td>
<td>Jan 20</td>
<td>Apr 20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>€8,980</td>
<td>€8,980</td>
<td>€2,533</td>
<td>€2533</td>
<td></td>
</tr>
</tbody>
</table>

All student loans are handled by the University’s Foreign Loans Office on the Kent campus and it is to them that all questions, concerns and queries should be addressed (foreignloans@kent.ac.uk or fax: +44 1227 82 70 77). Once a loan has been authorised students will receive an email from Foreign Loans detailing the total amount loaned and the disbursement dates.

Students must complete a Bankers Automated Clearing System (BACS) form (see enclosed) and return it the European Centres Finance Office for onward transmission to Foreign Loans by 1 Oct 2018 for September 2018 students and by 1 Feb 2019 for January 2019 students. Only after this is received may the loan be drawn down.

The USD loan is converted to EUR by Western Union at the market rate on the day that the money is drawn down from the lender. The University will remove part of the tuition fee as indicated above and the remaining balance (in euros) will then be transferred into the student’s European Bank account.
**BACS PAYMENT**

(To be completed and returned to the European Centres Finance Office for onward transmission to Foreign Loans)

### Student Details

<table>
<thead>
<tr>
<th>Surname</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td>Student Number</td>
<td></td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
</tr>
<tr>
<td>Academic School</td>
<td><strong>University of Kent, Brussels School of International Studies</strong></td>
</tr>
</tbody>
</table>

### Bank Details

<table>
<thead>
<tr>
<th>Bank Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account Number</td>
<td></td>
</tr>
<tr>
<td>IBAN Number</td>
<td></td>
</tr>
<tr>
<td>BIC/SWIFT</td>
<td></td>
</tr>
<tr>
<td>Additional Banking Details</td>
<td></td>
</tr>
</tbody>
</table>

I confirm that these are my correct bank details and I authorise the Income Accountant to deduct tuition fees and accommodation charges from my federal and private student loans and credit the remaining funds to this account.

<table>
<thead>
<tr>
<th>Signature</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>
Annexe 1: SEPA Direct Debit Mandate

By signing this mandate form, you authorise (A) the Creditor to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from the Creditor. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights regarding this mandate are explained in a statement that you can obtain from your bank. All fields are mandatory.

Mandate Identification (To be completed by the Creditor)

<table>
<thead>
<tr>
<th>Mandate reference: (Maximum 35 characters)</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________________________________________</td>
</tr>
</tbody>
</table>

| In respect of the contract: |
|______________________________|

<table>
<thead>
<tr>
<th>Type of Payment:</th>
<th>☐ recurrent</th>
<th>☐ one-off</th>
</tr>
</thead>
<tbody>
<tr>
<td>(can be used more than once)</td>
<td>(can only be used once)</td>
<td></td>
</tr>
</tbody>
</table>

Debtor Identification (To be completed by the Debtor)

| Name: | ______________________________________|
|-------|____________________________________|
| (maximum 70 characters) | |

| Address: | ______________________________________|
|---------|____________________________________|
| (maximum 70 characters) | |

<table>
<thead>
<tr>
<th>Postcode:</th>
<th>City:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Country: | ______________________________________|
|----------|____________________________________|
| (You can find your IBAN Number and BIC as info on the paper statements) | |

| Account number (IBAN): | ______________________________________|
|------------------------|____________________________________|
| Your bank BIC: | ______________________________________|
| (BIC, maximum 11 characters, not mandatory in Belgium) | |

<table>
<thead>
<tr>
<th>Date:</th>
<th>___ / ___ / ______</th>
<th>Place:</th>
<th>__________________</th>
<th>Name:</th>
<th>__________________</th>
</tr>
</thead>
</table>

Signature¹

¹ The debtor must send this mandate to the creditor.
Terms and Conditions

Failure to meet any of the payment deadlines detailed in this handbook for any reason (including failure to allow adequate time for international funds transfers, credit card difficulties, etc.) will result in an automatic late payment fee of €100 being added to the total outstanding at the end of the month your payment was due. A charge of 1.5% per month will then be calculated on the total balance outstanding beginning 30 days after the initial charge was incurred. In addition, and in accordance with University of Kent Regulations, your registration status may be reviewed if payment is not received on time.

Additional Charges
The following fees may also be charged where appropriate:

<table>
<thead>
<tr>
<th>Late Enrolment or Module Registration</th>
<th>The fee for failure to register for all modules by the deadline published in each term is €50.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lost Student ID Card</td>
<td>The fee for replacing a lost student ID card is €20.</td>
</tr>
<tr>
<td>Late Payment</td>
<td>The charge for late payment is €100. 30 days after the late payment charge has been levied, and in the event that no new payment plan has been agreed, an additional monthly interest charge of 1.5% will be charged on any outstanding balance.</td>
</tr>
</tbody>
</table>