



Debtors protocol academic year 2023-2024 Starting September 1st, 2023

Regarding the policy about outstanding claims Rotterdam University of Applied Sciences does not accept students with outstanding claims at the school. For example the tuition fee, the emergency fund ('noodfondslening') that has not been paid yet or the additional costs that are made by the debt collector agency.

Tuition fee

Please note: it is not possible to change the number of collection terms and / or your bank account number after confirming the digital authorisation. Consider carefully how you want to arrange the payment for the entire academic year 2023-2024.

Payment in full

The owed tuition fee will be collected in full from a bank account that is submitted by the student. The collection of the tuition fee amount will take place around September 25th, 2023. For this payment option we will not charge any administration fee.

Payment in 5 instalments

The owed tuition fee will be collected in **5 instalments** from a bank account that is submitted by the student. When paying in instalments, the first instalment amount will be increased by a one-off administration fee of € 24.00. The collections will take place around:

September 25th, 2023
November 25th, 2023
January 25th, 2024
March 25th, 2024
May 25th, 2024

The number of instalments in which the tuition fee will be collected depends on the date of receipt and processing of the request for enrolment.

Payment in 10 instalments

Tuition fee amounts from € 3.000,00 the collection will be collected in 10 instalments (only if there is chosen to pay instalments).

The owed tuition fee will be collected in **10 instalments** from a bank account that is submitted by the student. When paying in instalments, the first instalment amount will be increased by a one-off administration fee of € 24.00. The collections will take place around:

September 25th, 2023	February 25th, 2024
October 25th, 2023	March 25th, 2024
November 25th, 2023	April 25th, 2024
December 25th, 2023	May 25th, 2024
January 25th, 2024	June 25th, 2024

The number of instalments in which the tuition fee can be collected depends on the date of receipt and processing of the request for enrolment.

1. If there are any problems with the collection of an instalment on the agreed date (or the bank account holder withdraws the collection of an instalment) then:

- The student will receive an e-mail with a payment link (iDEAL) in order to pay the instalment could not be collected within 7 days (without additional costs) that. On the 5th day the student will receive a reminder to pay the instalment with this payment link. Please note: If a student declines the transaction, there is a possibility that the student will not receive an email with a payment link. You will receive this email/ these emails from the email address NOREPLY@simba.hr.nl , so this is not a phishing message but a legal message sent from team Debiteuren of Rotterdam University of Applied Sciences.

Please note: if you have cancelled an instalment yourself, there is a chance that you will not receive an email with a payment link. After the cancellation you will receive a pre-collection letter.

The reasons for the declined transaction can be:

- Insufficient funds: we cannot collect if there is insufficient funds.
- Collection blockade: it is possible that the bank account is partially blocked for (some) collections. This means that it is blocked for particular collections. For example, telephone charges and insurances will be collected but the tuition fee will not. If this is the case the bank account holder will have to contact his/her bank.
- Wrong bank account number: it is possible that the student accidentally has submitted a wrong bank account number (for example the bank account number of someone else). The student must verify the payment details in Studielink. If there are details that must be changed, the student can send an e-mail to collegegeld@hr.nl.
- Cancelled bank account number: if the bank account number that the student has submitted is cancelled because the bank account holder switched to another bank, then the bank account holder must arrange this by means of the transfer service ('overstapservice').

If the student does not know the reason of the declined transaction the student can send an e-mail to collegegeld@hr.nl

2. If the instalment remains unpaid after the payment link (iDEAL) then:

- the student will receive a pre-collection letter from our collection agency GGN debt collector agency to pay the instalment(s) which could not be collected without additional costs within 14 days (after receiving the letter).

3. If the outstanding amount remains unpaid after those 14 days then:

- the debt (collection) process will be started. We will hand over the outstanding claim to GGN debt collector agency and all additional costs and interest will be at the expenses of the student.
- the student will be summoned twice by GGN to pay the outstanding claim. If the student does not take any action, further measures will be taken by GGN.
- The student has a few weeks to arrange a payment arrangement with GGN. The payment arrangements (that the student will settle) have a termination date of August 1st , 2024 at the latest. The outstanding claim(s) including interest and bailiff costs must be paid in full before this date.

4. If the student does not pay the outstanding claim(s)* before August 1st, 2024 to GGN debt collector agency, then there is a chance that he/she cannot re-enrol for academic year 2024-2025. His/her enrolment will be terminated on August 31st, 2024 and as from September 1st, 2024 he/she:

- cannot take exams
- will not have the possibility to graduate
- can no longer use the facilities of Rotterdam University of Applied Sciences
- will no longer have access to the network of Rotterdam University of Applied Sciences
- are no longer eligible for a possible student grant
- diploma/ first year certificate will not be granted to the student

* Please note: a payment settlement is not enough to arrange the (re-)enrolment for the new academic year. The interest and bailiff costs must be paid in full as well.

5. If the student does pay the outstanding claim(s) before August 1st, 2024 to GGN debt collector agency then he/she will be able to re-enrol for academic year 2024-2025 in time. If the student can arrange the re-enrolment and the payment of the tuition fee for the new academic year in time, he/she will be enrolled as from September 1st, 2024 and:

- can take exams
- has the possibility to graduate
- can use the facilities of Rotterdam University of Applied Sciences
- is eligible for a possible student grant (DUO will determine if the student is (still) eligible for a student grant)
- the diploma/ first-year certificate will be granted to the student

As a rule, has the student until **August 31st, 2024** to pay the outstanding claim(s) (including the additional interest and bailiff costs). Because the payment must be processed by both GGN debt collector agency and Rotterdam University of Applied Sciences, the student must take into account that the processing time can take longer. If the outstanding claims have not been paid in full before **August 1st, 2024**, there is a risk that the student cannot arrange his/her (re-)enrolment for academic 2024-2025 in time. As a result of this the student will not be enrolled for academic year 2024-2025.

After the full payment of the outstanding claims, the student can arrange his/her (re-)enrolment until **August 31st, 2024** for academic year 2024-2025.

Without the (full) payment, the additional interest and bailiff costs will still be effective. Applying for any other academic year is only possible when there are no outstanding claims.

Our accounts department uses the collection system of the Bailiffs Netherlands Group (GGN)

