

Regulation overdue payments

Reason:

Students at Breda University of Applied Sciences must pay tuition fees in order to be registered and follow an educational programme. You give permission to Breda University of Applied Sciences via a direct debit to once-only or periodically pay a specific amount of money from your account. In addition students pay amounts for participating in educational activities such as contributing to study trips and practicals.

The regulation for overdue payments is applicable to outstanding debts in relation to tuition fees and/or educational activities. An overdue payment can be said to exist if debts are not paid on time or if money, for which a direct debit has been issued, cannot be withdrawn from a bank account.

Relevant regulations:

1. A digital direct debt or a signature on a direct debit form may and has to be considered to be an obligation to pay. On the basis of this direct debit for tuition fees a student may be registered as a student at Breda University of Applied Sciences.
2. According to the WHW (Higher Education and Academic Research Act), payments which are partially or entirely overdue are a legal reason for deregistering students.
3. Decision re. compensation for extra-judicial direct debt expenses.

Procedure for encashment of partial or entire overdue direct debit payments

1. If a direct debit cannot be processed or the payment is counter-entered by the bank (usually due to insufficient funds) within two weeks after the direct debit assignment the student will be issued with a reminder to pay the amount due. The student will receive a reminder on the e-mailaddress entered via Studielink. With manual reversal afterwards by the accountholder itself, the access to ICT facilities, named in point 3, will be denied immediately.
2. In response to the reminder the student will be given the opportunity to pay the overdue amount within **14 days** without any extra costs being charged. At the same time the student will be informed of the sanctions should this payment not be met.
3. Should a student remain in default and the amount owed has still not been paid within two weeks, a demand will be sent, in which the student will also officially be declared in default. Should the payment due concern tuition fees, the student will be denied access to the educational programme (including assessments and examinations) and to other Breda University of Applied Sciences facilities (including access to IT facilities). In this demand, the student will be granted a maximum of **one week** on the date of the demand to pay the amount owed. In this demand €24 administration costs will be charged.
4. Should the student in question still be in default **one week** after this demand, then Breda University of Applied Sciences will retain the services of a debt-collection agency. This has the consequence that the debt will be increased with the extra-judicial direct debt expenses as prescribed by law. The amount of these supplementary expenses is determined by law and is dependent on the size of the debt. Attached an overview of the legal extra-judicial direct debit expenses can be found.
5. As soon as the debt is transferred to a collection agency, the outstanding debt needs to be paid to them. If still not paid within **one week** after receipt of the notice of the transfer, or a debt repayment scheme is made, then registration will be cancelled at the end of the current month, should the amount owed concern tuition fees. A confirmation of this will be sent by post to the correspondence address known via Studielink. The payment owed to Breda University of Applied Sciences at that moment in time will remain in existence in full force and is due on demand. When deregistering as of 30-6 the instalments of July and August due, because tuition fee refunds will not be granted.
6. Should a student be deregistered during the academic year according to this regulation, he/she can only register once again in the next academic year. The conditions for this re-registration are, besides registration requirements, that all outstanding debts, possibly increased with any entailing costs, are first settled.
7. Should there nevertheless be reasons for re-registering a student as referred to in point 6 in the current academic year, permission has to be granted by the academy director in question. It is not possible to use a direct debit to pay for the tuition fee which is owed for this re-registration; the entire amount has to be settled before registration can actually take place.

Hoofdsom	percentage ten hoogste	vergoeding incassokosten
Over de eerste € 2.500	15%	Minimum €40
Over de volgende € 2.500	10%	
Over de volgende € 5.000	5%	
Over de volgende € 190.000	1%	
Overhetmeerdere	0,5%	Maximum €6.775

Hoofdsom (in €)	Vergoeding incassokosten (in €)
100	15 - > 40
150	22,50 - > 40
200	30 - > 40
250	37,50 - > 40
266,67	40
300	45
500	75
750	112,5
1,000	150
1,250	187,5
1,500	225
2,000	300
2,500	375
3,000	425
4,000	525
5,000	625
5,500	650
6,000	675
7,000	725
8,000	775
9,000	825
10,000	875
11,000	885
12,000	895
13,000	905
14,000	915
15,000	925
16,000	935
17,000	945
18,000	955
19,000	965
20,000	975

Hoofdsom (in €)	Vergoeding incassokosten (in €)
21,000	985
22,000	995
23,000	1005
24,000	1015
25,000	1025
30,000	1075
40,000	1175
50,000	1275
60,000	1375
70,000	1475
80,000	1575
90,000	1675
100,000	1775
150,000	2275
200,000	2775
250,000	3025
300,000	3275
350,000	3525
400,000	3775
450,000	4025
500,000	4275
550,000	4525
600,000	4775
650,000	5025
700,000	5275
750,000	5525
800,000	5775
850,000	6025
900,000	6275
950,000	6525
1.000,000 en meer	6775