

UWS UNIVERSITY OF THE WEST of SCOTLAND

POLICY TITLE		
Credit Control Policy		
DOCUMENT AUTHOR AND DEPARTMENT	POLICY OWNER	
Paula Francis	Director of Finance	
APPROVING BODY	DATE OF APPROVAL	
Policy & Resources Committee	January 2016	
REVIEW DATE	POLICY NUMBER	VERSION NUMBER
January 2019	FO/05	2.0
EITHER For public access online (internet)? <i>Tick as appropriate</i>	OR For staff access only (intranet)? <i>Tick as appropriate</i>	
<input checked="" type="checkbox"/> Yes	Yes <input type="checkbox"/>	
Impact on Other University Policies <i>Tick as appropriate</i>	If Yes – Please List	
<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
<input type="checkbox"/> No	Student Fee Policy Refund Policy	
Who should be aware of this Policy?	Included within Central Induction Process?/Other Training Required	
UWS Staff & Students		

Document History

Version	Date	Changes	Reason	Author
Ver1		New Policy	Provide clarity to staff & students on Finance procedures.	C Peacock
Ver2	Dec '15	Changes to sanctions applied to students with outstanding debts in line with CMA guidance.	Updated in order to clarify & simplify.	P Francis

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1. INTRODUCTION

The purpose of this policy is to enable effective control of all debts owed to the University; to manage the levels of debt and to minimise bad debt.

2. SCOPE OF POLICY

This policy applies to Students, Sponsors, Commercial Accounts, Research Funders and all other debtors of the University.

All income due to the University is covered by this policy.

3. POLICY STATEMENT

It is the expectation of the University that all students, sponsors, customers, funders and other debtors will adhere to the payment terms and conditions specified in the contract, agreement or invoice that relates to the goods or services provided.

It is the responsibility of the University

- To raise fee notes and invoices on a timely basis
- To ensure income is recorded accurately and promptly
- To collect all income by the due date
- To rigorously follow up all debts not paid by the due date with an escalating process

The University will communicate periodically with debtors to notify any monies outstanding, with the expectation that debtors will respond by paying the outstanding amounts or by advising the University of any reason why the debt is not due.

In the event that adequate response is not received from any debtor, the University will implement an escalating process of sanctions and/or debt collection

4. PROCEDURE

Credit control procedures will be tailored to the debtor group and type of debt outstanding and may include sanctions. Sanctions applied will be consistent with the type of debt outstanding and proportionate to the level of debt. Payment plans are at the discretion of UWS.

4.1 Students

The process to be followed in the event of fees and other charges remaining unpaid after the due date will be:

- Statement of outstanding account
- Reminder letter
- 2nd reminder letter
- Final letter detailing sanctions to be applied

All correspondence will be sent to the student's University email address and term-time address in the case of current students, or to the last known home address in the case of former students. It is the responsibility of the student to ensure that their contact details are maintained within your student record.

Sanctions which may be applied are determined by the type of debt and include:

- Tuition fee debt: removal of IT facilities; prevention from sitting exams and assessments; exclusion from award ceremonies; withdrawal and reporting to UK Visas and Immigration (UKVI) (for Tier 4 students); non issuance of CAS (Confirmation of Acceptance for Studies) to apply for visa extension; refusal of credit facilities; prevention from further enrolment
- Accommodation fee debt: refusal of credit facilities; eviction
- Other debts: refusal of credit facilities; prevention from enrolment

Sanctions will not be applied for debts totalling less than £100.

In the event that debts remain unpaid following correspondence and application of relevant sanctions, the University will proceed to external debt collection agencies and solicitors. Associated debt collection costs will be added to the outstanding debt and recovered from the student.

4.2 Sponsors

University Schools and Departments are responsible for notifying the Finance Department of any student sponsors at the earliest opportunity, to enable fee invoices to be raised appropriately. All sponsor invoices are due for payment within 30 days. Unpaid sponsor invoices may result in the student being prevented from enrolling.

4.3 Collaboration Partners

The process relating to fees due from Collaboration Partners is specifically detailed in each Collaboration Agreement.

4.4 Commercial Accounts

All commercial invoices are due for payment within 30 days. Statements of account will be issued on a monthly basis.

The University expects the cooperation of the School, Research Services, Enterprise Services and other Departments as relevant, if invoices remain unpaid after the due date.

In the event of unpaid invoices the University will proceed to external debt collection agencies and solicitors. Associated debt collection costs will be added to the outstanding debt and recovered from the customer.

4.5 Research Funders

All research funding invoices are due for payment according to the terms of the research contract or agreement.

The University expects the cooperation of the Principal Investigator, School, Research Services and Enterprise Services if invoices remain unpaid after the due date.

4.6 Other debtors

All other invoices are due for payment within 30 days. Statements of account will be issued on a monthly basis.

In the event of unpaid invoices the University will proceed to external debt collection agencies and solicitors. Associated debt collection costs will be added to the outstanding debt and recovered from the customer.

5. COMMUNICATION

All communication relating to the payment of debts should be made by emailing the Accounts Receivable team at ar@uws.ac.uk, or by phoning 0141 848 3271.

Payment may be made to **University of the West of Scotland** by bank transfer to:

University of the West of Scotland No 1 account
Sort code: 80-91-27
Account number: 00738282
IBAN: GB66 BOFS 8091 2700 7382 82
BIC: BOFSGB21130

Online payments :

- for student tuition or accommodation fee charges may be made at www.uws.ac.uk/onlinepayments
- sponsors/commercial accounts can pay at <http://shop.uws.ac.uk/>

6. EQUALITY

An Equality Impact Assessment has been carried out for this policy.

7. HEALTH & SAFETY IMPLICATIONS

There are no health and safety implications with this policy

8. SUSTAINABILITY

There are no sustainability implications with this policy.

9. APPENDIX

9.1 Equality Impact Assessment

Faculty Dept.	Finance
Policy	Credit Control
Author	Finance Operations Manager
Partners decision makers implementers etc	Director of Finance Accounts Receivable team UKVI Operations Group
Start date	1 st January 2016
Effective date of implementation	1 st January 2016
Relevance	This policy is applicable to all those in debt to the University.
Aim of Policy/decision	The aim of this policy is to enable effective control of all debts and minimise the occurrence of bad debt.
Available evidence	Data available from the financial accounting system.
Evidence Gaps	Data encompasses all debtors.
Involvement and consultation	Partners and decision makers identified above all to be included prior to policy approval.
What is the actual/likely impact?	The expected impact is to recover all debt without recourse to sanctions or external agencies. The likely impact is that some sanctions will be required and debt collection agencies will be used.
Address the impact	No major change. The policy is rewritten in order to clarify, simplify and make publicly available.
Monitoring and Review	The policy should be reviewed and updated in a three year cycle. As part of the annual fee-setting process this policy must be considered to ensure it remains fit for purpose.
Action Plan	The partners and decision makers identified above will be included in the development of this new policy and review of sanctions. This policy to be agreed by all partners prior to approval at Informal Deans Committee in December 2015.
Decision making and quality control Includes sign-off by a responsible officer. (e.g. Head of School, Head of Department) The EIA will then be considered by the Equality and Diversity Monitoring Group.	