

## PROBLEMS PAYING?

We understand that unexpected changes in personal financial circumstances can make it difficult to meet a payment date. If you think you will be unable to make a payment when it falls due, please contact Student Finance by raising an enquiry via the **AskHWU** tile in your portal. You can also speak to us in person via drop-in sessions most weekday mornings at the Student Service Centre, Hugh Nisbet Building. Drop-in sessions are advertised via the news tile in the student portal.

## WHAT HAPPENS IF I DO NOT PAY?

Heriot Watt University reserves the right to impose sanctions for unpaid fees. These sanctions can affect your ability to study.

Sanctions can include:

The suspension of access to the Canvas Learning Platform. This action will prevent access to learning materials and the submission of coursework.

The permanent cancellation of any instalment plan, with all remaining fees due immediately in a single payment.

## WHERE CAN I FIND OUT MORE?

More information can be found under the Student Finance category via the **AskHWU** tile in your student portal.

## FRAUDULENT PAYMENTS

If you are approached by any third parties that offer to pay your fees at a reduced amount, this should be reported to Student Finance. Only Heriot-Watt can offer reduced fees.

We ask that you do not share any correspondence or Heriot-Watt log in details, with any third parties, which would allow them to access the student payment portal, or any other Heriot-Watt systems. Any instances of this may result in disciplinary action.



# Student Payment Guide

Deadlines, Methods and Terms

### Payment portal



Check the QR code matches this link:  
<https://studentpayments.hw.ac.uk/payments>

### AskHWU and Pay Your Fees Online



### Student debt policy



## SPONSORSHIP AND PAYMENT

By choosing to study at Heriot-Watt University, you agree to ensure that all tuition and accommodation payments are made on time.

If your studies are being sponsored by a third party, for example a government agency or commercial organisations you must provide the University with a letter of financial guarantee from the sponsor confirming which fees (tuition, accommodation, or both) they will cover. Please send a copy of your sponsorship document to [sponsors@hw.ac.uk](mailto:sponsors@hw.ac.uk)

**Remember – if you do not give the University a copy of your sponsor letter you will be expected to pay all the fees due.**

### SAAS and SLC

Students funded by the Student Awards Agency for Scotland (SAAS) or the Student Loans Company (SLC) are not required to submit a financial guarantee letter as the University receives this information directly from SAAS or SLC electronically. It is the student's responsibility to ensure they have received an award letter from SAAS or SLC confirming their funding.

### WHEN ARE PAYMENTS DUE?

Tuition fees for undergraduate and postgraduate taught students are due two weeks after the first day of teaching in the semester. For postgraduate research students, fees are payable within 30 days of the invoice date. Accommodation fees are based on the duration of the contract. Payment details and due dates will be provided in an invoice sent to the student's Heriot-Watt University email address.

### HOW CAN I PAY?

You can pay via the 'Pay Your Fees Online' tile in the student portal and at [studentpayments.hw.ac.uk](http://studentpayments.hw.ac.uk) Convera, secure bank to bank transfer at [students.convera.com](http://students.convera.com)

If you encounter any problems making a payment, please submit your enquiry through the **AskHWU** tile in your student portal.

### PAYMENTS FROM 3<sup>RD</sup> PARTIES

If a parent or 3<sup>rd</sup> party individual (not a commercial organization) is paying your fee or instalment plan by card, their details must first be logged in the Add New Parent/Third Party Account section of the payment portal or 'Pay Your Fees Online' tile. Students who allow a 3<sup>rd</sup> party access to the portal without taking this action may be subject to disciplinary action.

### CAN I PAY BY INSTALMENTS?

Yes, tuition and accommodation fees can be paid through fixed instalment plans using a debit or credit card with no additional charges from the University. To pay by instalments go to the student portal and click on 'Pay Your Fees Online', log in and select Recurring Card Plan. You can do the same at [studentpayments.hw.ac.uk](http://studentpayments.hw.ac.uk)

Accommodation payment plans are tailored to your specific room and lease agreement. If you change rooms, you must contact [rcp@hw.ac.uk](mailto:rcp@hw.ac.uk) to update your payment schedule accordingly. This must be set up as soon as you receive the invoice.

For all recurring card plans the monthly instalments are taken on the 15th of the month.

**Remember – if you are paying by Recurring Card Plan you must make sure you have sufficient money available on your card account to meet each instalment payment in full.** You can update your card through 'Pay Your Fees Online' tile in the student portal or at [hw.ac.uk/customer-card-update](http://hw.ac.uk/customer-card-update).

## TUITION FEES INSTALMENTS

For **September** intake students, there are four equal monthly instalments:

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
✓	✓	✓	✓						

For **January** intake students, there are two equal monthly instalments:

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
				✓	✓				

## ACCOMMODATION INSTALLMENTS

For 50-week accommodation contracts there are ten equal instalments:

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

For 40-week accommodation contracts there are eight equal instalments:

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
✓	✓	✓	✓	✓	✓	✓	✓		

For 32-week accommodation contracts there are six equal instalments:

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
				✓	✓	✓	✓	✓	✓

For 22-week accommodation contracts there are four equal instalments:

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
				✓	✓	✓	✓		

## WHAT HAPPENS IF I MISS A RECURRING CARD PAYMENT?

If the University is unable to collect your payment on the first attempt, we'll try again five days later. If the second attempt also fails, you'll need to make a one-off payment manually via the 'Pay Your Fees Online' tile in your student portal, 24 hours after the second failed attempt.

If you have any questions email [rcp@hw.ac.uk](mailto:rcp@hw.ac.uk) or submit an enquiry through the AskHWU tile.