



Debt Collection Policy – 2026/2027

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1. Introduction and Purpose

1.1. This document sets out the policy of De Montfort University's (Dubai) (the University) in relation to student and non-student debt, along with the debt management procedures that will be followed. Recognising that student fees represent most of the University's income the policy focuses predominantly on student debt alongside the University's Tuition Fee Charging and Refund Policy.

2. Scope

- 2.1. The policy applies to all students/guardians including full and part-time, undergraduate, postgraduate, home and overseas students/guardians and is set out to ensure that all students are treated in a fair and equitable manner.
- 2.2. This policy applies to all outstanding debts owed to the University, including but not limited to tuition, fees, fines, and other charges related to university services. It covers all students/guardians and former students, who owe debts to the University.
- 2.3. The University acknowledges that students and guardians may encounter financial hardship that affects their ability to pay fees and charges in full and on time. The welfare of all students is a priority, and the University provides various support options, including hardship allowances when appropriate. If any student is experiencing financial difficulties and is unable to pay their fees, they are encouraged to contact the Student Advice Centre, as outlined in the student handbook.
- 2.4. Students/guardians should also refer to the Student Contract relating to their year of entry, and the University's Tuition Fee Charging and Refund Policy.
- 2.5. Students/guardians must be aware that they are personally liable for payment of Tuition Fees relating to the course(s) they register on.
- 2.6. Where students/guardians owe a significant amount in overdue debt for tuition fees and have no means of paying this debt it will not be in the student's best interests for the University to allow them to continue their studies and increase their burden of debt.
- 2.7. Details of the provision of statements and reminders, for the various categories of debt are provided in the relevant sections of this policy which also details actions that may be taken to recover debt should a student or sponsor fail to either make payment, adhere to an agreed payment plan or to contact the Finance Income Team regarding settlement of their account balance.

Contact Details are as follows:

Finance Department

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3. Type of Debts

- 3.1. Tuition and Fees: Unpaid tuition, registration fees, transportation fees, visa related fees and other academic-related charges.
- 3.2. Fines: Library fines, fines for dishonoured payments or any other fines imposed by the University.
- 3.3. Miscellaneous Charges: Charges related to letter fee or other services provided by the University.

4. Income collection

- 4.1. It is the responsibility of the Finance Team to ensure that revenue due to the University is collected and allocated by the efficient application of agreed credit control procedures.
- 4.2. It is the responsibility of the Admissions Team to ensure that tuition fees accurately reflect students' registration status and any discounts or scholarships they may be due. Student records must also be maintained accurately and updated on a timely basis to avoid any delays to the invoicing and debt collection procedures.

5. Security Deposit

- 5.1. There is a refundable security deposit (AED 2,000) charged to cover damage/breakage/loss in connection with academic or non-academic materials/consumables or any other charges. This deposit may also be applied against any outstanding debt or any fine that the University has imposed.

6. Tuition Fees

- 6.1. Tuition fees invoices will be sent via email to a student's University email address alongside any personal addresses the student has provided in line with GDPR regulations.
- 6.2. Our student tuition debt collection process can begin at the point of Registration. All students must follow the payment requirements set out in the Tuition Fee Charging and Refund Policy. Failure to do so will result in reminder letters being sent to the students.

7. Fee collection

The following procedures apply to outstanding fees and charges due to the University:

- 7.1. Students/guardians will receive payment plans reflecting due dates for all the agreed instalments at the start of the intake.
- 7.2. If an instalment remains unpaid and due date is passed, a reminder notice will be sent to the student. The notice will include the amount due, the due date, and a request for immediate payment.
- 7.3. If the debt is not settled within 5 days of the first reminder, the student will receive a final past-due reminder.
- 7.4. In all instances of non-payment, early communication with the Finance Team is strongly encouraged. If a student is identified as being overdue for a payment of the fees and has not settled the debt or contacted the University within 5 days of the final reminder this will result in the full amount of the annual fee becoming due immediately and the following steps shall be taken:
 - 7.4.1 Suspend the student's access to all University services and facilities, including classrooms, learning zones, IT systems, library services, and any other University facilities. Access shall not be reinstated until all outstanding fees have been paid in full or a satisfactory payment plan has been formally agreed upon with the Finance Office. The student's Head of School/Programme shall be notified accordingly.
 - 7.4.2 Where outstanding fees remain unpaid following suspension of access, the University may withdraw any scholarship or financial support granted to the student. The case may be escalated to the Head of the DMU Dubai Campus with a recommendation for withdrawal from the programme, save where the student demonstrates exceptional

circumstances acceptable to the University as justification for non-payment. The University retains the right to enforce withdrawal at any time.

- 7.4.3 A 4% per annum penalty charge may be levied on the outstanding unpaid balance on the student fee account at this time. If withdrawn, University visa-sponsored students will also have their visa cancelled immediately.
- 7.4.4 If the fees remain outstanding and the second instalment becomes overdue without an accepted legitimate reason, the University may enforce withdrawal of the student from the programme of study. Written notification of withdrawal shall be approved by any member of the Senior Leadership Team. The relevant Head of School/Institute will be notified, any applicable University-sponsored visa will be cancelled, and legal proceedings may be initiated to recover the outstanding debt.

8. Re-enrolment, Results & Graduation

- 8.1. Returning students will not be allowed to re-register and will be withdrawn from their course unless they have settled in full any overdue debt from the preceding year/period of study at the University.
- 8.2. Returning Students with overdue debt from the preceding year will not be eligible for any financial support from the University.
- 8.3. Any student with outstanding tuition fee debt shall not receive the certificate for any degree, diploma or other qualification awarded by the University until the debt is cleared in full.
- 8.4. Students will not be permitted to participate in the graduation ceremony if any academic debts remain outstanding.
- 8.5. Where a sponsor funds a student, and their sponsor has failed to make payment following our debt collection procedures for any academic fees, e.g. tuition fees, the debt will be transferred to the student's account and must be paid in full before graduation

9. Payment hold & Penalties for Dishonoured payments

- 9.1. Students/guardians who want their payment to be held for any reason must notify the Finance Team in writing 5 working days prior to their cheque, direct-debit, or auto-card payment date.

- 9.2. Decision on holding the payment will be on a case-by-case basis and will be subject to the University's discretion.
- 9.3. In case of a payment being returned, the Finance Office will send an email to the student's DMU and personal (if available) email account drawing their attention to the dishonoured payment.
- 9.4. A penalty charge of 500 AED will be levied to cover administrative costs.
- 9.5. The balance of any amounts due becomes immediately payable in full.
- 9.6. If a student fails to clear the payment, they will then be subjected to the same collection procedure as outlined in section 7.4.

10. Management of bad debt:

- 10.1. Where a student is no longer studying at or has been withdrawn from the University and still has outstanding debt, legal notice will be served, and a 10% charge of any outstanding debt may be added to the account. This 10% charge covers the costs the University will incur for taking legal action.
- 10.2. If the balance due is cleared before any legal action is taken, the 10% charge may be waived.
- 10.3. If the debt has not been cleared within 14 days of legal notice being served, referral to a debt collection agency will follow.
- 10.4. Unless agreed in advance, debts overdue for 90 days or more will be passed to a debt collection agency and may be referred for litigation.
- 10.5. Any additional costs incurred by the debt collection agency will be passed on to the debtor.

11. Dispute Resolution

- 11.1. If a debtor believes that an error has been made in the billing or collection of debt, they should contact the University's Finance Office to resolve the dispute. All claims will be reviewed promptly, and any necessary adjustments will be made.

- 11.2. The withdrawal notice may be revoked, subject to the approval from a member of the Senior Leadership Team and the subsequent financial arrangement agreed with the student.
- 11.3. Students/Sponsors must refer to the Direct-Debit Resolution form for any disputes related to direct debit payment.

12. Privacy and Confidentiality

- 12.1. Information about a student's debt will not be disclosed to third parties without the student's consent, except where required by law or as part of the collection process.

13. Exceptions and Discretion

- 13.1. The University reserves the right to make exceptions or exercise discretion in certain circumstances, such as for students facing financial hardship, emergency situations, or extraordinary circumstances. Students seeking exceptions must submit a formal request to the Finance Office.

14. Policy Review and Updates

- 14.1. This policy will be reviewed annually and updated as necessary. Any changes to the policy will be communicated to all students, staff, and relevant stakeholders.

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