

Guide for Blocked Accounts At ULB

2024-2025

For visa applications and residence permit renewals.





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What is a blocked account?

When applying for a visa or renewal of a residence permit for studies or orientation year in Belgium, a non-EU national must provide proof of sufficient financial resources to cover living, study, health care and repatriation expenses for the entire duration of his/her stay (academic year or quadrimester).

The proof of sufficient means of subsistence is provided by producing one of the following documents:

- a certificate of scholarship or loan
- <u>a commitment by a guarantor to take charge of the student</u> (called Annexe 32), validated by the Belgian embassy or consulate of your country of origin, or by the foreigners' service of your municipality if you already reside in Belgium. For more information, please <u>consult the website of the "Office des Étrangers</u>" or contact the Belgian embassy of your home country.
 Beware that there are people who offer to act as guarantor in exchange for a sum of money. Never use this service, it is a fraud.
- **a "blocked account" certificate**: payment of a sum of money (minimum amount required x number of months of your stay in Belgium) into the bank account of the higher education institution in which you are registered, have been accepted to register or graduated.

The ULB now offers the blocked account service to all its students, future students and recent graduates.

Amount of the blocked account

The Belgian authorities (Office des Étrangers) set annually the minimum amount of sufficient means of subsistence that is required. For the academic year 2024-2025, the amount is set at € 803 a month.

Please note that the cost of living may be higher in Brussels. <u>You can check online to</u> estimate the amount you will need.

If you wish to stay in Belgium with family members who apply for family reunification, the monthly amount set by the Belgian authorities is € 2049.

A non-refundable handling fee of €150 will be added to this.

Solvency certificate

This service allows you to obtain the **solvency certificate** necessary to apply for your visa or renew your residence permit.

You will receive the solvency certificate once the ULB has received the exact requested amount, which includes € 150 for administrative fees.

Please note that your solvency certificate does not include a Schengen-type travel and expatriation insurance (that might be needed for your visa application).

Transfer of your funds

Please be aware that all exchange and/or transfer charges are at the expense of the student, who thus needs to ensure that the exact amount will be deposited into the ULB's account.

NB: you may transfer funds to that account only if you have received and signed your Blocked Account Agreement.

Monthly payments

Once you have sent us the IBAN (bank details) of an account in euros in your name (a Belgian or European IBAN or an IBAN from a neo-bank like Revolut or Wise), the amount you have paid to the ULB (excluding administrative) is paid back to you in monthly instalments at the end of each month for the duration of your stay.

Indeed:

- Monthly payments are created and sent around the 25th of the month preceding the month they cover, and arrive in your account a few days later (for example, the transfer for November will be created and sent by October 25th).

- If you send us your IBAN before the 10th of the month, you will receive your first monthly payment at the end of the month, barring any technical hiccups. For example, if the IBAN is sent on October 9, the first instalment will be sent on October 25.

- Otherwise, you'll receive your late instalments at the same time, at the end of the following month. For example, if your contract starts in November and you send us your IBAN on

October 11, you will receive two instalments at the end of November (for November and December).

- You will receive your last monthly instalment at the end of the penultimate month covered by your blocked account, as well as any surplus you may have initially paid into the ULB account.

Please note that a **Belgian/European bank account is preferable**, but you can always open a neo-banking account (<u>but this may lead to delays</u> in receiving your monthly payments).

Please also be aware that opening a Belgian bank account can take two or three months, as you must first have a Belgian national number, which you will only obtain one or two months after your arrival in Belgium when you register with your municipality. Therefore, we recommend you <u>bring enough money</u> to support yourself during your first months in Belgium, as you will only receive your monthly payments once your Belgian account has been opened (you will receive several instalments at the same time).

Monthly payments are :

- Created around the 25th of the previous month
- Sent between the 25th of the previous month and the 1st of each month

For example: the monthly payment for October will be created on September 25 and sent between September 25 and October 1.

ATTENTION: These transfers may take a few days to reach your bank account.

Application for a blocked account

You can apply for a blocked account only online <u>HERE</u> (except for family reunion situations, for which, for the time being, you must send a message to <u>blocked.account@ulb.be</u>). You can start the application process at any time in the calendar year, but please be aware that the whole procedure takes about three weeks until you receive your solvency certificate.

Note for all: before starting the procedure, you must have received your ULB acceptance or registration letter (it may be a conditional acceptance letter) or the registration certificate for the medical/dental entry exam (NB: after the publication of the entry exam results, the blocked accounts of the candidates who have failed will be cancelled; the solvency certificates linked to those blocked accounts will therefore be no longer valid).

To set up a blocked account, you will need to provide:

- For a visa application or for a residence permit renewal :
 - Passport
 - One of these documents for the 2024-2025 academic year:
 - Letter of admission to ULB.
 - Letter of registration at ULB.
 - "Acceptance letter" at ULB (this may be a conditional admission).
 - Certificate of registration for the medical/dental entry exam.
 - For young graduates: proof of successful completion of the previous year at ULB.

Steps of the process

- 1. Fill out the online **application form** and upload all requested documents.
- 2. After validation by our office, you will receive an e-mail containing your Blocked Account Agreement.
- 3. Print, date and sign your agreement, and transfer the amount stated in your agreement to the ULB account.
- 4. Upload the proof of payment and your agreement into the application tool via the **second form**.
- 5. As soon as **reception of your transfer** is confirmed by our Financial Department, you will receive an e-mail containing your Solvency Certificate.
- 6. Open a Belgian bank account (or an account with a neo-bank) in your own name, if you do not already have a bank account in Euros.
- 7. Enter the IBAN (bank account number) of your bank account in Euros and upload an official document from your bank showing your IBAN into the application tool via the **third form**.
- 8. Your instalments will start. For transfer times, please see above.
- If ever you wish to cancel your blocked account, please send us an e-mail with the reason for cancellation to <u>blocked.account@ulb.be</u>. We will then inform the Belgian authorities that your solvency certificate is no longer valid.

FREQUENTLY ASKED QUESTIONS

1- DURATION OF A BLOCKED ACCOUNT CONTRACT

How do I choose the duration and period of my blocked account?

In the online application tool, you must choose a duration between 5 and 13 months and the period for which you need a blocked account. The duration and period depend on your stay at the ULB.

In any case, your blocked account must be situated within one academic year. It cannot overlap another academic year. This means your blocked account cannot start before September and end after September of the following year. It may start in September at the earliest and end in September of the following year at the latest. If you are an exchange student, the duration of the blocked account will be the duration of your exchange stay.

If you are a student on individual mobility for one year or more, you can choose a blocked account for 13 months, from September to September (12 months + 1 month to allow you to renew your residence permit).

You may also choose a duration shorter than 12 or 13 months if this is in line with your residence permit requirements.

What is the minimum and maximum duration for a blocked account contract?

You can open a blocked account for a minimum of 5 months and a maximum of 13 months. The period covered cannot exceed the academic year, which always runs from September to September of the following year. In other words, if you choose a period of 13 months, the first month must be September and the last month September.

If I arrive in the middle or at the end of the month (e.g. 27 January), on what date should I start my blocked account?

Your blocked account contract must always start on the first day of the month in which you arrive (even if you arrive on the 31st of the month).

2- PAYMENT TO THE UNIVERSITY

Is there any more precise information about the university account to which I have to pay the requested amount?

Here is all the information you might need to pay the requested amount into the ULB account: ING Belgium SA/NV Registered office: Avenue Marnix 24, B-1000 Brussels RPM Brussels - VAT BE 0403 200 393 IBAN: BE63 3631 7331 6408 BIC: BBRUBEBB BRANCH: 310 316 ING BELGIUM NV/SA (FORMERLY BANK BRUSSELS LAMBERT SA).

NB: you may transfer funds to that account only if you have received and signed your Blocked Account Agreement.

Can another person transfer the requested amount in my name to the ULB's account?

Yes, anybody can transfer the requested amount for you. Please carefully follow the instructions for the reference of the transfer.

What is the total amount to be paid?

€ 803 x number of months (for the academic year 2024-2025 - this amount is subject to change for each academic year) + administrative fees: € 150

NB: there is no link between the ULB registration fees and the amount you transfer for your blocked account. The blocked account is not used to pay the registration fees.

Is it possible to pay the total amount in several transfers?

No, the requested amount must be paid in one transfer only.

If I transferred too much money because I wanted to make sure that the ULB receives the requested amount after the transfer and change costs have been applied by my bank, will I be reimbursed?

Yes, any surplus you transferred to the ULB's bank account will be refunded together with your last instalment.

3- INSTALMENTS

Will I receive my first payments if I do not yet have a bank account on the start date of my blocked account contract?

You will not receive any payment until you have a bank account in euros in your own name.

However, once your account is opened and you have uploaded your bank details into the application tool, you will receive all the missing payments together at the same time.

Can I receive my instalments on a non-EU account?

No, the instalments can only be paid into an account in euros and in the SEPA area.

Can I receive the remaining balance if I leave Belgium before the end of my blocked account contract?

Yes, but only to the account in euros in your name, that you have given to the ULB for receiving the monthly payments. Please send your request to blocked.account@ulb.be at least two weeks before your departure.

Can I change the date the monthly payments arrive into my bank account?

No.

Can I receive several monthly payments at once to cover expenses I may have?

No.

Can I change the amount of the monthly payments?

No, even in the case of a grant that covers part of the amount requested by the Foreigners' Office (Office des Étrangers)

4- CANCELLING YOUR BLOCKED ACCOUNT

If I have to cancel my blocked account (e.g. if I do not confirm my registration at the ULB or if I do not get my visa), will I be reimbursed for the amount paid?

In all cases, you will be reimbursed for the amount paid for the monthly instalments in one transfer (if the monthly instalments have already started when you cancel your blocked account, the balance of the instalments will be paid to you in one transfer). If, at the time of cancellation of your blocked account, you have already provided us with your IBAN in euros, the amount will be refunded to you to that account in euros. Otherwise, the amount will be refunded to the account from which the original transfer was made. Any exchange or transfer fees will be charged to you and will be deducted from the total amount to be refunded. Administrative fees are not refundable.

If you wish to cancel your blocked account, please send us an e-mail with the reason for cancellation to **blocked.account@ulb.be**.

NB: if you cancel your blocked account, your solvency certificate will no longer be valid.

Are my administrative fees refunded if I cancel my blocked account (for example if I don't get my visa or if I don't confirm my registration at the ULB)?

No, once the administrative fees have been paid into the ULB account they are no longer refundable. However, the amount you paid for the instalments will be

refunded. If, at the time of cancellation of your blocked account, you have already provided us with your IBAN in euros, the amount will be refunded to that account in euros. Otherwise, the amount will be refunded to the account from which you tranferred the funds initially. Any exchange or transfer fees will be charged to you and will be deducted from the total amount to be refunded. NB: if you cancel your blocked account, your solvency certificate will no longer be valid.

CONTACT

If you have any questions, please contact us via the following email address only:

blocked.account@ulb.be

Always be sure to read this information page first as well as our guide which you will find at the end of this page, it may contain the answer to your question