

FAQ

Contents

Questions about the application:	1
Questions about the payment instructions:.....	3
Questions about the steps I have to follow after my arrival in Belgium:.....	4
Questions about the monthly installments:	4
Questions about the health insurances:	5

Questions about the application:

- ***What is the purpose of the blocked account?*** The blocked account is to prove to the Belgian government that you have sufficient financial means to live in Belgium for a whole academic year (or 1 semester). The blocked account money is used to pay for your living expenses like rent, food, drinks, public transport,... All the study costs (tuition fees, books, field trips,...) must be paid separately.
- ***What is the deadline to apply for the blocked account?*** The deadline that you must keep in mind is the 3rd week of September, the orientation week, and the 4th week of September, start of the lessons of the 1st semester. With these dates in mind, ideally, you would submit your visa application at the Belgian embassy in your country at the latest the 3rd week of June. Consider it can take up to 90 days before the Belgian embassy issues your visa.
- ***What is the minimum number of months that I must apply for?*** This will depend on your stay in Belgium. If you study for 1 semester, then you will apply for 5 months. If you study a whole academic year (preparatory program included), then you will apply for 13 months (VISA) or 12 months (residence permit renewal).
- ***What are the steps to set up a blocked account?*** It's essential to read all information given on our webpages (especially the General Conditions and Procedure). After that, if you wish to apply for a blocked account, please click on the link under "Blocked account application". An online wizard will guide you through the procedure. **Applications for AY 2024-2025 will be possible as of April 1st 2024, not earlier!**
- ***I applied for a BA for the previous academic year. I currently have an account in the online tool. How can I apply for the following academic year?*** Start a new application via the website (click on "Blocked account application"). If you fill in the same names, gender, date of birth and email address as last year, the tool will identify you.
- ***I forgot my password, how can I reset it?*** Click on the link in the 1st email that you have received after you started the blocked account application, then click on "Forgot password". The tool will create a temporary new password that can be changed upon logging in.
- ***I would like to modify my address info in my existing account. How should I do this?*** Login in the online tool and you can modify your data by clicking "Forward to update". Or just send an email to blocked.account@vub.be.
- ***Is blocked account the only procedure to prove solvency?*** No, there are more options. A second option is a scholarship certificate. The third one is a financial guarantee form (= Annex 32). However, since the Belgian government will limit the possibility for someone to act as a guarantor of the student, VUB strongly recommends not to use this procedure.

- ***Does it take long to set up a blocked account?*** You can have your solvency certificate in ca. 1 week provided you follow closely the steps in the online tool and depending on when we receive your payment. Please note it can take up to 1 week before we receive an international payment.
- ***Will blocked account money cover my tuition fees?*** No, blocked account money is destined for living expenses only (housing, food, transport, leisure, ...), **not for tuition fees.**
- ***How much money will I need for my living expenses in Belgium?*** Count a minimal budget of **1000 EUR per month (this is an absolute minimum since the Belgian poverty threshold amounts to approximately 1,200 EUR per month), besides the tuition fee and study cost.** To be admitted to the Vrije Universiteit Brussel, students are expected to have sufficient financial means. **The university does not provide any financial or material help.** On this [website](#) you can check the cost of living in the city you will reside.
- ***Should I bring extra money?*** Yes, it can take several weeks before you can open a Belgian bank account. Therefore, we urge you to bring enough cash or a credit card to pay for the first month's living costs, tuition fees, rent, as well as the by the law prescribed two month's rent deposit.
- ***On the application form, under Personal details, what is the difference between Permanent address, Current address and Foreign address?*** Permanent address is your official address in your home country. Current address is your temporary residence address in your home country (student house) if it differs from your Permanent address. Foreign address is your Belgian address.
- ***Where do I find my student number?*** Your student number is mentioned on the Conditional Letter of Acceptance, next to Reference: a 7-digit number starting with 06. Drop the zero and fill in the 6-digit number in the online tool, for instance 678901.
- ***I didn't get any feedback from the Blocked Account Online tool, what's going on?*** Please check your junk/spam folder of your email. All automatically generated emails are sent to the email address you provided in the online tool.
- ***I need a blocked account for my residence permit (ID-card) renewal. How does it work?*** The procedure is the same as for obtaining a visa, except that you need to provide a copy of your current ID-card in addition to the other documents. The amount to be deposited is different. (Solvency Certificate for residence card covers 12 months whereas Solvency Certificate for visa covers 13 months)
- ***Can I extend my residence permit (ID-card) anytime?*** Yes, you can start the procedure to extend your residence permit anytime but the Belgian legislation **obliges non-EEA students to initiate the extension procedure at the latest 15 days before the expiration date of their current residence permit.** Therefore, try to obtain the necessary documents for residence permit renewal as much in advance as possible. However, extension of the ID-card is not possible without the proclamation certificate and the registration certificate for the next academic year.
Please check the website of your municipality for the procedure. Students who reside in Brussels can apply for the renewal of their ID card via Irisbox (check the website of your municipality).
- ***Can I bring my family at the start of the academic year?*** No, you must **fully establish yourself in Belgium (residence permit and proof of suitable accommodation are required) before your family can join you.**
However, for technical reasons, students who are planning to apply for a family reunion later, should choose for a blocked account as "family" when applying for their own student visa. They will be asked to transfer 27,300 EUR for a family blocked account application for visa purposes (or 25,200 EUR for a family blocked account application for resident permit renewal) and will receive 2,100 EUR per month.
- ***Do I have to apply personally for a blocked account?*** Yes, we expect you to apply for a blocked account in person, not through a third party (other student, family member, agency,

- etc.). Applications received by a third party will be deleted.
- ***I obtained a solvency certificate. Is this the final step in the online tool?*** No, this is not the final step. IRMO will complete some steps in the online tool as soon as you have passed by the Welcome desk.
 - ***If I apply for a blocked account for my first year, do I need to apply for a blocked account for every subsequent year?*** No, each academic year you have the same 3 options to prove your solvency: a scholarship, a guarantor (annex 32) or a blocked account. You may choose a different option for each year.
 - ***What will happen to my blocked account if my visa is denied or if I don't come to Belgium?*** In case your visa would be denied or you can't travel to Belgium for any kind of reason, you can ask for a refund. Send an email to blocked.account@vub.be to be refunded and we will start the cancellation process of the blocked account. We will refund the amount minus the administration cost of € 150.

Questions about the payment instructions:

- ***How can I pay the required amount for the blocked account?*** You can only transfer the required amount from a bank account to our bank account. In article 13 of the contract, you must write the bank account details from the bank account from which we will receive the payment. This bank account can be yours, from a relative, from a friend. Please keep in mind that in case of a refund, we will refund to the bank account mentioned in the contract.
- ***What is an IBAN code?*** The International Bank Account Number is used to identify your bank account. In Belgium, it starts with BE, followed by 2 control digits and your account number (12 digits).
- ***What is a BIC?*** It is the Bank Identification Code (also called SWIFT code). It starts with BIC followed by 8 characters and identifies your bank.
- ***What is a reference?*** This information is essential when making a bank transfer. In this case, the reference identifies who is paying for what.
- ***I failed to mention the correct reference when making the money transfer.*** This will inevitably result in a delay. We receive hundreds of payments every day. We'll need extra time to trace yours.
- ***Can I transfer less than 1000 EUR (single student)/2,100 EUR (family) per month?*** No, these amounts are non-negotiable.
- ***Can I transfer the required amount in several transactions?*** No, VUB will only accept deposits made in one single transaction. VUB receives hundreds of payments every day. Receiving several transactions for 1 student means a lot of extra work for us as we must trace and assign those payments to the correct student.
- ***Do I need to transfer the required amount to the VUB or is a bank statement with the required amount from my bank account sufficient to prove my financial means?*** You need to transfer the required amount to the bank account of the VUB. A bank statement with the amount in your bank account is not valid proof.
- ***Can I transfer the required amount from any bank account number or do I need to transfer the required amount from a specific kind of bank account?*** You can transfer the required amount from any kind of bank account. Most countries allow you to transfer the required amount via SWIFT. Please use the SWIFT OUR payment instructions.
- ***Who must pay the transfer charges of the international payment?*** You must pay the transfer charges related to the international payment. Ask your bank to use the SWIFT OUR payment instructions when making the international payment. You can find more information about SWIFT OUR on this website:

<https://www.sepaforcorporates.com/swift-for-corporates/payment-fees-the-difference-between-ben-our-and-sha/>

Questions about the steps I must follow after my arrival in Belgium:

- **Do I have to go to IRMO's welcome desk when I arrive?** Yes, for various reasons:
 - 1) to take the first step for your mandatory basic health insurance (Partena/Helan).
 - 2) to fill in the form for SIP insurance. SIP insurance (Student Insurance Program) is compulsory if you have a blocked account.
 - 3) to give us your bank account information so that we can start transferring your blocked account money.IRMO can assist you with topics related to accommodation, transport, etc...
- **How will IRMO know my personal bank account?** You should give us this information **personally**, not by email (risk of fraud), when you come to our office (IRMO's welcome desk). Don't forget to bring your passport/ID-card. If you have a blocked account for a second, third year, it is necessary to register for SIP and to reconfirm your bank details. We will do this via your VUB email address.

Questions about the monthly installments:

- **What is the condition to start receiving the monthly instalments?** Did you follow the correct procedure to give us your bank account information? (See General Conditions: Payment and refund by monthly instalments) And did you fill in the application form for SIP? Good! We will start refunding you now, within the shortest possible delay. However, it will take some time to process all the information, depending on external circumstances (holidays, weekends, ...). **Therefore, we urge you to bring some extra cash to bridge this period.**
- **When exactly will I start receiving the monthly instalments?** This depends on the start date of your blocked account contract (visa = October, residence permit renewal = November). If you use the blocked account to obtain a visa, we will pay the first instalment in October and it will cover October & November 2024. If you have a blocked account for residence permit renewal, we will pay the first instalment in November and it will cover November & December 2024.

The reason for paying two months in one transaction is that we deduct the costs for SIP and the administration cost from our first payment to you.
The last instalment will always be paid in October 2025.
- **Will I receive an instalment in September?** No, for the simple fact that your contract only starts in October (visa) or November (residence permit renewal).
- **Can I receive my monthly installment earlier?** No, this is not possible.
- **My first monthly installment is less than I expected. Did you deduct any costs?** Yes, the costs for the SIP insurance (ca. 303 EUR for 13 months, ca. 279 EUR for 12 months) and the administrative fee (150 EUR) are deducted in full, from the first payment.
- **What kind of ID do I need to open a Belgian bank account?** To be able to open a Belgian bank account, you will need a Belgian residence permit. Since it can take between 2 to 6 months to receive your Belgian residence permit, we advise you to open an online bank account a Wise, Revolut, N26, Bunq or Monese. Usually, they require a passport or residence permit.
- **Which bank accounts are allowed?** You can open a bank account at a Belgian bank of your choice: KBC, ING, BNP Paribas Fortis, Axa, Beobank, Keytrade bank, ... You can also open an account at Wise, N26, Bunq, Monese or Revolut. These are internet banks.

Wise & Monese are linked to a Belgian bank account number.
N26 is a German internet bank but you can apply for a Belgian IBAN number.
Revolut is a Lithuanian internet bank, but we accept this bank for the blocked account

payments.

Bunq is Dutch internet bank but we accept this bank for the blocked account payments.

Questions about the health insurances:

- ***Which health insurance will be deducted from the blocked account?*** We will only deduct the cost of the SIP insurance from your 1st installment. You must pay the cost for the basic health insurance (like Partena) yourself.
- ***What is the cost of SIP insurance?*** Count approximately 0.77 EUR per day for SIP “complémentaire” and 1.28 EUR per day for SIP “intégral”. The SIP complémentaire costs ca. 303 EUR for 13 months (01/10/24 until 31/10/25) and ca. 279 EUR for 12 months (from 01/11/24 until 31/10/25).
- ***What’s the difference between Partena and SIP?*** “Basic” health insurance is compulsory for all international VUB students. Partena is one of the basic state health insurance companies, covering 70% of most medical costs. SIP is an “extra” health insurance (provided by Marsh Insurance brokers) which is compulsory for all students with a blocked account. It covers the remaining 30% of most medical costs and repatriation. Basically, we require a 100% coverage for our blocked account students.
- ***What is the exact procedure to claim for a refund of both insurances?*** Please read our infofile on the student portal: https://www.vub.be/sites/default/files/2022-08/2022_Verzekeringen_health_insurance_sip_blocked_account_ENG.pdf