

FAQ

Questions about the application:

- ***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 "I want to apply". You will receive a message from the Blocked Account Online tool to create a profile (with login and password info). Just follow the steps of the tool. **Applications for AY 2022-2023 will be possible as of April 1st 2022, not any earlier!**
- ***How does a SOP work?*** A SOP (Standard Operating Procedure) is a set of step-by-step instructions that describe all the relevant steps of a process or procedure. We decided to handle all applications for blocked accounts through a SOP. We call it the Blocked Account Online tool (also: Mobility-Online tool). First, you click on the link under "I want to apply". Then you will be asked to fill in an application form. After that, we will send you a login and password to create your online profile.
Please follow the steps of the tool. They are self-explanatory.
- ***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 "Apply now"). 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?*** Login and click "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?*** Don't create a new account. If necessary, you can modify your data by clicking "Forward to update". Or just send us an email.
- ***Is blocked account the only procedure to prove solvency?*** No, it's not. An alternative option is a scholarship certificate. A financial guarantee form (Annex 32) is still accepted. However, since the Belgian government will limit the possibility for someone to act as a guarantor to a parent of the student or a Belgian national, VUB strongly recommends not to use this procedure.
- ***Does it take long to set up a blocked account?*** Yes, it can take up to 3 weeks to set up the blocked account and allow the money transfer to VUB to be made.
- ***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 950 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.**
- ***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. There is always a possibility to have money sent to you from your home country through Western Union (local post office).
- ***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 05. Drop the zero and fill in the 6 digit number in the online tool, for instance 567890.
- **I didn't get any feedback from the Blocked Account Online tool, what's going on?** If you don't get any automatically generated message, it means that you are not following the procedure. Did you register correctly? Did you upload all required documents in .pdf format? Read our General Conditions and Procedure please.
- **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. Please note however, that blocked account applications for visa application purposes have priority over ID-card renewals. 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?** No, the current 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 of the previous academic year and the registration certificate for the next academic year.
- **Can I bring my family at the start of the academic year?** No, students can have their families join them but first, they must **fully establish themselves in Belgium (student's residence permit and proof of suitable accommodation are required) before their family can join them.** However, for technical reasons, students who are planning to apply for a family reunion later on, should choose for a blocked account as "family" when applying for their own student visa. They will be asked to transfer 23,400 EUR (or 21,600 EUR - see above) from the start and will receive 1,800 EUR per month.
- **Do I have to apply personally for a blocked account?** Yes, we expect the student 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 the solvency certificate. Is this the final step in the online tool?** No, after their arrival in Belgium, students still need to complete some further steps in the online tool. **Please login regularly and monitor your progress.**

Questions about the payment instructions:

- **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.
- **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 950 EUR (single student)/1,800 EUR (with 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.

Questions about the steps I have to 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 health insurance (Partena)
 - 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 refunding your blocked account moneyIRMO can assist you with respect to settling down (accommodation, transport, etc.).
- ***How will IRMO know my Belgian bank account?*** See previous question as well. 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. Even if you have a blocked account for a second, third year, it is necessary to register for SIP and to reconfirm your bank details to us in person.

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.**
- ***When exactly will I start receiving the monthly instalments?*** See previous question as well. It depends on the start date of your blocked account contract (visa = October, residence permit renewal = November). So if you use the blocked account to obtain a visa, we will pay the first instalment in October and it will cover October & November 2022. If you have a blocked account for residence permit renewal, we will pay the first instalment in November and it will cover November & December 2022.
The reason for paying two months in one transaction is that we deduct the costs for SIP and administration from our first payment to you.
The last instalment will always be paid in October 2023.
- ***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).
- ***Help, I need the money earlier! Can you give me an earlier refund?*** No, unfortunately we can't. Belgian Immigration Authorities oblige us to cover an entire academic year, i.e. from October/November 2022 to October 2023 included.
- ***My first monthly refund is less than I expected. Did you deduct any costs?*** Yes, the costs for the SIP insurance (approximately 24 EUR per month) and the administrative fee (150 EUR) are deducted in full, from the first payment.

Questions about the health insurances:

- ***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”.
- ***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://student.vub.be/sites/vub/files/infofile_health_insurance_-_how_to_claim_a_refund_of_your_medical_expenses.pdf