



## **BLOCKED ACCOUNT: GENERAL CONDITIONS AND PROCEDURE FOR ACADEMIC YEAR 2026-2027**

Please read our General Conditions and Procedures document carefully.

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## APPLICATION DEADLINES

Long stay blocked account applications for obtaining a visa can be made from 1 April 2026 until 31 July 2026.

Blocked account applications for residence permit extension can be made from 1 August 2026.

You can have your solvency certificate in ca. 1 week depending on how closely you monitor the progress and how fast we receive your international payment. Please note, depending on your bank / nationality, it can take up to a week before we receive your international payment in our account.

If you want to apply for a blocked account outside of the above mentioned periods, please send an email to [blocked.account@vub.be](mailto:blocked.account@vub.be) and we will guide you.

## AMOUNT TO BE DEPOSITED

The amounts to be deposited vary depending on the purpose of the solvency certificate ([visa](#) or [residence permit renewal](#)).

For academic year 2026-2027, the amount **single blocked account holders** are expected to transfer is **1100 EUR** multiplied by the number of months of their stay.

For a long stay blocked account application for visa purposes this comes down to **14,300 EUR (= 13 months stay)** **OR 1100 EUR** multiplied by the number of months for a short stay blocked account (= less than 1 year).

For a long stay blocked account application for residence permit renewal this comes down to **13,200 EUR (12 months stay)** for one academic year **OR 1100 EUR** multiplied by the number of months for a short stay blocked account (= less than 1 year).

For a **family (reunion) blocked account**, the amount is **2,400 EUR** multiplied by the number of months for a short stay. **For a long stay application for visa purposes the amount comes down to 31,200 EUR OR for a long stay application for residence permit renewal the amount comes down to 28,800 EUR.** These amounts are only applicable if the family reunification is with a partner.

If you want a family reunification with partner and child(ren), then these are the amounts:

- Partner & 1 child: € 2600/month (to be multiplied by the number of the months of your application)
- Partner & 2 children: € 2810/month (to be multiplied by the number of the months of your application)
- Partner & 3 children: € 3050/month (to be multiplied by the number of the months of your application)

**These amounts are non-negotiable.**

No additional funds (e.g. tuition fees) are accepted, as this system is only a procedure intended for obtaining the visa or residence permit.

After having submitted your application, you will be informed on the next steps to transfer the money.

Please be aware that it can take up to 1 week before the money arrives on the VUB-account.

Please use the correct reference (blocked account VOPA31 – your name – your student number<sup>1</sup>) when making the money transfer, this will help the correct handling of your application.

If the uploaded proof of payment is insufficient (reference is missing) or not clearly readable (characters other than Western ones), we will ask additional proof to match it with your application and it will take more time to issue your solvency certificate.

When you make the payment, please use the **SWIFT OUR** payment instructions regarding the payment charges. We need to receive the full required amount on our bank account.

For more information about **SWIFT OUR**, please visit: <https://www.sepaforcorporates.com/swift-for-corporates/payment-fees-the-difference-between-ben-our-and-sha/>

VUB will only accept deposits made in **one single transaction**.

## CONFIRMATION

After confirmation that the required amount has arrived on the VUB account, you will receive the solvency certificate to declare at the embassy (**new blocked account holder**) or the municipal administration (**renewal of the Belgian residence card**).

The International Relations office (IRMO) can also send a soft copy to the embassy. You must fill in the email address of the embassy in the field "Email address of the Embassy" in the workflow (Blocked Account online tool). We will send the solvency certificate together with a copy of your passport and the conditional acceptance letter (= "Standaardformulier bijlage 1" in Dutch).

**We do not provide any follow-up regarding your visa application status. The process of obtaining a visa is a matter handled between you and the Belgian immigration authorities. The university is not involved and cannot interfere in the decision making process of the visa application. Please note that this process can take up to 3 months.**

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<sup>1</sup> Student number is mentioned on the Conditional Letter of Acceptance, next to Rolnummer (on top of the document).

## PAYMENT AND REFUND BY MONTHLY INSTALMENTS

As previously stated, we are now diversifying depending on the purpose of your solvency certificate ([visa](#) or [residence permit renewal](#)).

If you apply for a single blocked account for [visa purposes](#), you will deposit 14,200 EUR for an entire academic year. You will receive 13 monthly instalments of 1100 EUR from October 2026 until October 2027 included. You will receive a residence permit valid until 31 October 2027.

If you apply for a single blocked account [residence permit renewal](#), you will deposit 13,200 EUR for an entire academic year. You will receive 12 monthly instalments of 1100 EUR from November 2026 until October 2027 included. You will receive a new residence permit valid until 31 October 2027.

In order to help you manage the high installation cost and because the administration cost is being deducted from the first payment, VUB decided that the first payment would cover two months. We will pay the first instalment in October and it will cover October & November 2026. The 2<sup>nd</sup> installment will be transferred in December 2026 and will contain the December installment.

VISA purpose single		Residence permit renewal single	
Month	Transfer	Month	Transfer
October*	1100 EUR + 1100 EUR (- admin fee of € 150)	October	no payment
November*		November*	1100 EUR + 1100 EUR (- admin fee of € 150)
December	1100 EUR	December*	
January	1100 EUR	January	1100 EUR
February	1100 EUR	February	1100 EUR
March	1100 EUR	March	1100 EUR
April	1100 EUR	April	1100 EUR
May	1100 EUR	May	1100 EUR
June	1100 EUR	June	1100 EUR
July	1100 EUR	July	1100 EUR
August	1100 EUR	August	1100 EUR
September	1100 EUR	September	1100 EUR
October	1100 EUR	October	1100 EUR

- \* In order to help blocked account holders manage the high installation cost and because some costs are being deducted from the first payment, **VUB decided that the first payment would cover two months.** This means that you will receive 12 payments for a blocked account for VISA purposes and 11 payments for a blocked account to renew your Belgian residence card.

If you apply for a family blocked account for **visa purposes**, you will deposit 31,200 EUR for an entire academic year. You will receive 13 installments of 2,400 EUR from October 2026 until October 2027 included. You and your partner will receive a residence permit valid until 31 October 2027.

If you apply for a family blocked account for **residence permit renewal**, you will deposit 28,800 EUR for an entire academic year. You will receive 12 installments of 2,400 EUR from November 2026 until October 2027 included. You and your partner will receive a new residence permit valid until 31 October 2027.

In order to help you manage the high installation cost and because the administration cost is being deducted from the first payment, VUB decided that the first payment would cover two months. We will pay the first instalment in November and it will cover November & December 2026. The 2<sup>nd</sup> installment will be transferred in January 2027 and will contain the January installment.

VISA purpose family		Residence permit renewal family	
Month	Transfer	Month	Transfer
October*	2400 EUR + 2400 EUR (- admin fee of € 150)	October	no payment
November*		November*	2400 EUR + 2400 EUR (- admin fee of € 150)
December	2400 EUR	December*	
January	2400 EUR	January	2400 EUR
February	2400 EUR	February	2400 EUR
March	2400 EUR	March	2400 EUR
April	2400 EUR	April	2400 EUR
May	2400 EUR	May	2400 EUR
June	2400 EUR	June	2400 EUR
July	2400 EUR	July	2400 EUR
August	2400 EUR	August	2400 EUR
September	2400 EUR	September	2400 EUR
October	2400 EUR	October	2400 EUR

\* In order to help blocked account holders manage the high installation cost and because some costs are being deducted from the first payment, **VUB decided that the first payment would cover two months**. This means that you will receive 12 payments for a blocked account for VISA purposes and 11 payments for a blocked account to renew your Belgian ID card.

For a stay shorter than one academic year:

- If you apply for a single blocked account, you will deposit and receive 1,100 EUR x the number of months of your stay
- If you apply for a blocked account with family, you will deposit and receive 2,400 EUR x the number of months of their stay

A short stay blocked account can only be extended under specific circumstances.

**VUB commits itself towards the Immigration Office (DVZ) to pay you a monthly amount of 1,100 EUR (single) or 2,400 EUR (family) for the entire duration of the blocked account contract.** Therefore, we are not authorised to make any early transfers to you before the start of the contract.

The month to which the payment relates, will always be mentioned in the payment reference.

You are requested to open a bank account from the **SEPA zone** and to communicate the bank account number to the blocked account department. You can do this by uploading a copy of the bank card or

a copy of the official bank document or a screenshot of the bank app in the online tool. In either, case, the name & bank account number (and BIC code if possible) must be visible.

Online banks such as Revolut, N26, Vivid, Bunq, Monese or WISE are also accepted as long as the IBAN number of the account corresponds with the SEPA-zone regulations.

Monthly installments can only be paid to a bank account from the SEPA-zone in your name, and **not** to the account of a third party.

***Even if you have a blocked account for a second, third year, ...*** it is necessary to reconfirm your bank details. An email with further instructions will be send to 2<sup>nd</sup>, 3<sup>rd</sup>, ... year blocked account holders.

VUB will only be able to start transferring monthly installments as soon as you communicate an IBAN number of your personal account that meets the abovementioned conditions. Opening a traditional Belgian bank account can take several weeks<sup>2</sup>.

Afterwards you will receive the first installment within the shortest possible time, depending on external circumstances (holidays, weekends, ...). 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 law-prescribed two months' rent deposit.

If your arrival is delayed, the amount of the first payment will be the sum of the outstanding months.

The administrative cost will be deducted from the first installment.

## INSURANCE

You are required to register for a basic health insurance as soon as you have arrived in Belgium. You have a few choices:

- Partena/[Helan](#)
- [Liberale mutualiteit](#)
- Socialistische mutualiteit ([Solidaris](#))
- Christelijke mutualiteit ([CM](#))
- ...

The VUB has a partnership with Partenamut (= independent broker). As an incentive towards you, Partena is available on campus on Tuesday and Thursday. To see their availabilities on campus, check this site: <https://www.vub.be/en/contact/organisation/partena-health-insurance>

With a national health insurance, you will benefit from reimbursements:

- ±70% general care
- 100% for critical diseases

It can take a few weeks to be fully registered at a basic health insurance company.

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<sup>2</sup> Banks will perform a background check and it might take several months before the bank account is opened.

The Belgian embassies require that blocked account holders have a travel insurance with repatriation. Although this insurance can be requested only for a certain period by the embassy, it is recommendable to keep the travel insurance with repatriation for the full duration of your stay. Next to this, the blocked account holder is required to register with the Belgian state health care system upon arrival and to remain registered at a Belgian state health care for the duration of their entire stay in Belgium. This is compulsory.

For the Belgian state health insurance upon arrival, VUB offers a service via Partenamut, but the blocked account holder can register for both insurances with the company of their choice

## ADMINISTRATION COST

You pay an annual administration fee of 150 EUR.

The same rate also applies to short stays (exchange blocked account holders, International Scholars, etc.) and extensions of stays due to unforeseen circumstances.

The administrative fee is a lump sum and covers, among other things, the work involved in issuing the solvency certificate, the bank costs of the international transfer, the monthly installments, etc. The administration cost does not cover any losses due to exchange rate fluctuations.

The administration fee is 'non-refundable', under any circumstances.

## FAMILY REUNION

You can have your family (partner and/or child(ren)) to join you join but first you must be **fully established in Belgium before your family can join them**.

However, for technical reasons, if you are planning to apply for a family reunion, choose **from the start** for a blocked account as “family” when applying for your blocked account to obtain your visa. You will be asked to transfer **31,200 EUR (Visa) or 28,800 EUR (residence permit renewal)** and you will receive 2,350 EUR per month. These amounts are only valid if you apply for a family reunification with your partner.

These are the amounts if you apply for a family reunification with partner & child(ren):

- Partner & 1 child: € 2600/month (**33,800 EUR (Visa)**, **31,200 EUR (residence permit renewal)**)
- Partner & 2 children: € 2810/month (**36,530 EUR (Visa)**, **33,720 EUR (residence permit renewal)**)
- Partner & 3 children: € 3050/month (**39,650 EUR (Visa)**, **or 36,600 EUR (residence permit renewal)**)

**Important: you can't bring your family along straight away. Immigration law only allows people travelling to Belgium in the framework of “economic migration” (a work visa) to bring along family members.**

## RENEWAL OF THE RESIDENCE PERMIT (ID-CARD)

When presenting a blocked account certificate for long stay, the Immigration authorities will grant a residence permit until 31 October. Please bear in mind that for the extension of the residence permit for the following years of study, a new certificate can only be issued after another **13,200 EUR (or 28,800 EUR for a family)** is transferred in to the blocked account.

The new Belgian legislation **obliges you to initiate the extension procedure *at the latest 15 days before the expiration date of your current residence permit*. We strongly advise you to initiate the extension procedure at the latest 4 weeks before the expiration date of your current residence permit. The municipalities are becoming very strict with this deadline.**

Extension of the residence permit is not possible without the study progress certificate (= "standaardformulier bijlage 2" in Dutch) of the previous academic year and the registration certificate for the next academic year (= "standaardformulier bijlage 1" in Dutch).

## CANCELLATION AND EARLY TERMINATION BY THE BLOCKED ACCOUNT HOLDER

In case of cancellation or early termination of the blocked account agreement, you will have to sign a termination agreement and the Belgian Immigration authorities will be informed. (\*)

The deposited funds will be refunded to the account mentioned in the termination agreement.

In the event of early termination, you have the choice: either the remaining balance is refunded to the account mentioned in the termination agreement, or it is refunded to your bank account.

Requests for refunds should always be made by email (blocked.account@vub.be) and only by you.

**VUB does all transactions in EUR. In the event of a refund, VUB is not responsible for any financial losses as a result of exchange rate fluctuations or costs related to an international transfer. You will carry these costs.**

The administration fee is 'non-refundable'.

Refunding the money to a foreign bank account (outside the SEPA zone) can take several weeks since the university is dependent on external parties such as intermediary banks, etc.

**(\*) Belgian Immigration Office will be informed that you no longer meet the requirements for proving sufficient financial resources. As a result, the granted visa or residence permit might be withdrawn.**

## AUTOMATIC TERMINATION AS PER ARTICLE 9 OF THE BLOCKED ACCOUNT CONTRACT

The funds transferred to the blocked account relate to your living expenses for the academic year 2026-2027 and cannot be used for other purposes or academic years.

If you applied for a long stay blocked account, you must provide the International Relations office with a bank account from the SEPA zone (as soon as available and before the end of the 1<sup>st</sup> semester). If you are not able to open a bank account from the SEPA zone before the end of the 1<sup>st</sup> semester, please inform the International Relations office of the status of your application for a bank account.

If you can't make the mobility towards Belgium, please inform the International Relations office of the cancellation of your studies before the end of the 1<sup>st</sup> semester.

If you applied for a short stay blocked account, please provide the International Relations office with a bank account from the SEPA zone as soon as available and before the end of the 3rd month of your planned stay in Belgium. If you are not able to open a bank account from the SEPA zone before the end of the 3rd month of your planned stay, please inform the International Relations office on the status of your application for a bank account from the SEPA zone.

If you can't make the mobility towards Belgium, please inform the International Relations office of the cancellation of your studies before the end of the 3rd month of your planned stay.

Failure to comply with the above mentioned obligations will result in the automatic termination of the blocked account contract. As a consequence all funds received from you will be returned to the account mentioned from which we received your payment. We will contact you if we need additional information regarding this bank account. Belgian Immigration Office will be informed of this termination/refund, making a mobility for study purposes impossible for the running academic year.