FAQ regarding blocked account

- **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.

- **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.

- **Is blocked account the standard procedure to prove solvency?**
  No, the standard procedures are a scholarship certificate or a financial guarantee form (Annex 32). Blocked account is an alternative option.

- **Will I always obtain a blocked account?**
  No, VUB can consider this option but only in case of necessity and not just for convenience.

- **Does it take long to set up a blocked account?**
  Yes, it can take up to 4 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 850 EUR per month (this is an absolute minimum since the Belgian poverty threshold amounts to 1.139 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.

- **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. 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 800 EUR (single student)/1.600 EUR (with family) per month?**
  No, these amounts are non-negotiable.

- **Can I transfer 10.400 EUR (single student)/20.800 EUR (with family) in several transactions?**
  No, VUB will only accept deposits made in one single transaction.
- **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.

- **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).

- **How will IRMO know my Belgian 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. Students who have the blocked account for a second or third year, can send us an email to confirm that the bank account remains the same as the previous year (blocked.account@vub.be). They should also send us a copy of their ID-card/passport.

- **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 give us your bank account information so that we can start refunding your blocked account money
  3) to fill in the form for SIP insurance. SIP insurance (Student Insurance Program) is compulsory if you have a blocked account.
  IRMO can assist you with respect to settling down (accommodation, transport, etc).

- **When will I start receiving the monthly instalments?**
  Did you follow the correct procedure to give us your bank account information? (See: Payment and refund by monthly instalments) And did you fill in the SIP form? Good! We can start refunding you now. However, it will still take between 10 and 14 days to process all the information, depending on external circumstances (holidays, weekends, …). Therefore, we urge you to bring some extra cash.

- **Will I receive an instalment in September?**
  No, the first instalment is paid in October. It covers October + November 2019 (2 months). The last instalment will be paid in October 2020.

- **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 2019 to October 2020 included.

- **IRMO paid less than I expected. Did you deduct any costs?**
  Yes, the costs for the SIP insurance (279 EUR for 12 months) and the administrative costs (150 EUR) are deducted in full, from the first payment.

- **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.

- **Can I extend my residence permit (ID-card) anytime?**
  No, the new 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.