

Payment policy

John Winter Student Houses



This policy outlines how rent is paid, when it is due, and what to do if you experience any payment issues. It applies to all tenants and forms part of your Occupation Contract with John Winter Student Houses.

1. Payment Methods

All rent must be made via **Direct Debit** from a UK current account. Credit cards and savings accounts are not accepted.

We use **GoCardless**, a secure, GDPR-compliant third-party payment provider. You must set up your Direct Debit mandate at the time of signing your contract using the following link - johnw.in/directdebit.

Your Direct Debit is linked to your bank account, not your physical card. If you lose your card, your Direct Debit will continue as normal.

We do not store or have access to your banking details; these are encrypted and securely handled by GoCardless.

2. Payment Schedule

Rent is collected quarterly (every 3 months) by Direct Debit, in alignment with typical student loan disbursement dates. The standard payment schedule is:

Instalment	Date	Amount	Notes
1st instalment	1st July	3 month's rent	Not supported by a student loan - plan ahead
2nd instalment	1st October	3 month's rent	
3rd instalment	1st January	3 month's rent	Typically delayed to align with student loan dates
4th instalment	1st April	3 month's rent	Typically delayed to align with student loan dates

January and April payment dates are typically delayed in line with Student Finance payment schedules. You will be notified in advance of any changes.

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Your exact rent amount is outlined in your Occupation Contract, with a copy available in your personal documents folder. Your instalment amounts will also be shared in your house's Facebook Messenger group.

If you have a **bills-inclusive contract**, your rent and bills will be collected as a single combined payment each quarter.

3. Changing or adjusting payments

If you need to change your payment method or request a change to your payment date, please email us at least 10 working days (2 weeks) before the scheduled payment. Within this time, payments are submitted for processing and cannot be changed once underway.

For July instalments only (not covered by Student Finance), we may allow a monthly payment plan over the summer. Requests must be made by email to richard@johnwinterhouses.co.uk with full details of your circumstances. Approval is at our discretion and will be confirmed in writing.

4. Failed payments

If a Direct Debit payment fails, a £20 fee will apply to each failed payment. This covers provider costs and administrative handling.

To avoid failed payments, please make sure you have sufficient funds in your account on the collection date. If you're experiencing difficulties, please contact us as soon as possible.

5. International Students (Non-UK Residents)

If you are a non-UK resident (without a permanent UK address or bank account), you must pay your entire rent in full advance of your tenancy start date.

Payments must be made in Pounds Sterling (GBP) and payment should be made within 7 days of the start date of your Occupation Contract.

While we typically only accept GBP payments, we can provide fixed exchange rates for paying in some foreign currencies on request. Please note that additional fees will apply to cover currency conversion and processing charges.

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For the purposes of our payment policy, a UK-based student is someone who meets **both** of the following criteria:

1. Holds a UK bank account in their own name, suitable for making Direct Debit payments.
2. Has a permanent UK residential address that is in their own name - not that of a family member, friend, or unrelated third party.

Students who do not meet both of these criteria will be treated as *non-UK-based* and must pay their rent in full before the contract begins.

6. Replacement contract holders

If someone replaces you during your tenancy (known as a replacement tenant), they will be required to pay a deposit equivalent to one month's rent.

This deposit will be protected within a government-approved scheme - the Deposit Protection Service (DPS) - in accordance with UK tenancy law. Written confirmation and prescribed information will be issued once registered.

We aim to return deposits within 10 working days of the end of the Occupation Contract, following a successful check-out.

6. Additional notes

- This payment policy forms part of your Occupation Contract. Where discrepancies arise, the Occupation Contract will take precedence.
- Continued non-payment may result in further action being taken in accordance with your contract and legal obligations.
- For questions about your payments or this policy, contact us via your Messenger group or email our office: lettings@johnwinterhouses.co.uk
- Your data is processed in line with our Privacy Policy - johnw.in/privacy