



NORTH-WEST UNIVERSITY[®]
YUNIBESITI YA BOKONE-BOPHIRIMA
NOORDWES-UNIVERSITEIT
POTCHEFSTROOMKAMPUS

Betaalbare Gelde & Finansiële Reëls Potchefstroomkampus

Fees Payable & Financial Rules Potchefstroom Campus

2016

Studentegelde & Debiteure

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Inhoudsopgawe

Betaalbare Gelde & Finansiële Reëls 2016

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Betaalbare Gelde & Finansiële Reëls 2016

1 ALGEMENE BEPALINGS

1.1 WYSIGING VAN UNIVERSITEITSGELDE

Die Raad van die Noordwes-Universiteit behou die reg voor om sonder kennisgewing die vasgestelde klas-, losies- en ander gelde, asook die wyse waarop betaling moet geskied, te wysig.

1.2 UNIVERSITEITSNOMMER

Elke toegelate student tot die Noordwes-Universiteit ontvang 'n universiteitsnommer. Studente moet daarop let dat hulle nie net as 'n nommer beskou word nie, **MAAR** hierdie universiteitsnommer moet op **alle** korrespondensie wat aan die Universiteit gerig word, verskyn.

Hierdie **8-syfer-universiteitsnommer** is ook die enigste verwysing wat gebruik moet word by **direkte bank- of elektroniese bankoorplasing**s in die Universiteit se bankrekening vir 'n student se rekening ten opsigte van klas-, losies en ander gelde of kontant vir etes.

1.3 FINANSIËLE AANSPREEKLIKHEID

Alle studente moet jaarliks geregistreer wees soos bepaal in die Algemene Akademiese Reëls, die Statuut van die Noordwes-Universiteit en die toepaslike bepalings van die Wet op Hoër Onderwys.

'n Student wat geregistreer is, is aanspreeklik vir die volle klas-, losies- en ander gelde.

U word daarop gewys dat die kontrak wat deel vorm van die aansoek om toelating tot die Noordwes-Universiteit en deur die student en/of borg/medeskuldenaar onderteken is, die student onder andere verbind tot die betaling van die volle klas-, losies- en ander gelde soos deur die Universiteit vir enige bepaalde jaar van registrasie vasgestel word. Verder word die student se aanspreeklikheid vir die betaling van universiteitsgelde nie geraak of verminder deur die student en/of hul borg/medeskuldenaar se onkunde ten opsigte van die reëls en regulasies van die Noordwes-Universiteit nie, of die ongeldigheid van hul inskrywing ooreenkomstig daardie reëls en regulasies nie.

Deur ondertekening en indiening van die registrasievorm word die bepalings van hierdie reglement deur verwysing by die kontrak tussen die Universiteit en die student geïnkorporeer en aanvaar die student verantwoordelikheid vir die betaling van alle voorgeskrewe gelde (of 'n rekening ontvang word al dan nie) soos van tyd tot tyd deur die Raad vasgestel.

Die student verleen ook toestemming dat sy persoonlike finansiële inligting, op versoek van derde partye, deur die Universiteit aan sodanige derde partye verskaf mag word. Derde partye beteken die student se ouers (met bewyslewering deur die ouers dat hul inderdaad die student se ouers is), beursgewers en finansiële instellings. Die derde partye moet aan die Universiteit bewys lewer van hulle belang in die bovermelde inligting, waarna die Universiteit sal oordeel of die derde partye hierop geregtig is. Die toestemming wat die student gee waarna hierbo verwys word, word kragtens die voorskrifte vervat in die Wet op die Beskerming van Persoonlike Inligting van 2013, gegee. Die student kan hierdie toestemming te eniger tyd met skriftelike kennisgewing aan die Afdelingshoof Studentegelde & Debiteure terugtrek by die adres soos onder klousule 1.5 gelys.

Enige bedrag wat aan die Universiteit van tyd tot tyd deur die student verskuldig en betaalbaar is, ooreenkomstig die Universiteit se finansiële reglement soos gepubliseer in die brosjure getiteld "Betaalbare Gelde en Finansiële Reëls", sal vasgestel en bewys word deur middel van 'n saldoserifikaat uitgereik en onderteken deur 'n gemagtigde amptenaar van die Universiteit. So 'n sertifikaat sal bindend wees op die student, en sal dien as *prima facie*-bewys van die aanspreeklikheid van die student, die omvang en verskuldigheid van sodanige bedrag deur die student aan die Universiteit, en sal hierdie sertifikaat dien as *prima facie*-bewys van die student se aanspreeklikheid, verskuldigheid en omvang van die bedrag aan die Universiteit vir doeleindes van die verkryging van summiere vonnis.

'n Student sal nie toegelaat word om te registreer alvorens die vorige jaar of jare se finansiële verpligtinge teenoor die Universiteit nagekom is nie. Indien 'n student en/of sy/haar borg/medeskuldenaar onder

skuldberading geplaas is, mag geen krediet aan die student toegestaan word nie, tot tyd en wyl die skuldberader bevestig dat alle uitstaande skuld ooreenkomstig die hofbevel vereffen is nie. Die Noordwes-Universiteit pas in hierdie gevalle die voorskrifte van die Nasionale Kredietwet streng toe.

Finansiële steun is in bepaalde gevalle ingevolge die regulasies van die Noordwes-Universiteit beskikbaar (sien paragraaf 5).

1.4 VERANTWOORDELIKHEID VAN 'N STUDENT

Die verantwoordelikheid vir die betaling van die klas-, losies- en ander gelde berus by die student en/of alternatiewelik die student se borg/medeskuldenaar, na gelang van die geval. Indien die student se Universiteitstudies deur 'n beurs of lening gefinansier word, moet die rekening onverwyld aan die beurs- of leninggewer vir betaling voorgelê word. **Die Universiteit is nie verantwoordelik daarvoor om rekeninge aan die beurs- of leninggewer te stuur nie. Dit bly die student se verantwoordelikheid om toe te sien dat die beurs- of leninggewer die nodige betalings aan die Universiteit maak.**

Die Noordwes-Universiteit aanvaar geen verantwoordelikheid vir foutiewe adresse of ontoereikende posdienste wat tot gevolg het dat rekeningstate wat versend is, verlore raak nie. **Die verantwoordelikheid berus by die student om navraag te doen indien hul nie rekenings ontvang nie.**

Adresveranderinge vir voorgraadse- en honneurs studies moet gedoen word by Voorgraadse Administrasie: Rekords wat telefonies bereikbaar is by 018 299 4201/4259 of per e-pos by 20767366@nwu.ac.za en 11078197@nwu.ac.za.

Adresveranderinge vir magister- en doktorsale studies moet gedoen word by Hoërgrade-administrasie se kantoor 257 op die 2de vloer van die F1-gebou, of telefonies by 018 299 4044 of per e-pos na PostGrad-EnquiriesPOTCH@nwu.ac.za.

Rekening-e-posadresse word ook op alle aansoekvorms vasgelê en tydens registrasie bevestig.

Die feit dat 'n rekeningstaat nie ontvang is nie, word nie as verskoning aanvaar vir die versuim om Universiteitsgelde te betaal teen die betaalbare datum nie.

1.5 AMPTELIKE ADRESSE

Rig korrespondensie aan die Universiteit vir die volgende persone se aandag:

Akademiese aangeleenthede:

Die Kampusregistrator
Privaatsak X6001, POTCHEFSTROOM, 2520
Faks: 018 285 6066

Studentegelde & debiteure aangeleenthede:

Die Afdelingshoof
Studentegelde & Debiteure
Privaatsak X6001, POTCHEFSTROOM, 2520
Faks: 087 231 5398

Beurse & lenings-aangeleenthede:

Die Hoof
Finansiële Steundienste
Privaatsak X6001, POTCHEFSTROOM, 2520
Faks: 018 299 2044

1.6 VRYWARING

Dit is die enigste en amptelike gids ten opsigte van betaalbare gelde van die Noordwes-Universiteit (Potchefstroomkampus). Alhoewel daar in die voorafgaande jaar verskeie prospektusse met betrekking tot betaalbare bedrae uitgereik is, sal die bedrae in hierdie gids gebruik word om studenterekeninge saam te stel.

Alle gelde wat in hierdie gids verskyn, word jaarliks aangepas. Hoewel die inligting wat in hierdie gids verskyn so noukeurig moontlik saamgestel is, aanvaar die Raad en Senaat geen aanspreeklikheid vir foutiewe inligting wat hierin mag voorkom nie. U bevestig hiermee dat u ten volle op hoogte is van en verstaan wat hierdie vrywaring inhou en beteken.

Die Engelse benamings van die verskillende modules soos op 'n studenterekening gehef, is slegs vir doelmatigheid en beteken nie noodwendig dat die modules ook in Engels aangebied word nie.

1.7 WEBADRES

Die gids is ook op die web beskikbaar by: http://www.nwu.ac.za/webfm_send/59044

2 BETAALBARE GELDE

2.1 NAVRAE EN KWOTASIES

Navrae in verband met studenterekeninge kan gerig word aan die personeel by studenterekeninge in die betaalsaal op die grondvloer van die Joon van Rooy-gebou, gebou nommer F1.

Tel: 018 299 2667/ 2668/ 2669/ 2670/ 2671/ 2672/ 2673

Faks: 087 230 3700

E-pos: puk-studyfees@nwu.ac.za

Die navrae by bogenoemde telefoonnommers kan soms geweldige hoë volumes bereik. U kan ook skakel na die Universiteit se skakelbord by 018 299 1111 of 299 2222.

2.2 BEDRAE BETAALBAAR

2.2.1 Aansoekgelde

Nuwe studente moet aansoek doen om toelating tot die Noordwes-Universiteit en die bedrag, soos gelys onder paragraaf 4.2, moet die aansoek vergesel. Die bedrag is nieterugbetaalbaar nie en sal nie op die studenterekening verskyn nie.

SLEGS vir die doel kan u 'n direkte bankdeposito of elektroniese bankoorplasing maak in die Noordwes-Universiteit se bankrekening. Die rekeningnaam is "**NWU-DIVERSE**" en die bankbesonderhede is ABSA, rekeningnommer 670-642-313 en takkode 632-005. Kontak ons vir enige navrae rondom die bankrekening by puk-bankdeposit@nwu.ac.za.

Die belangrikste egter is u verwysing.

- Suid-Afrikaanse burgers moet asseblief die letter A tesame met die voornemende student se **RSA ID-nommer** gebruik as verwysing vir ons bankrekening.
- Buitelandse studente moet egter die letter A tesame met die voornemende student se **geboortedatum en van** gebruik as verwysing vir ons bankrekening.

2.2.2 Registrasiegeld

Alle studente moet die jaarlikse registrasiegeld betaal soos gelys onder paragraaf 4.2. Hierdie registrasiegelde word gebruik om die registrasieproses te bedryf. Die bedrag is **nieterugbetaalbaar** nie, kwalifiseer nie vir personeelafslag nie en kan ook nie maandeliks afbetaal word nie. Registrasie ná amptelike sperdatums, soos gekommunikeer, is onderhewig aan 'n laatregistrasieboete, soos gelys onder punt 4.2.

2.2.3 Klasgeld

Klasgelde bestaan uit twee komponente. Die eerste is **modulekoste**, en dit word bepaal deur die spesifieke modules waarvoor 'n student registreer. Die tweede komponent is 'n **kwalifikasieprogramkoste**. Die heffing is 'n aanpassing wat die Universiteit maak aan die totale koste vir die spesifieke graad om sodoende die waarde van die kwalifikasieprogram korrek te reflekteer, beide wat betref die kwalifikasieprogram se markwaarde en die aansprake op die Universiteit infrastruktuur deur die spesifieke kwalifikasieprogram.

Diplomas, voorgraadse en honneursgraad-klasgeld is dus betaalbaar teen 'n **tarief per module** waarvoor 'n student ingeskryf is plus die **kwalifikasieprogramkoste**.

Meesters- en doktorsgraadkwalifikasies is egter betaalbaar teen slegs 'n **tarief per kwalifikasie** waarvoor die student ingeskryf is, behalwe MBA, MPA en MTh wat per geregistreerde modules gehef word.

Indien 'n student modules herhaal en gevolglik die studietydperk vir die kwalifikasie oorskry, sal die betrokke module(s) plus die jaarlikse kwalifikasieprogramkoste gehef word.

Die volledige lys van klasgelde vir modules en kwalifikasies word geag deel van hierdie dokument te wees kragtens die leerstuk van inkorporasie deur verwysing, en is tydens registrasie in die betaalsaal van die F1-gebou beskikbaar. Hierdie klasgelde vorm 'n integreerende deel van die Betaalbare Gelde & Finansiële Reëls 2016.

'n Student kan in enige studiejaar, buiten die vereiste modules van die betrokke program, bykomende modules neem teen betaling van normale klasgelde en met die toestemming van die dekaan, ooreenkomstig die toepaslike fakulteitsreëls.

2.2.3.1 Maksimum klasgeldtydperk: Diplomas, voorgraadse en honneursgrade

Die maksimum klasgeldtydperk is die tydperk waarvoor die betaalbare gelde vir alle voorgraadse kwalifikasies, nagraadse diplomas en honneursgrade bereken word. Kursusse se studietydperk verskil van kwalifikasie tot kwalifikasie en daar word jaarliks 'n kwalifikasieprogramkoste per kursus gehef.

Hierdie maksimum klasgeldtydperk moet nie met enige van die Algemene Akademiese Reëls verwar word nie.

Indien 'n student die maksimum klasgeldtydperk van 'n spesifieke kwalifikasie oorskry, sal daar wel in die oorskrydingsjare ook 'n volle kwalifikasieprogramkoste gehef word, ongeag die aantal modules waarvoor geregistreer word in die oorskrydingsjare, en die koste sal nie kwalifiseer vir personeelafslag nie.

2.2.3.2 Maksimum klasgeldtydperk: Meesters- en doktorsgrade

Klasgeld vir meesters- en doktorsgraadkwalifikasies word per kwalifikasie per jaar gehef, met die uitsondering van MBA, MPA en MTh, wat per geregistreerde modules gehef word.

Die maksimum klasgeldtydperk waarvoor die betaalbare gelde bereken word, is twee jaar vir meestersgrade en drie jaar vir doktorsgrade (volgens die nuwe model wat in 2011 in werking getree het). Permanente personeel geregistreer vir meesters- of doktorsgraadstudies kwalifiseer om vir onderskeidelik drie en vier akademiese jare om personeelafslag aansoek te doen, mits die maksimum klasgeldtydperk van die spesifieke kwalifikasie nie oorskry word nie.

Weereens, hierdie maksimum klasgeldtydperk moet nie met enige van die Algemene Akademiese Reëls verwar word nie.

Indien 'n meesters- of doktorsgraadstudent nie hou by die inhandigingsdatum vir hul skripsie, verhandeling of proefskrif ingevolge die Algemene Akademiese Reëls nie, loop die student die risiko dat die uitslag laat ontvang word en dan nie op die graduandilys bygewerk sal word nie. Die gevolg is registrasie vir 'n bykomende akademiese jaar en die moontlike oorskryding van die klasgeldtydperk. Die implikasie van die bykomende registrasie is dat meesters- en doktorsgraadstudente die registrasiegelde en die volle jaarlikse kwalifikasieprogramkoste vir elke jaar oor die perk sal moet betaal, en dat die koste nie vir personeelafslag sal kwalifiseer nie.

2.2.4 Losiesgeld

Volledige inligting insake koshuise is vervat in die reglemente vir inwoners van kampus- en dorpskoshuise en is op aanvraag by die kantoor van die Dekaan Studentesake beskikbaar of op die NWU-webblad by <http://www.nwu.ac.za/af/voornemende-studente/verblyf-koshuise>.

2.2.4.1 Aansoek om toelating tot 'n koshuis

'n Student se aansoek om toelating tot 'n koshuis moet vergesel word van die voorgeskrewe aansoekgeld van R 500 voor die aansoek om koshuisplasing enigsins oorweeg sal word. Vir die doel kan u 'n direkte bankdeposito of elektroniese bankoorplasing maak in die Noordwes-Universiteit se bankrekening by ABSA. Die rekeningnaam is "NWU DIVERSE" en die rekeningnommer is 670-642-313 met takkode 632-005.

Die belangrikste egter is u verwysing.

- Suid Afrikaanse burgers moet asseblief die letter A tesame met die voornemende student se **RSA ID-nummer** gebruik as verwysing vir ons bankrekening.
- Buitelandse studente moet egter die letter A tesame met die voornemende student se **geboortedatum en van** gebruik as verwysing vir ons bankrekening.

Kontak ons vir enige navrae rondom die bankrekening by puk-bankdeposit@nwu.ac.za.

Wanneer 'n eerstejaar student deur Inwoning- en Voedseldienste (IVD) in 'n koshuis geplaas is, sal hul 'n ampelike skrywe ontvang waarin daar aangedui word dat hulle binne 30 dae 'n nieterugbetaalbare bevestigingsbedrag van R4 000 moet betaal ten einde hul plek in die koshuis te bevestig. Die totale R4 500-deposito, of R500 in die geval van senior studente, word jaarliks gedurende Maart teen die betrokke student se klas- en losiesgeldrekening gekrediteer.

Indien die bevestigingsbedrag nie binne 30 dae betaal word nie, sal die student se koshuisplasing gekanselleer word en die R 500 losiesdeposito verbeur word.

By aanvaarding van 'n aansoek om koshuisinwoning deur die Universiteit, kom 'n kontraktuele ooreenkoms tussen die student en die Universiteit ooreenkomstig die Universiteit se reglement vir koshuise tot stand en verbind die aansoeker hul daartoe om vir 'n volle akademiese jaar in die koshuis in te woon. Die aansoekgeld word dan as 'n losiesdeposito op die rekeningstate aangedui.

Indien 'n student gedurende die eerste semester 'n koshuis verlaat, bly hul verantwoordelik vir die volle jaar se losiesgeld. Sien punt 2.2.4.3 in verband met kansellasies. U kan telefoniese navraag doen by 018 299 2674 of 'n e-pos stuur na puk-studyfees@nwu.ac.za.

2.2.4.2 Losiesgelde vir 2016

Mans- en dameskoshuise	Per jaar
Caput, Excelsior, Heide, Hombré, Karlien, Kasteel, Klawerhof, Kom-en-Gaan, Laureus, Minjonet, Oosterhof, Over-de-Voor, Patria, Vergeet-My-Nie, Veritas, Wag-'n-Bietjie en Wanda	R17 630
Mans- en dameskoshuise: enkelkamers	
De Wilgers, Eikenhof, Huis Republiek en Ratau	R18 280
Oppirif	
Selfsorgeenhede	R23 950
Internasionale selfsorgeenhede	R29 150

Bogenoemde bedrae sluit die aansoekgelde om koshuisinwoning van R500 in, asook die nieterugbetaalbare bevestigingsbedrag van R4 000 in die geval van eerstejaars, wat reeds in die voorafgaande jaar betaal was om u plek in die koshuis te bespreek en te bevestig.

Die R 500 aansoekgelde tesame met die R 4 000 bevestigingsbedrag in die geval van eerstejaars, word as 'n **losiesdeposito** op u rekeningstate aangedui en sal aan die einde van Maart oorgeplaas word as krediet op u klas- en losiesgeldrekening.

2.2.4.3 Koshuiskansellasië

2.2.4.3.1 Terugbetaling van R 4 500 losiesdeposito aan nuwe studente

'n Student verbeur die losiesdeposito behalwe wanneer 'n skriftelike kansellasië voor 31 Desember (wat die jaar van plasing voorafgaan) ontvang is en gestaaf word deur een van die volgende redes:

- Siekte, in welke geval 'n mediese sertifikaat die aansoek om terugbetaling van die losiesdeposito moet vergesel.
- Wanneer die student nie amptelik toelating tot die Universiteit, soos deur die amptelike reëls van die Universiteit bepaal, kon verwerf nie.

2.2.4.3.2 Terugbetaling van R 500 losiesdeposito aan senior studente

Die losiesdeposito sal slegs terugbetaalbaar wees indien 'n student hul plekbespreking vir die volgende jaar skriftelik voor 31 Desember van die jaar wat die plasing voorafgaan kanselleer op grond van ten minste een van die volgende redes:

- Siekte, in welke geval 'n mediese sertifikaat die aansoek om terugbetaling van die losiesdeposito moet vergesel.
- Die feit dat 'n student 'n universiteitseksamen gedruip het dat hul nie met hul volgende studiejaar kan voortgaan nie en om dié rede nie na die Universiteit terugkeer nie.

2.2.4.3.3 Terugbetaling van losiesgeld

Losiesgeld word vir 'n volle jaar gehef. Geen terugbetaling sal gemaak word nie, ongeag die kansellasiedatum.

'n Student kan slegs krediet ontvang indien hul 'n dorpsstudent in hul plek werf en die koshuisbestuur die betrokke dorpsstudent aanvaar. Die betrokke studente sal dan volgens 'n glyskaal aangeslaan word.

Seniors wat na die eerste semester afstudeer, betaal vir die volle jaar.

As 'n eerstejaarstudent voor einde Februarie weens aanpassingsprobleme kanselleer, betaal hul slegs vir die eerste semester. Indien na einde Februarie gekanselleer word, geld die volle jaarlikse tarief. In hierdie geval geld dieselfde reëling soos hierbo indien hul 'n dorpsstudent kan werf en die koshuisbestuur die persoon goedkeur om hul plek te neem.

Die enigste uitsonderings is in geval van ernstige siekte of afsterwe van die student, in welke geval 'n terugbetaling kan geskied soos deur die Direkteur Inwoning- en Voedseldienste in sy diskresie bepaal mag word.

2.2.5 Eterekening

2.2.5.1 Etes tydens die Registrasie- en Oriënterinsprogram (R&O)

Deelnemende koshuis eerstejaarstudente geniet drie etes per dag by die koshuiseetsale gedurende die eerste twee weke van die R&O. Hierdie eerstejaarstudente se klasingeldrekenings sal na registrasie met die bedrag vir die R&O etes gedebiteer word en die betaling daarvan vorm deel van die minimum eerste betaling.

2.2.5.2 Universiteitskaart: Etefunksie

Na afloop van die aanvanklike twee R&O-weke sal die studente se universiteitskaarte aktief wees waarna etes gekoop kan word vanuit die krediet op hul eterekening. Etes word streng op 'n kontantbasis by die Universiteit hanteer. Dit beteken dus dat u slegs dit wat u op u eterekening inbetaal, beskikbaar het; geen krediet word dus vir etes verleen nie!

Dit is dus belangrik dat studente seker maak dat daar voldoende kontant op hul eterekening is vir aankope. Etes, bereken teen R92 per dag vir 170 akademiese dae, beloop ongeveer R15 640 per jaar of R1840 per maand. ***Hierdie is slegs 'n aanduiding!***

Studente betaal slegs vir etes wat wel geneem word. Etes in koshuiseetsale kan slegs deur middel van die universiteitskaart genuttig word. Etes, snoeperye en ander verversings kan ook in die kafeteria, kiosks, koffiewinkels en restaurant met die universiteitskaart aangekoop word.

2.2.5.3 Universiteitskaart: Ander aankoopfunksies

Slegs kampusgoedgekeurde items mag op die universiteitskaart gekoop word wat mag insluit, maar nie beperk is nie tot PUK-dagboeke, PUK-rugbytruie, eerstejaarsdineekaartjies of toegangskaartjies na goedgekeurde studentefunksies wat by die kafeteria of Pukki Alumni-Klerewinkel aan studente beskikbaar gestel word.

Die universiteitskaart kan ook gebruik word vir die betaling van dienste by die IT-Instapdiens, die Gesondheidsorgsentrum of die Instituut vir Sielkunde & Welstand en selfoonlugtyd mag ook via die NWU Mobi App teen die kaart gekoop word.

2.2.5.4 Universiteitskaart: Toegangskaart

Die universiteitskaart verleen ook toegang tot alle plekke en geboue waarop 'n student geregtig mag wees.

2.2.5.5 Betalingsopsies vir kontant-etestelsel (NWU VENDING)

Betalings kan op woensdae vanaf 08:00 tot 15:30 by die **kassier in die F1-gebou** gedoen word.

'n Direkte bankdeposito of elektroniese bankoorplasing kan gemaak word in enigen van die Noordwes-Universiteit se bankrekenings by **ABSA**, **Eerste Nasionale Bank**, **Nedbank** of **Standard Bank**. By ABSA se Rekeningbetalings, ENB se Public Recipients, Nedbank se Bank-approved beneficiaries of Standard Bank se Companies moet die rekeningnaam "**NWU VENDING**" vanuit u bank se lys van begunstigdes gekies word. Skermdrukke (screenshots) vir hierdie opstellings is op ons webblad beskikbaar by <http://www.nwu.ac.za/af/content/skermdrukke>. Slegs die 8-syfer-universiteitsnommer sal as begunstigdeverwysing aanvaar word. Indien u sou verkies om wel 'n betalingsbewys te stuur, faks dit na 087 230 3701 of e-pos dit na puk-bankdeposit@nwu.ac.za.

Die onderskeie rekeningnommers is:

• ABSA	40-7010-0351	takkode 632-005
• ENB	6216-191-6849	takkode 240-438
• Nedbank	1713-378-558	takkode 171-338
• Standard Bank	33-038-243-8	takkode 052-838



NWU VENDING is dus uitsluitlik vir die kontant-etestelsel bedoel terwyl **NWU STUDENT** vir klas-, losies en ander geld bedoel is.

2.2.5.6 Voorwaardes vir die gebruik van die universiteitskaart

'n Spesifieke voorwaarde vir die gebruik van die universiteitskaart is dat die student aanspreeklikheid aanvaar vir alle finansiële transaksies wat met die kaart aangegaan is. Indien die universiteitskaart verlore raak, onderneem die student om dit onmiddellik by Beskermingsdienste te rapporteer sodat die universiteitskaart gedeaktiveer kan word.

Beskermingsdienste se beheerkantoor is 24 uur per dag, 7 dae per week oop, en is bereikbaar by 018 299 2215 vir na-uur se deaktivering van verlore universiteitskaarte. Die personeel wat u tydens kantoorure met die deaktivering van u kaart sal bystaan is Corrie Bornman by 018 299 2209 of 11760036@nwu.ac.za

Die student bly aanspreeklik vir alle transaksies wat met die universiteitskaart aangegaan word totdat dit volgens universitêre prosedures gedeaktiveer is.

2.2.6 Ander gelde

Ander gelde waarvoor studente gehef kan word, word gelys onder [punt 4](#).

2.2.6.1 Verkeersboetes

Verkeersboetes is onmiddellik betaalbaar. Studente wat hetsy versuim om hul verkeersboetes te betaal wat ingevolge die Universiteit se amptelike verkeersreglement opgelê is óf nie binne die voorgeskrewe tydperk aansoek doen vir kwytskelding van hul boetes nie, se universiteitsrekening sal ingevolge 'n Raadsbesluit met sodanige bedrae gedebiteer word. Navrae en verhoë in verband met verkeersboetes kan gerig word aan Beskermingsdienste by 018 299 4402 of per e-pos na ProtectionServices@nwu.ac.za.

2.2.6.2 Verlies of beskadiging van biblioteekmateriaal

'n Student dra die uitsluitlike verantwoordelikheid om alle uitleenmateriaal vanaf die biblioteek stiptelik by die verstryking van die uitleenperiode aan die biblioteek terug te besorg in dieselfde toestand as waarin dit was toe dit geleen is. Enige verlies van, of skade aan, uitleenmateriaal sal van die student verhaal word. Indien 'n student versuim om na kennisgewing deur die biblioteek aan die student die betrokke materiaal terug te besorg of die vervangings- of herstelkoste daarvan te betaal, na gelang van die geval, verleen die student toestemming dat die toepaslike koste teen hul universiteitsrekening gedebiteer word.

2.2.6.3 Koshuiskas

Koshuiskasgelde mag met die skriftelike toestemming van die student, op die klasgeld rekening gehef word. Koshuiskasgelde kan insluit klerasie, kampe of ander verwante koshuisaktiwiteite.

2.2.6.4 Studentevereniging

'n Akademiese studentevereniging is 'n formele organisasie van ingeskrewe studente in 'n bepaalde kursuseenheid, vakgroep of studierigting. Die hoofdoel van die vereniging is die bevordering van hul lede se akademiese belange. Die fokus area sluit in, om 'n effektiewe kommunikasiekanaal tussen studente en dosente te wees; om klagtes van studente met betrekking tot die spesifieke fakulteit op te volg; om hulp aan behoeftige studente binne die fakulteit te verleen; en om aksies aan te bied wat in die behoeftes van die studente voorsien.

2.3 BETALINGSVOORWAARDES

2.3.1 Betalingsopsies: Klas-, losies- en ander gelde

- Kontant, tjek, debiet- of kredietkaart

Betalings kan weksdae vanaf 08:00 tot 15:30 by die **kassier in die F1-gebou** deur middel van kontant, tjek, debiet- of kredietkaart gedoen word. 'n Elektroniese vorm vir kredietkaartbetalings is beskikbaar by <http://ow.ly/zN3UL>. Tjeks kan uitgemaak word aan die **Noordwes-Universiteit (Potchefstroomkampus)** met die **student se universiteitsnommer** agterop die tjek aangebring en gestuur aan: Die Kampusregistrator, Noordwes-Universiteit, Privaatsak X6001, Potchefstroom, 2520. Tjeks moet gekruis en duidelik gemerk word "**Nie verhandelbaar nie**" en "**Nie oordraagbaar nie**".

Geen Suid-Afrikaanse bank mag verder enige tjeks of wissels vanaf banke in **Angola, Botswana, DRK, Lesotho, Malawi, Mosambiek, Namibië, Swaziland, Tanzanië, Zambië, Zimbabwe, Seychelle en Mauritius** aanvaar nie. In die lig hiervan kan die NWU dus nie meer enige tjeks of wissels van bogenoemde Afrikalande as wettige betaalmiddels aanvaar nie!

Die bepaling is net vir die Afrikalande hierbo gelys en dus sal alle ander buitelandse valuta steeds aanvaar word. Ons bankiers sal 'n wisselkoers kwoteer en met die NWU se aanvaarding daarvan, sal die prosessering van die buitelandse valutatjek voortgaan.

- Direkte bankdeposito of elektroniese bankoorplasing

'n Direkte bankdeposito of elektroniese bankoorplasing kan gemaak word in enigen van die Noordwes-Universiteit se bankrekenings by **ABSA, Eerste Nasionale Bank, Nedbank, Standard Bank of FNB Namibië**. By ABSA se Rekeningbetalings, ENB se Public Recipients, Nedbank se Bank-approved beneficiaries of Standard Bank se Companies moet die rekeningnaam "**NWU STUDENT**" vanuit u bank se lys van begunstigdes gekies word. Skermdrukke (Screenshots) vir hierdie opstellings is beskikbaar op ons webblad by <http://www.nwu.ac.za/af/content/skermdrukke>. Slegs die 8-syfer-universiteitsnommer sal as begunstigdeverwysing aanvaar word. Indien u sou verkies om steeds 'n betalingsbewys te stuur, faks dit na 087 230 3701 of e-pos dit na puk-bankdeposit@nwu.ac.za.

Die onderskeie rekeningnommers is:

- | | | |
|-----------------|---------------|-----------------|
| • ABSA | 40-7009-9350 | takkode 632-005 |
| • ENB | 6216-190-7335 | takkode 240-438 |
| • Nedbank | 1713-378-531 | takkode 171-338 |
| • Standard Bank | 33-038-446-5 | takkode 052-838 |



NWU STUDENT is dus uitsluitlik vir klas-, losies en ander geld terwyl **NWU-VENDING** slegs vir die kontant-etestelsel bedoel is.

- RealPay debietorder

Die opsie bestaan ook dat 'n universiteitsrekening per debietorder betaal kan word. Die Volmag en Magtigingsvorm (SFD006) vir aansoek om betaling per debietorder is by ons kantore of by <http://ow.ly/Tcrfy> beskikbaar. Hierdie aansoekvorm moet volledig voltooi en ingedien word by die Invorderingsafdeling van die Universiteit **binne 14 kalenderdae na registrasie**. Bepalings en voorwaardes geld en kostes is onder klousule 4 gelys. Let daarop dat geen minimum eerste betalings deur die RealPay-debietorders hanteer sal word nie.

Hierdie voltooide Volmag en Magtigingsvorm sal die Universiteit magtig om, deur middel van die **Non Authenticated Early Debit Orders**-betalingstroom (NAEDO-betalingstroom), 'n maandelikse paaieiment direk van deelnemende banke (**ABSA, ENB, Standard Bank, Nedbank, FNB Namibië, Capitec Bank, Mercantile Bank, Bank of Athens & Ubank**) te verhaal ter vereffening van u universiteitsrekening. Transaksies word deur die South African Bankers Services Company Beperk (**BANKSERV**) verwerk, en die Universiteit is lid van die Early Debit Order Payment System Stakeholder Forum (**PSSF**).

Navrae in verband met die debietorder Volmag en Magtigings kan telefonies gerig word aan die Invorderingsafdeling by 018 299 2662/ 2663/ 2664 of 018 299 2665, per faks by 087 230 3704 of per e-pos by puk-invorder@nwu.ac.za.

2.3.2 Minimum eerste betaling

2.3.2.1 Eerstesemester-registrasie

Die volgende bedrae is voor registrasie betaalbaar:

	Koshuis	Dorp	Af-kampus
Eerste betaling op klasgeld	6 460	6 460	6 460
Eerste betaling op losiesgeld	5 830	-	-
Registrasiegeld	1 490	1 490	1 490
Totaal voor kontant vir etes	13 780	7 950	7 950
Etes tydens R&O* (Verpligtend vir koshuis-eerstejaars)	1 065	-	-
Aanbevole inbetaling vir etes (Februarie & Maart 2016)**	2 770	2 770	-
Totaal insluitende kontant vir etes	17 615	10 720	7 950

* Registrasie- en Oriënteringsprogram vir eerstejaars. Eerstejaarsdorpstudente moet self vir etes voorsiening maak.

** Etes teen R92 per dag vir 170 akademiese dae = R15 640 per jaar of R1 840 per maand.

Hierdie is slegs 'n aanduiding!

2.3.2.2 Tweedesemester-registrasie

Voorgraadse studente wat slegs vir modules van die tweede semester wil registreer, moet voor of op 31 Julie registreer. Die volle minimum eerste betaling soos hier bo aangedui, is betaalbaar met registrasie en die saldo van die rekening vir klas-, losies- en ander geld is betaalbaar in drie (3) paaieimente, **met 'n finale betaling ter volle vereffening voor of op 31 Oktober**. Indien daar nie by die paaieimente gehou word nie, word rente bereken op alle agterstallige paaieimente.

2.3.2.3 Nagraadse registrasie

Herregistrasie vir meesters- en doktorsgrade asook nuwe aansoeke vir registrasie moet jaarliks voor 31 Maart geskied.

Alle MBA- en Nagraadse Diploma in Bestuur-studente van die Potchefstroom Besigheidskool betaal 'n **jaarlikse** nieterugbetaalbare toelatingsfooi tot die Potchefstroom Besigheidskool.

Alle LLM-verhandeling, gestruktureerde LLM- en M Phil-studente van die Fakulteit Regte betaal 'n **eenmalige** nieterugbetaalbare toelatingsfooi vir toelating tot die programme.

2.3.2.4 Registrasie van internasionale studente

Internasionale studente moet die volle bedrag van hul voorgenome studie- en verwante kostes aan die Universiteit vooruit betaal voordat registrasie gefinaliseer kan word.

'n Direkte bankdeposito of elektroniese bankoorplasing kan in die Noordwes-Universiteit se **ABSA**-bankrekening gemaak word. By **ABSA** se Rekeningbetalings moet die rekeningnaam "**NWU STUDENT**" vanuit u bank se lys van begunstigdes gekies word. Slegs die 8-syfer-universiteitsnommer sal as begunstigdeverwysing aanvaar word. Indien u sou verkies om wel 'n betalingsbewys te stuur, faks dit na 087 230 3701 of e-pos dit na puk-bankdeposit@nwu.ac.za. Die bankrekeningnommer is ABSA, rekening 40-7009-9350, takkode 632-005 en swiftcode ABSAZAJJ. Laat asseblief sewe (7) werksdae vir buitelandse betalings om ons bank te bereik en neem asseblief kennis dat klaring slegs sal geskied na ontvangs van die bedrae in ons bankrekening.

Enige student wat van eksamen geleenthede in die buiteland gebruik wil maak, sal 'n addisionele bedrag, soos gelys onder punt 4, per module moet betaal vir die eksamen geleenthede buite die RSA.

Studente bly daarvoor verantwoordelik om seker te maak dat die waarde van enige buitelandse deposito gelyk is aan die waarde van die vereiste betaling in Suid-Afrikaanse valuta. Neem asseblief ook kennis dat die bankkoste van die valutatransaksie vir die rekening van die student self is.

2.3.2.5 Namibiese studente

Namibiese studente kan wel geakkommodeer word deur die betaling van hul minimum eerste betaling en die voltooiing van 'n Volmag en Magtigingsvorm (SFD006) vir debietorderverhaling van 'n universiteitsrekening soos omskryf in klousule 2.3.1, aangesien die universiteit ook in Namibië geregistreer is om maandelikse paaiemente direk van deelnemende bankte te verhaal vir die vereffening van 'n universiteitsrekening deur middel van die **NAEDO**-betalingstroom. Die Volmag en Magtigingsvorm (SFD006) is verkrygbaar by <http://ow.ly/Tcrfy>.

Op die oomblik is die enigste deelnemende bank in Namibië die **First National Bank Namibia**, maar 'n proses is in plek om ook die ander groot banke in Namibië op die stelsel te kry.

2.3.2.6 UNISA-registrasie

Studente wat vir graaddoeleindes by die NWU registreer maar alle modules deur UNISA voltooi, betaal slegs registrasiegeld. Indien **enige** module(s) ook by die NWU geregistreer word, is die volle kwalifikasieprogramkoste en betrokke modulegelde betaalbaar.

2.3.3 Uitstel vir betaling van minimum eerste betalings

Die Invorderingsafdeling van die Universiteit kan telefonies gekontak word by 018 299 2662/ 2663/ 2664 of 018 299 2665, per faks by 087 230 3704 of per e-pos by puk-invorder@nwu.ac.za.

2.3.3.1 Beursstudente

Indien 'n student se studies deur middel van 'n beurs gefinansier word, moet die skriftelike bewys daarvan jaarliks tydens registrasie aan die Invorderingsafdeling voorgelê word. Die bewys moet 'n uiteensetting gee van waarvoor die beursbedrae aangewend mag word, asook wanneer die uitbetaling daarvan sal geskied.

2.3.3.2 Studies gefinansier deur lenings

Indien 'n student se studies deur middel van 'n lening gefinansier word, moet die skriftelike bewys daarvan jaarliks tydens registrasie aan die Invorderingsafdeling voorgelê word **tesame** met 'n voltooide Volmag en Magtigingsvorm (SFD006) soos omskryf in klousule 2.3.1. Die Volmag en Magtigingsvorm (SFD006) is verkrygbaar by <http://ow.ly/Tcrfy>.

Hierdie studente:

- **MOET** ook binne 14 kalenderdae na registrasie die minimum eerste betaling oorbetal van hul lening. **By die nienakoming van hierdie betalingsvoorwaarde sal die student se registrasie onmiddelik getermineer word.**
- **MOET** maandeliks stiptelik hul verpligtinge teenoor die Universiteit nakom om sodoende, soos alle ander studente, die rekening teen 31 Julie te vereffen.
- **MOET**, en in lig van bogenoemde is dit **VERPLIGTEND** om die Volmag en Magtigingsvorm (SFD006) te voltooi wat saam met die skriftelike bewys van die lening ingedien **MOET** word. **Die nienakoming van hierdie voorwaarde sal tot gevolg hê dat 'n student se registrasieproses geblok word, aangesien die bevestiging van 'n lening alleen nie meer as voldoende beskou word ter vereffening van 'n universiteitsrekening nie.**

2.3.4 Vereffening van universiteitsrekening

Die Universiteit bied die alternatief dat klas- en losiesgeld in paaiemente afbetaal kan word deur betaling van die minimum eerste bedrag tydens registrasie. Volgens hierdie opsie is die klas-en losiesgeld streng in maandelikse paaiemente betaalbaar. Maandelikse paaiemente word bereken deur die verskuldigde saldo ná registrasie te neem, ongeag enige vooruitbetalings, en dit te verdeel oor die oorblywende maande tot einde

Junie. Hierdie paaielemente word aangedui op die maandelikse rekeningstate, en is betaalbaar binne dertig dae ná die rekeningstaatdatum, **met 'n finale betaling ter volle vereffening voor of op 31 Julie. Indien daar nie stiptelik by die betaling van paaielemente gehou word nie, word rente op alle agterstallige paaielemente bereken.** Rekeningstate begin op die 1ste van die maand en eindig altyd op die laaste dag van die maand. Betalings na maandeinde sal eers op die volgende maandstaat verskyn en mag renteheffings op agterstallige paaielemente tot gevolg hê.

In die geval waar 'n student agterstallig raak met enige bedrag ooreenkomstig bogenoemde betalingsvoorwaardes, sal die Universiteit rente op sodanige agterstallige bedrae hef.

2.3.5 Kortings op vroeë betaling van klas- en losiesgelde

Klas- en losiesgeld kan ten volle aan die begin van die jaar vereffen word. Om te kwalifiseer vir die 2,5% korting, moet daar aan **al die onderstaande vereistes voldoen word:**

- Registrasie- en ander gelde kwalifiseer nie vir korting nie.
- Beide klas- en losiesgelde moet ten volle vereffen wees om te kwalifiseer.
- Kortbetalings vir selfberekende korting sal in ag geneem word, maar foutiewe berekenings mag lei tot diskwalifikasie vir korting.
- Bevestig u betaling vooraf om teleurstelling te voorkom.
- Alle krediete moet reeds teen einde Maart op die studenterekening reflekteer.
- Geen toekomstige betalings (beurse, lenings of deposito's) sal in ag geneem word nie!**
- Betalings wat teen 31 Maart op die Universiteit se bankrekening reflekteer, sal in ag geneem word.
- Korting is slegs van toepassing op die huidige jaar se klas- en losiesgelde, en is dus **nie terugwerkend nie!**

Die korting vir vroeë betaling sal eers in April op die studenterekening reflekteer.

2.3.6 Personeelafslag

Permanente personeel van die Noordwes-Universiteit, asook vastetermynaanstellings met volle byvoordele, is geregtig op personeelafslag op **klasgelde** op die voorwaardes soos uiteengesit in die Universiteit se Diensvoorwaardes, klousule 7.4. Tydlike personeel en vastetermynaanstellings sonder byvoordele is hiervan uitgesluit.

Personeelafslag is slegs van toepassing op kwalifikasies soos gelys in die amptelike NWU-jaarboeke, en word gebaseer op die toepaslike maksimum klasgeldtydperke soos omskryf in klousules 2.2.3.1 en 2.2.3.2, en word slegs toegestaan tot en met die einde van die betrokke klasgeldtydperk en ook **slegs eenmalig** per kwalifikasieheffing en/of modules, met geen onderskeid tussen voltydse- en deeltydse studies nie.

By 'n studierigtingverandering van 'n meesters- of doktorsgraad word dit as 'n nuwe kwalifikasie beskou en begin 'n nuwe klasgeldtydperk. By 'n verandering van 'n meesters- of doktorsgraad se programinhoud (bv. PhD in Rekeningkunde na 'n PhD in Bedryfsrekeningkunde), beïnvloed dit nie die genoemde klasgeldtydperk nie en word dit as dieselfde kwalifikasie beskou. Met die voortsetting van 'n voorheen onvoltooide kwalifikasie sal die vorige klasgeldtydperk hervat word waar dit voorheen gestaak is.

Registrasiegelde en bykomende heffings in die jare waar die maksimum klasgeldtydperke oorskry word, kwalifiseer nie vir personeelafslag nie. Registrasiegelde kan nie in maandelikse paaielemente afbetaal word nie. Permanente personeel wat vir meesters- of doktorsgraadstudies geregistreer het, kwalifiseer om vir onderskeidelik drie en vier akademiese jare om personeelafslag aansoek te doen.

Personeelafslag sal slegs vir die huidige finansiële jaar toegestaan word. Indien daar dus nie in 'n betrokke voorafgaande jaar vir personeelafslag aansoek gedoen is nie, sal geen afslag terugwerkend toegestaan word nie – met ander woorde, geen afslag sal byvoorbeeld in 2016 vir 2015-klasgelde toegestaan word nie.

Personeel wie se gades en/of kinders deur ander instansies studeer **maar wel by voltooiing van hul studies 'n kwalifikasie aan die Noordwes-Universiteit verwerf**, kwalifiseer wel vir personeelafslag onderhewig aan presies dieselfde personeelafslagreëls as alle ander personeel.

Riglyne vir aansoek om personeelafslag op klasgelde asook die aansoekvorms is beskikbaar op die NWU Personeel-Intranet. Alle navrae in verband met personeelafslag op klasgelde kan per e-pos aan staff-discount@nwu.ac.za gerig word.

2.3.7 Kredietbedrae op 'n universiteitsrekening

Wanneer daar 'n krediet op 'n universiteitsrekening ontstaan, kan daar op die voorgeskrewe vorm aansoek gedoen word dat die kredietbedrag uitbetaal word met 'n elektroniese bankoorslag. **Geen** krediet sal in kontant uitbetaal word nie en **geen** uitbetalings kan na kredietkaartrekenings gemaak word nie.

Kredietsaldo's op studenterekening kan slegs uitbetaal word teen aanvaarbare bewys van die student se identiteit. Uitbetalings aan enige ander persoon as die student kan slegs geskied teen skriftelike magtiging deur die student op die voorgeskrewe vorm wat by die navraetoonbanke beskikbaar is, asook aanvaarbare

bewys van die identiteit van die student. Bogenoemde prosedure word deur die toepaslike wetgewing en interne beheermaatreëls genoodsaak.

Waar kredietbedrae ontstaan weens betalings van beurse of lenings van buite die Universiteit, sal die kredietbedrae slegs na voorlegging van die betrokke beurs- of leningskontrak en skriftelike goedkeuring vanaf die beurs- of leningsgewer gemaak word.

Amptelike aansoekvorms vir kredietuitbetalings is beskikbaar by die toonbanke van studentrekeningnavrae, of dit kan per e-pos aangevra word by puk-studyfees@nwu.ac.za, of dit kan van ons webblad verkry word by die skakel <http://ow.ly/xwg6K>. Die vorm moet volledig en akkuraat ingevul word en ook self deur die student goedgekeur word vir die uitbetaling van krediete. Aansoeke wat per e-pos of faks na die NWU gestuur word moet vergesel word van 'n afskrif van u identiteitsdokument of studentekaart. Die NWU kan nie aanspreeklik gehou word vir foutiewe inligting soos voorsien op die aansoekvorms nie. Let op die spertyd vir indiening van aansoeke asook wagtydperke vir uitbetalings. 'n Standaardheffing sal op die student se rekening gehef word vir elke kredietuitbetalingsversoek.

2.3.8 Verantwoordelikheid vir nakoming van betalingsvoorwaardes

Dit is die student se verantwoordelikheid om toe te sien dat die betalingsvoorwaardes, soos omskryf, nagekom word, ongeag of hul gelde deur middel van 'n lening of beurs gefinansier word.

Indien 'n student agterstallig is met die betaling van hul rekening, ongeag of hul 'n reëling met die Universiteit getref het, sal die Universiteit rente hef op agterstallige bedrae teen 4% bokant die prima-uitleenkoers van die Universiteit se amptelike bankiers. Hierdie rentekoers is laer as die statutêre rentekoers soos deur die Nasionale Kredietwet ten opsigte van insidentele kredietooreenkomste neergelê.

Rekenings ten opsigte van klas-, losies- en ander geld word aan die studente of hul ouers gestuur. Geen rekening word direk aan die beursinstansie gestuur nie.

Elektroniese rekeninge kan via die Universiteit se webblad onttrek word deur aan te teken by <http://www.nwu.ac.za/af/node/12771>. Die student sal 'n wagwoord aanlyn ontvang wat ingetik moet word om toegang tot die stelsel te verkry. Gaan na die **Finansiële Navrae**-bladsy, kies **Rekeningnavrae**, voltooi die oop velde, **Teken aan**, kies die besonderhede wat u wil sien en **Onttrek u inligting**.

2.3.9 Nienakoming van betalingsvoorwaardes

'n Student wat nie aan hierdie reëlings kan voldoen nie, moet vooraf met die Invorderingsafdeling ander reëlings tref vir die betaling van die voorgeskrewe gelde, met dien verstande dat die finale paaielement op 31 Julie betaalbaar is. Indien die gelde nie op die vasgestelde tye of op die tye soos andersins gereël, betaal is nie, kan die Universiteit een of meer van die volgende maatreëls toepas:

- Deaktivering van die student se universiteitskaart;
- weiering van toegang tot lesings;
- weerhouding van toegang tot eksamens;
- nie-uitreiking van akademiese rekord en gedragcertifikaat;
- nie-uitreiking van eksamenuitslae;
- nie-uitreiking van diploma- en graadsertifikate, om in NWU veilige bewaring gehou te word;
- weiering van deelname aan die diploma- en/of gradeplegtighede;
- weiering van registrasie as student;
- uitsluiting van universiteitskoshuise; en
- oorhandiging aan die Universiteit se prokureurs of invorderaars vir invordering van die verskuldigde bedrag, in welke geval die student ook aanspreeklik sal wees vir rente en regs-kostes op prokureur- en eie kliënteskaal.

Die student stem toe tot die jurisdiksie van die Landdroshof indien die Universiteit 'n aksie voortspruitend hieruit teen die student wil instel, maar dit verhoed nie die Universiteit om steeds en na hul eie uitsluitlike goeddunke 'n aksie of aansoek in die Hooggeregshof in te stel teen die student indien die Universiteit dit so sou verkies nie.

Indien krediet toegestaan word, is die Universiteit geregtig daarop om inligting wat betrekking het op die wanbetaling van 'n universiteitsrekening, by die kredietburo('s) op rekord te plaas.

Alle rekenings aan die Universiteit se prokureurs oorhandig vir invordering kan slegs by die prokureur betaal word. Die Universiteit ontvang geen geld ten opsigte van rekenings wat vir invordering aan die prokureurs oorhandig is nie. **Waar rekenings reeds oorhandig is, bly die skuldenaar verantwoordelik vir alle invorderingskoste.**

2.4 KREDIETSALDO'S

Indien 'n kredietsaldo ontstaan weens 'n beurs en/of lening (uitsluitende NSFAS), kan dit onder andere vir die volgende aangewend word:

- Om 'n boekrekening of goedgekeurde toerustingsrekening te vereffen;
- om 'n universiteitslening te delg;
- om volgens beursvoorskrifte van die beursgewer op te tree;
- om dit as minimum betaalbare gelde vir die volgende jaar oor te dra; en
- kan finalejaarstudente wat nie oor 'n universiteitslening beskik nie, skriftelik aan die einde van die jaar die beskikbare fondse aanvra, met die skriftelike goedkeuring van die beursgewer.

Indien 'n kredietsaldo weens NSFAS-gelde ontstaan, word dit soos volg aangewend:

- Delging van klasgelde;
- delging van losies- en etegelde ten opsigte van universiteitsinwoning en private inwoning volgens NSFAS-skale;
- vereffening van 'n boekrekening of goedgekeurde toerustingsrekening; en
- indien 'n kredietsaldo ontstaan, moet dit voor of op 31 Desember aan NSFAS teruggestuur word.

Wanneer daar 'n krediet op 'n universiteitsrekening ontstaan, kan daar op die voorgeskrewe vorm aansoek gedoen word dat die kredietbedrag uitbetaal word met 'n elektroniese bankoorplasing, maar geen krediet sal in kontant uitbetaal word nie. Daar sal 'n standaardheffing op die student se rekening gehef word vir elke elektroniese bankoorplasing wat vir hierdie doel gedoen word.

Amptelike aansoekvorms vir kredietuitbetalings is beskikbaar by die toonbanke van studentrekeningnavrae, dit kan per e-pos aangevra word by puk-studyfees@nwu.ac.za of verkry word vanaf die NWU-webblad by <http://ow.ly/xwg6K>. Vorms moet volledig ingevul en goedgekeur word vir die uitbetaling van krediete. Aansoeke wat per e-pos of faks na die NWU gestuur word moet vergesel word van 'n afskrif van die student se identiteitsdokument of studentekaart.

3 KANSELLASIE OF WYSIGING VAN STUDIE

3.1 PROSES BY KANSELLASIE VAN STUDIE

U kennisgewing van kansellasie van studie of enkele kursusmodules moet op die amptelike kansellasievorms geskied.

Indien kennis van kansellasie per brief geskied, moet dit per *geregistreeerde pos* aan die Kampusregistrator gerig word, in welke geval die datum van ontvangs as amptelike kansellasiedatum aangeteken sal word. Die kansellasie is geldig vanaf die datum van behoorlike indiening van die kansellasievorm by hetsy by die Voorgraadse Administrasie: Rekords, Hoërgrade-administrasie of die Eenheid vir Oop Afstandsl eer of vanaf die datum van ontvangs van die geregistreeerde posstuk deur die Kampusregistrator. Die Kampusregistrator, Voorgraadse Administrasie: Rekords, Hoërgrade-administrasie of die Eenheid vir Oop Afstandsl eer sal Studentegelde & Debiteure dienooreenkomstig inlig rakende die kansellasie.

- Kansellasievorms vir diplomas, voorgraadse en honneursstudies is verkrygbaar by Voorgraadse Administrasie: Rekords se fakulteitstonbanke in die betaalsaal op die grondvloer van die F1-gebou of kan aangevra word by vanzyl.alta@nwu.ac.za, louise.botes@nwu.ac.za of jolene.theron@nwu.ac.za.
- Kansellasievorms vir magister- en doktorsale studies is beskikbaar by Hoërgrade-administrasie se kantoor 257 op die 2de vloer van die F1-gebou of kan aangevra word by PostGrad-EnquiriesPOTCH@nwu.ac.za.
- Studente van die Eenheid vir Oop Afstandsl eer kan hul kansellasievorms aanvra by UODL-Registrations@nwu.ac.za.

3.2 BETAALBARE GELDE BY KANSELLASIE OF TERMINERING VAN STUDIE

Indien 'n kampusstudent voor 17 Februarie, en 'n afstandstudent voor 9 Maart, hul voorgraadse, diploma-, of honneursstudie kanselleer, is slegs die registrasiegeld betaalbaar. Indien 'n kampusstudent na 17 Februarie, en 'n afstandstudent na 9 Maart hul voorgraadse, diploma-, of honneursstudie kanselleer, is die volle kwalifikasieprogramkoste en klasgeld vir die eerste semester betaalbaar.

Indien 'n nagraadse student voor 31 Maart hul meesters- of doktorsgraadstudie kanselleer, is slegs registrasiegelde betaalbaar. Indien 'n nagraadse student ná 31 Maart, maar voor 31 Julie kanselleer, is volle registrasiegeld en 50% van die kwalifikasieprogramkoste betaalbaar. Met kansellasie ná 31 Julie, is die volle jaar se kwalifikasieprogramkoste en klasgeld betaalbaar.

Indien 'n student studie vir die tweede semester voor 31 Julie kanselleer, is slegs die eerste semester se klasgeld en 50% van die kwalifikasieprogramkoste betaalbaar. Indien 'n student studie na 31 Julie kanselleer, is die volle jaar se kwalifikasieprogramkoste en klasgeld betaalbaar.

Indien 'n afstandstudent studie voor 31 Julie kanselleer en die studiemateriaal reeds uitgereik is, is die gelde vir die studiemateriaal betaalbaar teen R250 per module vir hanterings- en posgeld.

Indien 'n student hul studies kanselleer, is alle beurse en/of lenings onmiddellik terugbetaalbaar.

3.3 VOORTGESETTE AANSPREEKLIKHEID BY SKORSING

In alle gevalle van oortreding en gevolglike tugstappe, wat kragtens die bepalings van die Universiteitstatuut en/of die Studente- Dissiplinêre Reëls, die tydelike of permanente, algehele of gedeeltelike ontneming van regte en voorregte, ingryping in of die onderbreking of beëindiging van studies, of die nie-aanvaarding in 'n koshuis kan meebring, verbeur die betrokke student alle aanspraak op die terugbetaling, vermindering of kwytskelding van gelde wat aan die Universiteit betaal is of betaalbaar is. Alle beurse en/of lenings is ook onmiddellik terugbetaalbaar.

3.4 BETAALBARE GELDE BY WYSIGING VAN MODULES

Indien 'n student enige module(s) buite die geskeduleerde wysigingsperiode, wat jaarliks deur die Kampusregistrator bepaal word, sou wysig, sal geen krediet ten opsigte van die gekanselleerde module(s) toegestaan word nie.

3.5 OOREENGEKOME ONDERBREKING VAN NAGRAADSE STUDIES

Indien 'n nagraadse student studies onderbreek, om welke rede ook al, sal die student steeds verantwoordelik gehou word vir al die studiekostes (registrasie-, klas- en ander gelde) van die betrokke periode van onderbreking, TENSY die student vooraf goedkeuring by die betrokke fakulteit verkry het, wat bekragtig is deur 'n fakulteitsbesluit waarvan 'n aantekening op die student se rekord gemaak is.

3.6 AFSTERWE VAN INGESKREWE STUDENT

Volgens Universiteitsbeleid word geld wat reeds betaal is in die semester waarin 'n student te sterwe kom aan die student se boedel oorbetaal.

'n Gesertifiseerde afskrif van die doodsertifikaat van die student moet aan die studenterekeningafdeling voorsien word by faksnommer 087 230 3700 of per e-pos aan puk-studyfees@nwu.ac.za, sodat die proses ter afsluiting van die afgestorwe student se rekening kan begin.

4 ANDER GELDE

Die volgende is 'n lys van ander gelde wat gehof kan word op 'n student se Universiteitsrekening indien van toepassing op die student.

			Rand
1	Aansoekgelde	Nuwe RSA-studente	150
		Nuwe internasionale studente	550
		B-statusgeld (Indien vir studiestatus aansoek gedoen word)	600
		Spesiale toelatingseksamen	440
2	Registrasiegelde	Registrasiegeld	1 490
		Boete vir laat registrasie, uitgesluit Meesters & PhD studente	500
		MBA (Ou 3-jaar-kurrikulum): Jaarlikse toelating tot die PBS	4 500
		MBA (Nuwe 2-jaar-kurrikulum): Jaarlikse toelating tot die PBS	6 000
		Nagraadse Diploma in Bestuur: Jaarlikse PBS toelating	550
		LLM & M Phil: Eenmalige toelating tot die Meestersprogram	2 200
3	Voorgaadse Administrasie: Rekords asook Hoërgrade-administrasie	Erkenning van Vorige Leer gehof op ad hoc-basis	-
		Vrystellingsgeld <i>per versoek, vir modules geslaag by ander instellings</i>	200
		Heruitreik van bewys van registrasie	20
		Heruitreik van akademiese uitslae	20

		Stuur van akademiese rekord per geregistreerde pos	20
		Akademiese rekord saamgestel uit ou lêers	120
		Akademiese rekord saamgestel uit ou lêers tesame met sillabusse	250
		Kosteverhaling: Aansoekgeld om Matrikulasieraad vrystellingsertifikaat vir volledige/voorwaardelike matrikulasievrystelling, per aansoek	480
		Kosteverhaling: Aansoekgeld om duplikaat of wysiging van bestaande Matrikulasieraad vrystellingsertifikaat, per aansoek	250
		Laat aanmelding van modulewysigings (per transaksie)	160
	Eksamens en Roosters: Eksamenafdeling	Tweede eksamengeleentheidsheffing (per module)	250
		Finale assessering ingevolge akademiese reël A 2.4.4.5 (per module)	250
		Eksamengeleentheidsheffing per module vir afstandstudente buite RSA	800
		Eksamengeleentheidsheffing per vraestel buite Potchefstroom	220
	Gradeplegtighede	Toekenning van 'n graad of diploma in absentia	200
		Heruitreiking van doktorsgraadsertifikaat	250
		Heruitreiking van graad- of diplomasertifikaat	150
4	Studenteverenigings	Commercia, Excursio, FRSV & SAIPA: Ekonomiese en Bestuurswetenskappe studenteverenigings, Ad Vivendum, BSV, Exatomos & Scientiae: Natuurwetenskappe-studenteverenigings, BRS, Caritas, Curona, Nutricamus, Privatus & Viviente: Gesondheidswetenskappestudenteverenigings, ISV: Ingenieurstudentevereniging, Let Wel: Lettere en Wysbegeerte se akademiese studentevereniging, Onderwysraad: Onderwysstudentevereniging, SRVP: Studenteregvereniging Potchefstroom & TSV: Teologiese Studentevereniging	70
		PASV : Potchefstroom-Aptekerstudentevereniging	90
5	Studentegelde & Debiteure puk-studyfees@nwu.ac.za	Onbetaalde/gedishonoreerde tjek	70
		RealPay debietorder administrasie - Vir die eerste ses (6) debietorders, daarna R10 per debietorder	85
		RealPay onsuksesvolle debietorder	Werklike koste
		Duplikaatrekening of -kwitansie	15
		Aansoek om uitbetaling van kredietbalans vanuit 'n studenterekening	15
6	Koerierkoste	Plaaslike koerierkoste teen werklike bedrag met 'n minimumkoste van R150	Werklike koste Minimum R150
		Internasionale koerierkoste teen werklike bedrag	Werklike koste
7	Beskermingsdienste ProtectionServices@nwu.ac.za	Kaarhouers	5
		Draagbandjies ("lanyards")	15
		Uitreiking van duplikaatparkeerskyfie	25
		Vervanging van universiteitskaart (1ste kaart is gratis)	80
		ID-foto's	15
		Jaarlikse gereserveerde onderdakparkering by koshuis	924
		Jaarlikse gereserveerde oop parkering by koshuis	552
		Afskrif van kampus-verkeersongelukverslae	100
8	Statistiese Konsultasiediens (SKD) http://www.nwu.ac.za/af/skd	Statistiese beplanning, per uur	160
		Dataverwerking, programmering, grafika, interpretasie van resultate, redigering van verhandelinge / proefskrifte asook hulp met publikasies, per uur	215

		Hulp by publikasies met SKD-personeellid as mede-outeur	Koste sal teruggeskryf word ná bewys van publikasie
		Hulp by verhandelings / proefskrifte met SKD-personeellid as hulpleier / promotor	Gratis na bewys van aanstelling
		Datavaslegging per karakter (met verifiëring) vir SKD-klieënte	0.055
		Drukwerk per bladsy	1
9	Fakulteit Gesondheidswetenskappe	Verpleegkundeprogramme - Voortsetting van praktika	100
		Transkripsies	350
10	Konservatoriumgelde	Registrasiegeld tot 15 Februarie vir 1ste semester en 31 Julie vir 2de semester	640
	Geregistreerde studente is slegs studente wat ingeskryf is vir die volgende modules MUSU174/5/7 MUSU274/5/7 MUSU374/5/6/7 MUSU474/5/6 MZSU177/277/377. Verwys na punt 3 vir kansellasieprosedures wat ook hier van toepassing is	Lesgeld (1 uur per week vir 32 weke per jaar)	5760
		Geregistreerde student – oefengelde: klavier	1200
		Geregistreerde student – oefengelde: orrel	1500
		Geregistreerde student – oefengelde: sang, stryk- en blaasinstrumente	800
		Ander student/personeel – oefengelde: klavier	2400
		Ander student/personeel – oefengelde: orrel	3000
		Ander student/personeel – oefengelde: sang, stryk- en blaasinstrumente	1600
11		Gesondheidsorgsentrum	Toegang tot basiese mediese gesondheidsorg vir akute siektes
12	Skool vir Psigososiale Gedragwetenskappe	Sielkundige dienste of terapisessies by Instituut vir Sielkunde en Welstand (ISW)	20 per sessie
		Departementele keuringsfooi – Honneurs Psigologie	180
		Departementele keuringsfooi – Meestersgrade Psigologie	280

5 FINANSIËLE STEUN

Die Noordwes-Universiteit se beurs- en leningskemas het ten doel om aan studente finansiële ondersteuning te bied (onderhewig aan spesifieke riglyne) wat 'n bydrae wil lewer tot die skep van 'n motiverende klimaat aan die universiteit op grond van hulle akademiese, leierskap-, kuns- en kultuur- asook sportprestasies.

Neem kennis dat die Universiteit die reg voorbehou om, sonder vooraf kennisgewing, wysigings aan te bring met betrekking tot voorwaardes, bedrae en toekennings soos goedgekeur deur die Beurse- en Leningskomitee.

Alle beurse word toegeken slegs vir die verwerwing van 'n eerste kwalifikasie wat binne die minimum duur van die kwalifikasie (3 of 4 jaar) waarvoor in die eerste jaar geregistreer is, voltooi moet word. Indien 'n student van studierigting verander, bly hierdie voorwaarde wat op die aanvanklike kwalifikasie se studietydperk van toepassing was, steeds van krag.

Die Universiteit se doeldatum vir die uitbetaling van alle akademiese-, kuns-, kultuur-, leierskaps- asook ondersteuningsbeurse is einde Maart en geen beurse sal vroeër uitbetaal word nie. Hou dus gerus u Maart-rekening dop vir die beursuitbetalings ten einde onnodige navrae te beperk.

Vir voorgraadse finansiële steun, stuur 'n e-pos na PUK-UnderGradBurs@nwu.ac.za of sien die bepalings en voorwaardes op Finansiële Steundienste se webblad by <http://www.nwu.ac.za/af/voorgaadse-beurse-finansiële-steundienste>.

Vir nagraadse finansiële steun, stuur 'n e-pos na PUK-PostGradBurs@nwu.ac.za of gaan na Finansiële Steundienste se webblad by <http://www.nwu.ac.za/af/nagraadse-studies>. Hier verskyn kitsinligting met die bepalings en voorwaardes asook al die onderskeie aansoekvorms.

Navrae in verband met die beurse hierbo gelys kan telefonies aan Finansiële Steundienste gerig word by 018 299 2045/6 of 018 299 2052.

5.1 AFDELING A: AKADEMIESE MERIETEBEURSE

Die volgende voorgraadse beurse is beskikbaar:

- **Nuweling- akademiese merietebeurs**
- **Senior akademiese merietebeurs**

Akademiese beurse word outomaties toegeken aan **volydse voorgraadse** studente indien die student daarvoor kwalifiseer. **Deelydse** studente moet jaarliks aansoek doen vir die beurse en aansoekvorms is beskikbaar by <http://www.nwu.ac.za/af/voorgraadse-beurse-finansiële-steundienste>. Die Universiteit se jaarlikse doeldatum vir uitbetaling van beurse aan voltydse studente is einde Maart.

Die volgende nagraadse beurse is beskikbaar:

- **Nagraadse akademiese merietebeurs**

Die aansoekvorms is beskikbaar by <http://www.nwu.ac.za/af/nagraadse-studies> of navrae kan gerig word aan PUK-PostGradBurs@nwu.ac.za.

5.2 AFDELING B: LEIERSKAPSBEURS / KUNS- EN KULTURBEURSE

Die volgende beurse is beskikbaar en moet voor aansoek gedoen word:

- **Hoofleiersbeurs**
- Verskeie vorms van **kuns- en kultuurbeurse**

Aansoekvorms is beskikbaar by <http://www.nwu.ac.za/af/voorgraadse-beurse-finansiële-steundienste>

Die sluitingsdatum vir beursaansoeke van voornemende studente is 31 Januarie 2016 en 30 September 2015 vir senior studente. Die Universiteit se jaarlikse doeldatum vir uitbetaling van hierdie beurse is einde Maart.

5.3 AFDELING C: ONDERSTEUNINGSBEURSE

Die volgende ondersteuningsbeurse is beskikbaar en moet jaarliks voor aansoek gedoen word:

- **Beurs vir fisiese gestremdheid**
- **Wees- en Pleegbeurs**

Gesinskorting word gegee vir gesinne waarvan twee of meer lede gelyktydig by die NWU geregistreer is en almal binne die minimum duur van die studie is, maar daar moet spesifiek **jaarliks** daarvoor aansoek gedoen word.

Die aansoekvorms vir al die bogenoemde beurse asook die gesinskorting is beskikbaar by <http://www.nwu.ac.za/af/voorgraadse-beurse-finansiële-steundienste>

Die sluitingsdatum vir beursaansoeke van voornemende studente is 31 Januarie 2016 en vir senior studente 30 September 2015. Die Universiteit se jaarlikse doeldatum vir uitbetaling van hierdie beurse is einde Maart.

5.4 AFDELING D: RUGBY- EN/OF SPORTBEURSE

Die aansoekvorms vir sportbeurse is beskikbaar by <http://www.nwu.ac.za/af/voorgraadse-beurse-finansiële-steundienste>

Die sluitingsdatum vir beursaansoeke van voornemende en senior studente is 15 Oktober van elke jaar. Navrae in verband met alle sportsoorte kan gerig word aan Corene Middleton by 018 299 2905 of e-pos 22814728@nwu.ac.za.

5.5 AFDELING E: NWU NAGRAADSE BEURSSKEMA

Die doel van die NWU Nagraadse Beursskema is om finansiële ondersteuning aan nagraadse studente te bied en om erkenning te verleen aan studente wat op akademiese gebied presteer. Die NWU nagraadse beursskema is in lyn met die strategiese doelwitte van die Universiteit soos in die Institusionele Plan uiteengesit.

Daar is vier NWU Nagraadse beurse beskikbaar:

- NWU Nagraadse Akademiese Merietebeurs
- NWU Honneursgraadbeurs
- NWU Meestersgraadbeurs
- NWU Doktorale Beurs

Die webadres vir aansoekvorms is by <http://www.nwu.ac.za/af/nagraadse-studies>.

Enige verdere navrae in verband met die NWU Nagraadse Beursskema kan gerig word aan Susan van der Westhuizen by Finansiële Steundienste, 018 299 2051 of e-pos PUK-PostGradBurs@nwu.ac.za.

5.6 AFDELING F: NSFAS-BEURS-LENINGSKEMA

Die NSFAS-beurs-leningskema het ten doel om finansiële ondersteuning te bied aan alle studente met akademiese potensiaal maar wat finansiël behoeftig is. Die skema is beskikbaar aan alle voltydse, voorgraadse studente wat aan 'n reeks vereistes voldoen. Aansoekvorms is beskikbaar by <http://www.nwu.ac.za/af/voorgaadse-lenings>.

Die sluitingsdatum vir NSFAS-beurs-leningskema-aansoeke van voornemende studente is 31 Oktober 2015 en vir senior studente 30 September 2015.

5.7 AFDELING G: FUNZA LUSHAKA-ONDERWYSBEURS

Die Funza Lushaka-onderwysbeurse het ten doel om finansiële steun te bied aan studente met akademiese potensiaal wat hul daartoe sal verbind om onderwysers te word. Na verwerwing van 'n onderwyskwalifikasie moet die student by 'n provinsiale skool in 'n departementele pos diens lewer vir elke jaar waarvoor die beurs toegeken was. Die aansoekvorm is beskikbaar by <http://www.nwu.ac.za/af/onderwysbeurse> met navrae na <http://www.funzalushaka.doe.gov.za/>.

Sluitingsdatum vir Funza Lushaka-beursaansoeke van voornemende studente is 30 November 2015 en vir senior studente 31 Oktober 2015.

5.8 BEURSE VANAF INSTANSIES BUIE DIE UNIVERSITEIT

Indien 'n student se studies deur middel van 'n beurs van 'n instansie buite die Universiteit gefinansier word, moet die skriftelike bewys daarvan jaarliks tydens registrasie voorgelê word aan die Invorderingsafdeling. Die skriftelike bewys moet 'n uiteensetting gee van waarvoor die beursbedrae aangewend mag word, asook van wanneer die uitbetaling daarvan sal geskied.

Die Invorderingsafdeling van die Universiteit kan telefonies gekontak word by 018 299 2662/ 2663/ 2664 of 018 299 2665, of per faks by 087 230 3704 of per e-pos by puk-invorder@nwu.ac.za.

5.9 ALGEMEEN

Die beurse en beurslenings wat deur die Universiteit toegeken en geadministreer word, word eerstens ter delging van klas- en losiesgeld aangewend.

Die Universiteit behou die reg voor om toekennings sonder voorafkenningsgewing by te voeg, terug te trek of te verander en regstreekse koste soos van tyd tot tyd deur die Universiteit bepaal, is betaalbaar by ondertekening van die betrokke beursdokumentasie.

Enige verdere navrae kan gerig word aan: Noordwes-Universiteit, Finansiële Steundienste, Potchefstroom Kampus, Privaatsak X6001, POTCHEFSTROOM, 2520 of besoek hulle by gebou F19 of skakel hulle by 018 299 2045/6, 018 299 2052 of e-pos hulle by PUK-UnderGrad-Burs@nwu.ac.za of PUK-PostGradBurs@nwu.ac.za.

5.10 EDULOAN

Eduloan doen finansiering van universiteitstudies op sekere voorwaardes teen 'n baie billike rentekoers en billike terugbetalingsvoorwaardes.

Daar is in die middel van die gids 'n uithaal-leningsaansoekvorm vir aansoek om finansiering by Eduloan. Die leningsaansoekvorm moet voltooi en ingedien word by Eduloan. Aansoek kan ook aanlyn gedoen word by <http://www.eduloan.co.za>.

Navrae in verband met die lenings kan gerig word aan Eduloan by:

- Telefoon: 018 299 1007/8 of 0860 55 55 44
- Faks: 086 621 4886
- E-pos: eurikaw@eduloan.co.za
- Terug bel: SMS "student" na 32150

Fees Payable & Financial Rules 2016

1 GENERAL CONDITIONS

1.1 CHANGES IN UNIVERSITY FEES

The Council of the North-West University reserves the right to change the stipulated tuition, residence and other fees without notice, as well as the way in which payment for these has to be made.

1.2 UNIVERSITY NUMBER

Each student admitted to the North-West University receives a university number. Students must note that, although they are not regarded as a mere number, this university number must appear on **all** correspondence directed to the University.

This **8-figure university number** is also the only reference number to be used with **direct bank deposits or electronic bank transfers** into the University's bank account for a student's account towards tuition and residence fees, other fees or cash for meals.

1.3 FINANCIAL LIABILITY

All students must be registered annually as provided in the General Academic Rules, the Statute of the North-West University and the relevant provisions of the Higher Education Act.

A student who is registered is responsible for payment of the full tuition, residence and other fees.

Your attention is drawn to the fact that the contract that forms part of the application for admission to the North-West University and is signed by the student and/or sponsor/co-debtor, binds the student inter alia to the payment of the full tuition, residence and other fees as determined by the University for any fixed year of registration. Furthermore, the responsibility of the student for the payment of University fees is not affected or reduced by the ignorance of the student and/or his/her sponsor/co-debtor in regard to the rules and regulations of the North-West University, or the invalidity of his/her enrolment in terms of those rules and regulations.

By signing and submitting the registration form, the provisions of this regulation are incorporated by reference into the contract between the University and the student, and the student accepts responsibility for the payment of all prescribed fees (regardless of whether or not an account is received), as determined from time to time by Council.

The student also grants permission for his personal financial information to be provided to third parties by the University, upon request of such third parties. Third parties refer to the student's parents (upon provision of proof by the parents that they are indeed the student's parents), bursary providers, and financial institutions. The third parties must provide the University with proof of their interest in the above-mentioned information, whereupon the University will judge whether the third parties are entitled to such information. The permission granted by the student, as referred to above, is granted in terms of the provisions as contained in the Protection of Personal Information Act of 2013. The student may withdraw this permission at any time by submitting a written notice to the Head of Department, Student Fees & Debtors, at the address as listed under clause 1.5.

Any amount which is from time to time due and payable by the student to the University, in terms of the University's financial rules and regulations as published in the brochure entitled "Fees Payable and Financial Rules", shall be proven by means of a certificate of balance, which is issued and signed by an authorised official of the University. Such a certificate shall be binding on the student and will serve as prima facie proof of the computation, extent and existence of the amount owing, and of the indebtedness of the student towards the University for purposes of summary judgement, and provisional sentence.

A student will not be allowed to register unless and until all financial commitments of the previous year(s) to the University have been met. When a student and/or his/her sponsor/co-debtor are placed under debt review, no credit may be granted to the student until written confirmation is given by the debt counsellor that

all outstanding debt has been settled. The North-West University strictly apply the provisions of the National Credit Act in this regard.

Financial support is available in certain instances in terms of the regulations of the North-West University. (See paragraph 5)

1.4 RESPONSIBILITY OF A STUDENT

The responsibility for the payment of tuition, residence and other fees lies with the student and/or, alternatively, the student's surety / co-principal debtor, depending on the circumstances. If the University studies of the student are financed by means of a bursary or loan, the account must be submitted without delay to the bursary or loan grantor for payment. **The University is not responsible for sending bills to bursary or loan institutions. It is the responsibility of the student to see to it that the bursary or loan grantor pays the necessary fees to the University.**

The North-West University accepts no responsibility for *incorrect addresses or postal service deficiencies* which cause posted statements to get lost in the mail. **The responsibility lies with the student to make enquiries if he/she has not received any bills.**

Change of address for undergraduate and honours studies must be done at Undergraduate Administration: Records which can be reached telephonically at 018 299 4201 / 4259 or per email at 20767366@nwu.ac.za and 11078197@nwu.ac.za.

Change of address for master's and doctoral studies must be done at Higher Degree Administration which can be reached at room 257 on the second floor of building F1, telephonically at 018 299 4044 or per email to PostGrad-EnquiriesPOTCH@nwu.ac.za.

Account e-mail addresses are captured on all application forms and verified during registration.

The fact that no statement has been received is not accepted as an excuse for any failure in paying University fees by the due date.

1.5 OFFICIAL ADDRESSES

Please direct correspondence to the University to the attention of the following persons:

Academic affairs:

The Campus Registrar
Private Bag X6001, POTCHEFSTROOM, 2520
Fax: 018 285 6066

Student fees & debtors affairs:

The Head of Department
Student Fees & Debtors
Private Bag X6001, POTCHEFSTROOM, 2520
Fax: 087 231 5398

Bursary and loan affairs:

The Head
Financial Support Services
Private Bag X6001, POTCHEFSTROOM, 2520
Fax: 018 299 2044

1.6 INDEMNITY

This is the only and official guide of the North-West University (Potchefstroom Campus) with regard to fees payable. Although various prospectuses with reference to fees payable were issued in the previous year, the amounts in this guide will be used to compose the accounts of students.

All fees that appear in this guide are adjusted annually. Although the information that appears in this guide has been compiled as accurately as possible, Council and Senate do not accept any accountability for wrong information that may appear in it. You hereby confirm that you are fully aware of and understand what this indemnity entails.

The English names of the different modules as levied on a student account are used for effectiveness only; this does not mean that the modules are necessarily also presented in English.

1.7 WEB ADDRESS

The guide is also available on the web at: http://www.nwu.ac.za/webfm_send/59044

2 FEES PAYABLE

2.1 ENQUIRIES & QUOTATIONS

Enquiries with regard to student accounts may be directed to the staff at student accounts in the pay hall, which is on the ground floor of the Joon van Rooy Building, building number F1.

Tel: 018 299 2667/ 2668/ 2669/ 2670/ 2671/ 2672/ 2673

Fax: 087 230 3700

Email: puk-studyfees@nwu.ac.za

Enquiries at the above numbers can at times reach very high volumes in which case the University switchboard can be contacted at 018 299 1111 or 299 2222.

2.2 AMOUNTS PAYABLE

2.2.1 Application fee

New students must apply for admission to the North-West University and the fee, as listed under paragraph 4.2, must accompany the application. The amount is non-refundable and will not appear on the student's account.

For this purpose **ONLY** a direct bank deposit or electronic payment can be made into the North-West University bank account. The account "**NWU DIVERSE**" must be used and the account details are ABSA, account number 670-642-313, and branch code 632-005. Please contact us with enquiries about this bank account at puk-bankdeposit@nwu.ac.za.

The most important is your reference.

- South African citizens must please use the letter A together with the prospective student's **RSA ID number** as reference for our bank account.
- Foreign students must, however, use the letter A together with the prospective student's **date of birth and surname** as reference for our bank account.

2.2.2 Registration fee

All students must pay the annual registration fee as listed under paragraph 4.2. These registration fees are used to fund the registration process. The amount is **non-refundable** and does not qualify for staff discount, nor can it be paid off in monthly instalments. Registration after the official communicated dates will result in a late registration fine as listed under point 4.2, Registration fees.

2.2.3 Tuition fees

Tuition fees are made up of two components. The first is the **module costs** which is based on the specific modules for which a student registers. The second is the **qualification programme cost**. This levy is an adjustment the University makes to the total cost of the specific degree in order to reflect correctly both the market value of the qualification programme and the demands the qualification programme place on the University infrastructure.

Diploma, undergraduate and honours tuition fees are therefore payable at the **tariff per module** that the student has been enrolled for plus a **qualification programme cost**.

Master's and doctorate qualifications, however, are payable at only a **tariff per qualification** that the student has been enrolled for, except for the MBA, MPA and MTh which are levied per registered modules.

If a student has to repeat modules and by doing so exceeds the tuition fee period for the qualification, all relevant modules plus the annual qualification programme cost shall be levied.

The complete list of tuition fees for modules and qualifications is deemed to form part of this document under the doctrine of incorporation by reference and is available during registration in the payment hall of the F1 Building. These tuition fees are an integral part of the Fees Payable & Financial Rules 2016.

Besides the required modules for the programme concerned, a student may enrol in any study year for additional modules by the payment of normal tuition fees and with the consent of the dean, in accordance with the applicable faculty rules.

2.2.3.1 Maximum tuition fee periods: Diplomas, undergraduate and honours degrees

The maximum tuition fee period is the period on which the fees payable are calculated for all undergraduate qualifications, postgraduate diplomas and honours degrees. The study periods of courses differ from course to course and a qualification programme cost per course is charged annually.

These tuition fee periods should not be confused with any of the General Academic Rules.

When a student exceeds the maximum tuition fee period for a specific qualification, the annual qualification programme cost will be charged in every year that exceeds the maximum tuition fee period regardless of the modules registered for, and these costs do not qualify for staff discount.

2.2.3.2 Maximum tuition fee periods: Master's and doctoral degrees

Tuition fees for postgraduate studies are levied per qualification per year, with the exception of the MBA, MOA and MTh, which is levied per registered modules.

The maximum tuition fee periods, according to which tuition fees payable are calculated, is two years for a master's degree and three years for a doctoral degree (according to the new model implemented in 2011). Permanent staff registered for master's or doctoral studies qualify to apply for staff discount for three and four academic years respectively, but only if the maximum tuition fee period of the particular qualification is not exceeded.

Again, these tuition fee periods should not be confused with any of the General Academic Rules.

When a master's or doctoral student does not adhere to the General Academic Rules regarding the submission date of their mini dissertations, dissertations or theses, such students run the risk that their examination results will be received late and therefore not be reflected on the graduation lists. The result will be registration for an additional academic year. The implication of the additional registration is that master's and doctoral students will pay registration fees and the full annual qualification programme cost for each year exceeding the limit, and these costs will not qualify for staff discount.

2.2.4 Residence fees

Comprehensive information in regard to residences is contained in the rules for residents of campus and town residences and is available on request from the office of the Dean of Student Affairs or on the NWU website at <http://www.nwu.ac.za/prospective-students/accommodation-potchefstroom-campus>.

2.2.4.1 Application for admission to a residence

A student's application for admission to a residence must be accompanied by the prescribed application fee of R500 before the application for placement in a residence is even to be considered. For this purpose a direct bank deposit or electronic bank transfer can be made into the North-West University bank account at ABSA. The account "NWU DIVERSE" must be used and the account number at ABSA is 670-642-313 with 632-005 as branch code.

The most important is your reference.

- South African citizens must please use the letter A together with the prospective student's **RSA ID number** as reference for our bank account.
- Foreign students must, however, use the letter A together with the prospective student's **date of birth and surname** as reference for our bank account.

Please contact us with enquiries about this bank account at puk-bankdeposit@nwu.ac.za.

Once a first-year student has been placed by Residence and Catering Services (RCS) in a residence, the student will receive an official letter indicating that a non-refundable confirmation amount of R4 000 is payable within 30 days to confirm their place in the residence. This total deposit of R4 500, or R 500 in the case of senior students, will be credited to the student's tuition and residence account annually during March.

If this non-refundable confirmation amount is not paid within 30 days, the student's residence application will be cancelled and the R 500 deposit will be forfeited.

Upon acceptance of an application for residence accommodation through the University, a contractual agreement is established between the student and the University in terms of the University Regulations for Residences and the applicant binds him-/herself to reside in the residence for a full academic year. The application fee is then shown as a residence deposit on the statements.

Should a student leave the residence during the first semester, he/she will remain responsible for the full year's residence fee. See 2.2.4.3 in regard to cancellations. Enquiries can be made telephonically at 018 299 2674 or via an email to puk-studyfees@nwu.ac.za.

2.2.4.2 Residence for 2016

Men's and women's residences	Per annum
Caput, Excelsior, Heide, Hombré, Karlien, Kasteel, Klawerhof, Kom-en-Gaan, Laureus, Minjonet, Oosterhof, Over-de-Voor, Patria, Vergeet-My-Nie, Veritas, Wag-'n-Bietjie & Wanda	R17 630
Men's and women's residences: single rooms	
De Wilgers, Eikenhof, Huis Republiek and Ratau	R18 280
Oppirif	
Self-catering unit	R23 950
International self-catering unit	R29 150

The abovementioned amounts include the application fee of R500 for admission to a residence as well as the non-refundable confirmation amount of R4 000 for first-year students, which had been paid in the preceding year to reserve and confirm your place in a residence.

The R 500 application fee, together with the R4 000 non-refundable confirmation amount for first-year students, will be reflected as a **residence deposit** on your account statements and will be transferred as a credit on your tuition and residence fees account at the end of March.

2.2.4.3 Residence cancellation

2.2.4.3.1 Refund of R 4 500 residence deposit to new students

A student forfeits the residence deposit, unless a written cancellation is received prior to 31 December (preceding the year of placement) and is supported by one of the following reasons:

- Illness, in which case a medical certificate must accompany the application for refunding of the residence deposit;
- Failure of the student to be formally admitted to the University as determined by the official admission requirements.

2.2.4.3.2 Refunding of R 500 residence deposit to senior students

The residence deposit will only be refundable if a student cancels his/her reservation for the following year in writing prior to 31 December of the year preceding the placing year, on the basis of at least one of the following reasons:

- Illness, in which case a medical certificate must accompany the application for refunding of the residence deposit;
- The fact that a student has failed so badly in his/her University examinations that he/she cannot continue his/her next study year and will not return to the University for that reason.

2.2.4.3.3 Refunding of residence fee

Residence fees are levied for a whole year. No reimbursements will be made, irrespective of the date of cancellation.

A student will only be credited if he/she recruits another student living in town to replace him/her, provided that the residence management accepts the particular student. The particular student's residence fees will then be determined by means of a sliding scale.

Senior students who complete their studies at the end of the first semester have to pay for the full year.

Should a first-year student cancel his/her studies before the end of February due to adjustment problems, he/she will only pay for the first semester. If cancellation takes place after February, the tariff for the full year will apply. In this instance the same arrangement as above will apply if he/she can recruit a student living in town and provided that the residence management approves of the person to take his/her place.

The only exceptions are instances of serious illness or death of the student, in which case a refund may be made as determined at his discretion by the Director Residence and Catering Services.

2.2.5 Meals account

2.2.5.1 Meals during the Registration and Orientation Programme (R&O)

Participating residence first-year students enjoy three meals a day at residence dining halls during the first two weeks of the R&O programme. These first-year students' tuition fee accounts will be debited with the amount for R&O meals after registration and the payment thereof forms part of the first minimum payment amount.

2.2.5.2 University card: Meal function

After these initial two weeks of the R&O programme, the university cards will become active where after meals can be bought with the funds in the students' meals accounts. Meals at the University are handled strictly on a cash basis. This means that you will have available only what you have paid into your meals account; no credit will be granted on meals!

It is therefore important for students to ensure that there is sufficient cash on their meals accounts for purchases. Meals, calculated at R92 per day for 170 academic days, amount to approximately R15 640 per year, or R1 840 per month. ***This is only an estimate!***

Students pay only for meals taken. Meals in residence dining halls can only be paid for via the university card. Meals, snacks and other refreshments can also be purchased in the cafeteria, kiosks, coffee shops and restaurant with the university card.

2.2.5.3 University card: Other purchase functions

Only campus-approved items may be bought on the university card which may include but are not limited to PUK diaries, PUK rugby jerseys, first-years' dine or tickets to approved student events which are made available to students at the cafeteria or Pukki Alumni Clothing shop.

The university card can also be used to pay for services rendered by the IT Walk-in Service, the Campus Health Centre, and the Institute of Psychology & Wellbeing as well as airtime on the NWU Mobi App.

2.2.5.4 University card: Admission card

The University card gives access to all places and buildings to which a student has right of access.

2.2.5.5 Payment options for the cash meal system (NWU VENDING)

Payments may be made at the **cashiers in the F1 Building** from 08:00 to 15:30 weekdays.

A direct bank deposit or electronic bank transfer can be made into any of the bank accounts of the North-West University at **ABSA, First National Bank, Nedbank** or **Standard Bank**. The pre-defined account named "**NWU VENDING**" must be selected from list of beneficiaries under ABSA's Account payments, FNB's Public Recipients, Nedbank's Bank-approved beneficiaries or Standard Bank's Companies. Screenshots on these setups are available at <http://www.nwu.ac.za/content/screen-prints>. Only the student's 8-figure university number will be accepted as beneficiary reference. Should you still wish to send a payment advice, please fax it to 087 230 3701 or email it to puk-bankdeposit@nwu.ac.za.

The relevant account numbers are:

- | | | |
|-----------------|---------------|-----------------|
| • ABSA | 40-7010-0351 | branch 632-005 |
| • FNB | 6216-191-6849 | branch 240-438 |
| • Nedbank | 1713-378-558 | branch 171-338 |
| • Standard Bank | 33-038-243-8 | branch 052-838. |



NWU VENDING is therefore exclusively for the cash meal system while **NWU STUDENT** is meant for tuition, residence or other fees only.

2.2.5.6 Conditions for use of university card

A specific condition for the use of the university card is that the student should accept liability for all financial transactions made with the card. Should the university card be lost, the student undertakes to report it immediately to the Department of Protection Services so that the university card can be deactivated.

The control office of the Department of Protection Services is open 24 hours a day, 7 days a week and can be contacted at 018 299 2215 to assist with the deactivation of the University cards after hours. The staff member who will render assistance with the deactivation during office hours is Corrie Bornman at 018 299 2209 or 11760036@nwu.ac.za

The student remains liable for all transactions entered into with the university card until it is deactivated according to university procedures.

2.2.6 Other fees

Other fees that students may be charged for are listed under [point 4](#).

2.2.6.1 Traffic fines

Traffic fines are payable immediately. The University account of students who either fail to pay their traffic fines, imposed in terms of the University's official traffic regulations, or fail to apply for a remission of their traffic fines within the prescribed period, will be debited by such amounts in terms of a Council decision.

Protection Services can be contacted with regard to all traffic fines or a representation for the waiver of a fine at 018 299 4402 or email to ProtectionServices@nwu.ac.za.

2.2.6.2 Loss of or damage to library material
A student has the sole responsibility to return all loan material from the library to the library promptly at the end of the loan period; it should be in the same condition as it was in when borrowed. Any losses of or damage to loan material will be recovered from the student. Should a student fail to return the relevant material to the library after notice, or fail to pay the replacement or repair costs thereof, as the case may be, the student gives permission that the relevant costs be debited against his/her University account.

2.2.6.3 Residence funds

Residence funds may include costs for clothing, camping fees and other related residence activities and with the written consent of the student, residence funds may be levied on the student account.

2.2.6.4 Student associations

An academic student association is a formal organization for students in a specific course unit, subject group or study field. The main purpose of the association is to improve the academic interests of the students. The focus area includes effective communication between students and lecturers; following up of complaints from students with regards to specific faculties; support for previously disadvantaged students within the faculty; and to present action that is beneficial for the students.

2.3 CONDITIONS OF PAYMENT

2.3.1 Payment options: Tuition, residences and other fees

- Cash, cheque, debit or credit card

Payments may be made by way of cash, cheque, debit or credit card on weekdays from 08:00 to 15:30 at the **cashiers in the F1 Building**. An electronic form for credit card payments is available at <http://ow.ly/zN6u4>. Cheques can be made payable to the **North-West University (Potchefstroom Campus)**, with the **student's university number** written on the back of the cheque and sent to: The Campus Registrar, North-West University, Private Bag X6001, Potchefstroom, 2520. Cheques must be crossed and clearly marked "**Not negotiable**" and "**Not transferable**".

No South African bank may accept cheques or drafts from banks in **Angola, Botswana, DRC, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia, Zimbabwe, Seychelles and Mauritius** anymore. Therefore, the NWU can no longer accept any cheques or draft payments as legal tenders from the African countries listed above!

The provision is only for the African countries listed above; all other foreign currency cheques and drafts will still be accepted. Our banker will quote an exchange rate, and upon acceptance by the NWU, the foreign currency check will be processed.

- Direct bank deposit or electronic bank transfer

A direct bank deposit or electronic bank transfer can be made into any of the bank accounts of the North-west University at **ABSA, First National Bank, Nedbank, Standard Bank or FNB Namibia**. The pre-defined account named "**NWU STUDENT**" must be selected from the list of beneficiaries under ABSA's Account Payments, FNB's Public Recipients, Nedbank's Bank-approved beneficiaries or Standard Bank's Companies list of beneficiaries. Screenshots on these setups are available at <http://www.nwu.ac.za/content/screen-prints>. Only the student's 8-figure university number will be accepted as beneficiary reference. Should you still wish to send a payment advice, please fax it to 087 230 3701 or email it to puk-bankdeposit@nwu.ac.za. The relevant account numbers are:

- | | | |
|-----------------|---------------|-------------------------------------|
| • ABSA | 40-7009-9350 | branch 632-005 |
| • FNB | 6216-190-7335 | branch 240-438 |
| • Nedbank | 1713-378-531 | branch 171-338 |
| • Standard bank | 33-038-446-5 | branch 052-838 |
| • FNB Namibië | 6224-883-9823 | branch 281-174 (Old Power Station). |



NWU STUDENT is therefore exclusively for tuition, residence or other fees, while **NWU VENDING** is meant for the cash meals system only.

- RealPay debit order

There is also the option of settling a university account by debit order. The Authority and Mandate form (SFD006) for application to pay a university account by debit order is available at our offices, as pull-out form in the middle of this guide, or at <http://ow.ly/Tcrfy>. This debit order application form must be completed in full and delivered to the Collections department of the University **within 14 calendar days of registration**. Terms and conditions apply and costs are listed under clause 4. Please note that no minimum first payments (See 2.3.2) shall be made by means of RealPay debit orders.

This completed Authority and Mandate form will authorise the University to collect monthly instalments directly from participating banks (**ABSA, ENB, Standard Bank, Nedbank, Capitec Bank, Mercantile Bank, Bank of Athens & Ubank**) by means of the Non Authenticated Early Debit Orders (**NAEDO**) payment stream in order to settle the university account. Transactions are processed by the South African Bankers Services Company Limited (**BANKSERV**) and the University is a member of the Early Debit Order Payment System Stakeholder Forum (**PSSF**).

Enquiries regarding the Authority and Mandate form for debit orders can be made at the Collections Department of the University, which can be contacted telephonically at 018 299 2662/ 2663/ 2664 or 018 299 2665, per fax at 087 230 3704 or per email at puk-invorder@nwu.ac.za.

2.3.2 Minimum first payment

2.3.2.1 First semester registration

The following amounts are **payable before registration**:

	Residence	Town	Off campus
First payment of tuition fees	6 460	6 460	6 460
First payment of residence fees	5 830		
Registration fee	1 490	1 490	1 490
Total before cash for meals	13 780	7 950	7 950
Meals during R&O* (Compulsory for residence 1 st years)	1 065		
Suggested payment for meals (Feb. & March 2016)**	2 770	2 770	
Total including cash for meals	17 615	10 720	7 950

* Registration & Orientation Programme for 1st-year students. 1st-year town students provide their own meals

** Meals at R92 per day for 170 academic days = R15 640 per annum or R1 840 per month.

This is only an estimate!

2.3.2.2 Second semester registration

Undergraduate students who only wish to register for second-semester modules should register on or before 31 July. The full minimum first payment, as indicated above, is payable on registration and the balance of the account for tuition, residence and other fees is payable in three (3) instalments, **with a final payment settled in full on or before 31 October. If the required instalments are not adhered to, interest will be levied on all instalments in arrears.**

2.3.2.3 Postgraduate registration

Master's and doctoral re-registration as well as new registrations should take place before 31 March annually.

All MBA and Postgraduate Diploma in Management students of the Potchefstroom Business School pay an **annual** non-refundable admission fee for admission to the Potchefstroom Business School.

All LLM dissertation, structured LLM, and MPhil students of the Law Faculty pay a **once-off** non-refundable levy for admission to their programmes.

2.3.2.4 International student registration

All international students must pay the full amount for their proposed study and relevant costs in advance before registration can be finalised.

A direct bank deposit or electronic bank transfer can be made into the bank account of the North-west University at **ABSA**. The pre-defined account named "**NWU STUDENT**" must be selected from the list of beneficiaries under ABSA's Account Payments. Only the student's 8-figure university number will be accepted as beneficiary reference. Should you still wish to send a payment advice, please fax it to 087 230 3701 or email it to puk-bankdeposit@nwu.ac.za.

The relevant bank account number is ABSA, account number 40-7009-9350, branch code 632-005 and swiftcode ABSAZAJJ. Please allow seven (7) working days for foreign payments to reach our bank and take note that clearance will only be given once payment has been received in our bank account.

Any student, who wants to make use of examination facilities abroad, will pay an additional amount, as listed under [clause 4](#), per module for the examination facilities outside of the RSA.

Students are responsible to ensure that the value of any foreign deposit is equal to the value of the required payment in South African currency. Students should also take note that the bank costs of the transaction are for the account of the student.

2.3.2.5 Namibian students

Namibian students can be accommodated by paying their minimum first payment and completing the Authority and Mandate form (SFD006), as described in clause 2.3.1, for debit order collection of their university account, as the university is also registered in Namibia to collect monthly instalments directly from participating banks by means of the **NAEDO** payment stream. The Authority and Mandate form (SFD006) is available at <http://ow.ly/Tcrfy>.

At the moment the only participating bank is **First National Bank Namibia** but a process is in place to also get the other major banks in Namibia on board.

2.3.2.6 UNISA registration

Students who register at the NWU for degree purposes but who do all modules through UNISA only pay registration fees. However, if any module(s) is(are) registered for at the NWU, the cost of the annual qualification programme and applicable module fee(s) become(s) payable.

2.3.3 Postponement for payment of minimum first payments

The Collections Department of the University can be contacted telephonically at 018 299 2662/ 2663/ 2664 or 018 299 2665, per fax at 087 230 3704 or per email at puk-invorder@nwu.ac.za.

2.3.3.1 Bursary students

If a student's studies are financed by way of a bursary, written proof thereof must be submitted to the Collections Department during registration. The written proof should set out what the bursary fees should be utilised for, as well as the date when payment thereof will be made.

2.3.3.2 Studies financed by loans

If a student's studies are financed by way of a loan, written proof thereof must be submitted to the Collections department during registration **together** with a completed Authority and Mandate form (SFD006) as described in clause 2.3.1. The Authority and Mandate form (SFD006) is available at <http://ow.ly/Tcrfy>.

These students

- **MUST** pay the University the minimum first payment from their loan within 14 calendar days of registration. **Failure to adhere to this condition will result in the immediate termination of registration**, and
- **MUST** adhere strictly to the payment of the University's required monthly instalments in order to settle the account by 31 July, the same as all other students.
- **MUST** and in light of the above it is **COMPULSORY** to complete the Authority and Mandate form (SFD006) which **MUST** be handed in together with the written proof of the loan. **Failure to adhere to this condition will block a student's registration process, as confirmation of an approved loan alone is no longer considered sufficient to settle a university account.**

2.3.4 Payment of university account

The University also provide the alternative that tuition and residence fees may be paid off in instalments once the minimum first payment has been made upon registration. With this option tuition and residence fees are strictly payable in monthly instalments. The monthly instalments are calculated by taking the balance due after registration, regardless of any pre-paid amounts, and dividing it by the months left until the end of June. These instalments are specified on the monthly statements and are payable within thirty days following the date of account, **with a final payment settled in full on or before 31 July. If the required instalments are not strictly adhered to, interest will be calculated on all overdue instalments.** The statements start on the 1st of each month and always end on the last day of the month. Payments after month-end would only reflect on the next month's statement and may result in interest being levied on arrear instalments.

In the case where a student falls into arrear in respect of any outstanding amount in terms of the abovementioned terms of payment, the University shall levy interest in respect of such arrears.

2.3.5 Early settlement discount on tuition and residence fees

Tuition and residence fees may be settled in full at the beginning of the year. To qualify for an early settlement discount of 2,5%, all the following requirements must be met:

- a) Registration fees and other fees do not qualify for a discount.
- b) Both tuition and residence fees must be settled in full to qualify.
- c) Short payments based on own calculations will be taken into account, but may lead to the disallowance of your discount.
- d) Please confirm settlement amount beforehand to avoid disappointment.
- e) All credits must reflect on the student account by end March.
- f) **No future payments (bursaries, loans or deposits) will be taken into account for calculations!**
- g) Payments which reflect on the University's bank account by 31 March will be taken into account.
- h) The discount is only applicable to the current year and **cannot be backdated** for previous years!

The early settlement discount will only reflect on the student account by April.

2.3.6 Staff discount

Permanent staff members of the North-West University and fixed-term appointments with full benefits are entitled to a discount with regard to **tuition fees** under the conditions as contained in the University's Conditions of Employment, clause 7.4. Temporary staff and fixed-term appointments without benefits are, however, excluded.

Staff discount is only applicable to qualifications as listed in official NWU calendars, is based on the applicable maximum tuition fee periods as defined in clauses 2.2.3.1 and 2.2.3.2, and is only allowed up to the end of the relevant tuition fee period and also **only once** per qualification levy and/or modules with no exception between full-time and part-time studies.

A change of study field for a master's degree or doctorate is regarded as a new qualification and a new class fee period starts. In the case of a change in the programme content of a master's degree or doctorate (e.g. a PhD in Accounting to a PhD in Business Accounting), the class fee period is not affected and is regarded as the same qualification. Upon continuation of a previously uncompleted qualification, the previous class fee period will resume from the period at which it had previously been terminated.

Registration fees and additional levies in the years where the maximum tuition fee periods are exceeded do not qualify for staff discount. Registration fees cannot be paid off in monthly instalments. Permanent staff registered for master's or doctoral studies qualify to apply for staff discount for three and four academic years respectively.

Staff discount will only be given for the current financial year. If staff discount had not been applied for in the course of a previous year, no discount will be given retroactively, in other words, no discount for 2015 tuition fees will be given in 2016.

Staff members whose spouses and/or children study through other institutions **but who will acquire a North-West University qualification upon completion of their studies**, do qualify for staff discount subject to exactly the same staff discount rules as all other staff members.

Guidelines on application for staff discount on tuition fees as well as the application forms are available on the NWU Staff Intranet. All enquiries with regard to staff discount on tuition fees may be directed per e-mail to staff-discount@nwu.ac.za.

2.3.7 Credit amounts on a university account

If a credit balance arises on a University account, application may be made on the prescribed form for payment of the credit amount by electronic bank transfer. **No credit will be paid out in cash and no transfers can be made to credit card accounts.**

Credit balances on student accounts can only be paid out against acceptable proof on the student's identity. Payment to any other person than the student can only be made on written authority of the student on the prescribed form available at the enquiries desks and against satisfactory proof of the identity of the student. The above procedure is necessitated by relevant legislation and internal controls.

Where a credit balance arises because of bursary or loan payments from outside of the University, these credit amounts shall only be paid out on provision of the necessary bursary or loan agreement and only after consent from the bursar or financial institution was given in writing.

Official application forms for credit payments are available at the enquiries desks at student accounts or they can be requested by email at puk-studyfees@nwu.ac.za or downloaded from our web page on the following link: <http://ow.ly/zPfaD>. The forms should be correctly and accurately completed and also approved by the student him-/herself for the pay-out of credits. Applications sent to the NWU via email or fax must be accompanied by a copy of the ID or university card.

The NWU will not be held liable for incorrect information supplied on the application form itself. Please take note of the cut-off times for requesting payments as well as time delays before actual pay-out. A standard levy will be charged on the student's account for every credit refund request.

2.3.8 Responsibility for compliance with conditions of payment

It is the student's responsibility to see to it that the conditions of payment as outlined are met, regardless of whether he/she is being financed by means of a bursary or a loan.

Should a student fall behind with the payment of his/her account, regardless of whether he/she has made an arrangement with the University, the University will charge interest on past due amounts at 4% above the prime lending rate of the University's official bankers. This interest rate is lower than the statutory rate provided for by the National Credit Act with regards to incidental credit agreements.

Accounts for tuition, residence and other fees are sent to the students or their parents. No accounts are sent directly to bursary providers.

Student accounts can be electronically obtained via the University webpage by signing in at <http://www.nwu.ac.za/content/account-enquiries>. The system will issue the student with a password that must be entered in order to access the information. Go to the **Financial Enquiries** page, select **Account Enquiries**, complete the empty fields, **Sign in**, select the information you wish to see and **Retrieve your information**.

2.3.9 Failure to comply with the conditions of payment

A student who cannot comply with these arrangements must make other arrangements for payment of the prescribed fees with the Collections department in advance, with the provision that the final payment is payable on 31 July. Should the money not be paid on the predetermined dates or at the times as determined otherwise, the University may resort to one or more of the following measures:

- Deactivation of the student's university card;
- refusal of admission to tuition;
- refusal of admission to the examinations;
- non-issue of academic record and certificate of conduct;
- non-issue of examination results;
- non-issue of diploma and degree certificates, to be held in safekeeping at the NWU;
- refusal of participation in the graduation ceremony;
- refusal of registration as student;
- exclusion from University residence; and
- handing over to the University lawyers or collection agencies for purposes of collecting the debt, in which event the student will be liable for interest and legal costs on an attorney and own client scale.

The student consents to the jurisdiction of the Magistrate's Court, in the event that the University institutes an action arising from the student's non-compliance with any of the conditions contained herein, but this does not prohibit the University from instituting action at its sole discretion or making an application in the High Court of South Africa.

Should credit be granted, the University has the right to place information with regard to defaulting on the payment of a University account on record with credit bureaux.

All money due to the University following a handing over to the University's lawyers can only be paid directly to the lawyer. The University will not receive any payments in respect of accounts already handed over to the University's lawyers. **In cases where accounts have already been handed over, the debtor remains liable for all collection costs incurred.**

2.4 CREDIT BALANCES

If a credit balance arises due to a bursary and/or loan (excluding NSFAS), it may be utilised inter alia for the following:

- To settle a book or approved equipment account;
- to settle a University loan;
- to act in accordance with bursary requirements stipulated by the donor of the bursary;
- to be carried over to the next year as minimum fees payable; and
- where final-year students do not have a University loan, they may request in writing the available funds at the end of the year, with written consent of the bursar.

If a credit balance arises in regard to NSFAS fees, it will be utilised as follows:

- To settle tuition fees;
- to settle residence and meal fees with regard to University accommodation and private accommodation according to NSFAS scales;
- to settle a book or approved equipment account; and
- if a credit balance arises, the whole amount must be returned to NSFAS on or before 31 December.

Should a credit balance arise on a University account, application may be made on the prescribed form for payment of the credit amount by electronic bank transfer; **no credit will be paid out in cash**. A standard levy will be charged on the student's account for every electronic bank transfer made for this purpose.

Official application forms for credit payments are available from the counters at student account enquiries, can be requested by email from puk-studyfees@nwu.ac.za or could be obtained from the NWU website at <http://ow.ly/zPfaD>. Forms should be thoroughly completed and approved for the pay-out of credits. Applications sent by email or fax must be accompanied by a copy of the student ID or university card.

3 CANCELLATION OR CHANGE OF STUDY

3.1 PROCESS UPON CANCELLATION OF STUDY

Your notice of cancellation of study or single course modules should be done on the official cancellation forms.

Should notice of cancellation take place by letter, it should be directed to the Campus Registrar by *registered mail*, in which case the date of receipt will be noted as official cancellation date. The cancellation is valid from the date of proper submission of the cancellation form to either Undergraduate Administration: Records, Higher Degree Administration or the Unit for Open Distance Learning or from the date of receipt of the registered postal article by the Campus Registrar. The Campus Registrar, Undergraduate Administration: Records, Higher Degree Administration or the Unit for Open Distance Learning departments will notify Student Fees & Debtors accordingly regarding the cancellation.

- Cancellation forms for diplomas, undergraduate and honours studies are available from Undergraduate Administration: Records at the faculty helpdesks in the pay hall, which is on the ground floor of the F1 Building or can be requested at vanzyl.alta@nwu.ac.za, louise.botes@nwu.ac.za or jolene.theron@nwu.ac.za.
- Cancellation forms for master's and doctoral studies are available at Higher Degree Administration, at room 257 on the second floor of building F1 or can be requested at PostGrad-EnquiriesPOTCH@nwu.ac.za.
- Students of the Unit for Open Distance Learning can request their cancellation forms at UODL-Registrations@nwu.ac.za.

3.2 FEES PAYABLE UPON CANCELLATION OR TERMINATION OF STUDIES

Should a student cancel his/her diploma, undergraduate or honours studies prior to 17 February for campus students and 9 March for distance students, only the registration fee is payable. Should a student cancel his/her diploma, undergraduate or honours studies after 17 February for campus students and 9 March for distance students, the full costs of the qualification programme and tuition for the first semester are payable.

If a postgraduate student cancels his/her master's or doctoral studies prior to 31 March, only registration fees are payable. When a postgraduate student cancels his/her studies after 31 March but before 31 July, full registration fees plus 50% of the qualification programme cost are payable. With cancellation after 31 July, full registration fees, qualification programme cost and tuition fees are payable

Should a student cancel his/her studies for the second semester prior to 31 July, only 50% of the qualification programme cost and full tuition for the first semester are payable. Should a student cancel his/her studies after 31 July, the full qualification programme cost and tuition for the year are payable.

Should a distance student cancel his/her studies prior to 31 July, and the study material has been dispatched, the fees of the study material are payable at R250 per module for handling and postage fees.

Should a student cancel his/her studies, all bursaries and/or loans are immediately refundable.

3.3 CONTINUED LIABILITY UPON EXPULSION

In all cases of transgressions and subsequent disciplinary steps these might entail, in terms of the provisions of the University Statute and the Students' Disciplinary Rules, the temporary or permanent, total or partial suspension of rights and privileges, intervention in or interruption or termination of studies or non-acceptance in a residence, the student concerned forfeits any claim to the repayment, reduction or waiver of moneys that have been paid or are payable to the University. All bursaries and/or loans are also immediately refundable.

3.4 FEES PAYABLE UPON CHANGING OF MODULES

Should a student change any module(s) after the scheduled period allowed for changing, which is annually determined by the Campus Registrar, no credit will be granted for the cancelled module(s).

3.5 AGREED SUSPENSION OF POSTGRADUATE STUDIES

When postgraduate studies are suspended for whatever reason, the student will remain liable for all study costs (registration, tuition and any other fees) for the period of the suspension UNLESS the student, prior to the suspension, obtained approval from the faculty, which is been approved by a faculty decision and that decision had been noted on the student's student record.

3.6 DEATH OF A REGISTERED STUDENT

In terms of the University's Rules & Regulations, the fees that were already paid in the semester that the student becomes deceased will be refunded to the estate of the deceased student.

The student accounts department must be supplied with a certified copy of the death certificate of the deceased student, which can be faxed to 087 230 3700 or per emailed to puk-studyfees@nwu.ac.za for the process of closing the account to be started.

4 OTHER FEES

The following is a list of other fees that a student's University account may be levied with if applicable to the student.

			Rand
1	Application fees	New RSA students	150
		New international students	550
		B – Status fee (should application for study status be made)	600
		Special admission examination	440
2	Registration fees	Registration fee	1 490
		Fine for late registration, excluding Masters & PhD students	500
		MBA (Old 3-year curriculum): Annual admission to PBS	4 500
		MBA (New 2-year curriculum): Annual admission to PBS	6 000
		Postgraduate Diploma in Management: Annual PBS admission	550
		LLM & M Phil: Once-off admission to the master's programme	2 200
3	Undergraduate Administration: Records as well as Higher Degree Administration	Recognition of Prior Learning will be levied on ad hoc basis	-
		Exemption fee <i>per application: Modules completed at other institutions</i>	200
		Reissue of proof of registration	20
		Reissue of academic results	20
		Sending of academic record per registered mail	20
		Academic record compiled from old files	120
		Academic record compiled from old files, together with syllabuses	250
		Cost recovery: Application fee for Matriculation Board exemption certificate for complete of conditional matric exemption, per application	480

		Cost recovery: Application fee for duplicate or amendment of existing Matriculation Board exemption certificate, per application	250
		Late notice of module changes per transaction	160
	Examinations and Timetables: Examinations	Examination opportunity levy per paper outside Potchefstroom	220
		Examination opportunity levy per module for distance students outside RSA	800
		Second examination opportunity (per module)	250
		Final assessment opportunity in terms of academic rule A2.4.4.5 (per module)	250
		Graduation Ceremonies	Conferral of a degree or diploma in absentia
	Re-issue of doctoral degree certificate		250
	Re-issue of other degree or diploma certificate		150
4	Student associations	Commercia, Excursio, FRSV & SAIPA: Economic and Management Sciences Student Association, Ad Vivendum, BSV, Exatomos & Scientiae: Natural Sciences Student Associations, BRS, Caritas, Curona, Nutricamus, Privatus & Viviente: Health Sciences Student Associations, ISV: Student Engineers Association, Let Wel: Faculty of Arts Academic Student Association, Onderwysraad: Student Teachers Association, SRVP: Potchefstroom Law Student Association & TSV: Theological Student Association	70
		PASV: Potchefstroom Pharmacy Student Association	90
5	Student fees & debtors puk-studyfees@nwu.ac.za	Unpaid/dishonoured cheque	70
		RealPay debit order administration – For the first 6 debit orders, thereafter R10 per debit order	85
		RealPay unsuccessful debietorder	Actual costs
		Duplicate account or receipt	15
		Application for a student account credit refund	15
6	Courier costs	Local courier costs will be levied at actual cost with a minimum cost of R150	Actual costs Minimum 150
		International courier costs will be levied at actual cost	Actual costs
7	Protection Services ProtectionServices@nwu.ac.za	Card holders	5
		Issuing of duplicate parking disc	25
		Lanyards	15
		Replacement of university card (1 st card is free)	80
		ID Photo	15
		Annual reserved undercover residence parking	924
		Annual reserved open residence parking	552
		Copies of campus traffic accident reports	100
8	Statistic Consultation Service (SCS) http://www.nwu.ac.za/scs	Statistic planning, per hour	160
		Data-processing, programming, graphics, interpretation of results, editing of dissertations/theses or help with publications, per hour	215
		Help with publications with SCS staff member as co-author	Costs will be written back on proof of publication
		Help with dissertations / theses with SCS staff member as assistant supervisor / promoter	Free on proof of appointment

		Capturing of data per character (with verification) for SCS clients	0.055
		Printing per page	1
9	Faculty of Health Sciences	Nursing programmes - Continuation of practical work	100
		Transcriptions	350
10	Conservatoire fees	Registration fee until 15 February for the 1 st semester and 31 July for the 2 nd semester	640
	Registered students are only students enrolled for the following modules MUSU174/5/7 MUSU274/5/7 MUSU374/5/6/7 MUSU474/5/6 MZSU177/277/377. Refer to point 3 for cancellation procedures, which are also applicable here.	Tuition fee (1hour per week for 32 weeks per annum)	5 760
		Registered student practise fees: piano	1 200
		Registered student practise fees: organ	1 500
		Registered student practise fees: singing, strings and wind instruments	800
		Other students / staff members practise fees: piano	2 400
		Other students / staff members practise fees: organ	3 000
		Other students / staff members practise fees: singing, strings and wind instruments	1 600
11		Health Care Centre	Access to basic medical health care for acute illnesses
12	School for Psychosocial Behavioural Sciences	Psychological services or therapy sessions at Institute for Psychology & Wellbeing (IPW)	20 per session
		Departmental selection fee - Honours Psychology	180
		Departmental selection fee – Master’s degrees Psychology	280

5 FINANCIAL SUPPORT

The aim of the North-West University bursary and loan scheme is to provide financial aid (subject to specific guidelines) to students who wish to participate actively in creating a stimulating climate at the University on the basis of their academic, leadership, arts and culture as well as sports achievements.

Note that the university reserves the right to, without prior notice, amend any terms and conditions, amounts as well as allocations that have been approved by the Bursary and Loans Committee.

All bursaries are awarded only for the acquisition of a first qualification which must be obtained within the minimum period (3 or 4 years) of the qualification registered for in the first year. Should the student change his/her field of study, this condition with regard to the initial qualification’s minimum period of study, remains valid.

The University’s target date for pay-out of all academic, arts, culture, leadership as well as support bursaries is the end of March and no bursary would be paid out earlier. Please limit unnecessary enquiries in this regard and be on the lookout for the March account reflecting these payouts.

For undergraduate financial support, send an email to PUK-UnderGradBurs@nwu.ac.za or see the terms and conditions on Financial Support Services’ webpage at <http://www.nwu.ac.za/bursaries-undergraduate-studies>.

For postgraduate financial support, send an e-mail to PUK-PostGradBurs@nwu.ac.za or see Financial Support Services’ webpage at <http://www.nwu.ac.za/postgrad/graduate-studies-potchefstroom>. Here instant info is available with applicable terms and conditions explained as well as all relevant application forms.

Enquiries regarding the bursaries listed here may be directed to Financial Support Services at 018 299 2045/6 or 018 299 2052.

5.1 SECTION A: ACADEMIC MERIT BURSARIES

The following undergraduate bursaries are available:

- **Academic merit bursary for a first-time recipient**
- **Senior academic merit bursary**

Academic bursaries are awarded automatically to **full-time undergraduate** students who qualify for the bursaries. **Part-time** students must apply for the bursaries annually on the application form available at <http://www.nwu.ac.za/bursaries-undergraduate-studies>. The University's annual target date for pay-out of bursaries for full-time students is the end of March.

The following postgraduate bursaries are available:

- **Postgraduate academic merit bursary**

The application forms are available at <http://www.nwu.ac.za/postgrad/graduate-studies-potchefstroom> or enquiries can be directed to PUK-PostGradBurs@nwu.ac.za.

5.2 SECTION B: LEADERSHIP BURSARY / ARTS AND CULTURE BURSARIES

The following bursaries are available and must be applied for:

- **Leaders of student councils**
- Different forms of **art and culture bursaries**

Application forms are available at <http://www.nwu.ac.za/bursaries-undergraduate-studies>

The closing date for the bursary applications for prospective students is 31 January 2016 and 30 September 2015 for senior students. The University's annual target date for pay-out of these bursaries is the end of March.

5.3 SECTION C: SUPPORT BURSARIES

The following support bursaries are available and must be applied for annually:

- **Bursary for physical disability**
- **Orphan and foster-care bursary**

Application must be made **annually for family discount**, which will be granted to families with two or more members simultaneously registered at the NWU, all of whom are within the minimum periods for the duration of their studies.

The application form for all the abovementioned bursaries and family discount is available at <http://www.nwu.ac.za/bursaries-undergraduate-studies>

Closing date for the bursary applications for prospective students is 31 January 2016 and for senior students 30 September 2015. The University's annual target date for pay-out of these bursaries is the end of March.

5.4 SECTION D: RUGBY AND/OR SPORTS BURSARIES

Application forms for sports bursaries are available at <http://www.nwu.ac.za/bursaries-undergraduate-studies>

The closing date for bursary applications for prospective and senior students is 15 October 2015 annually. Enquiries regarding all sports may be directed to Corene Middleton at 018 299 2905 or 22814728@nwu.ac.za.

5.5 SECTION E: NWU POSTGRADUATE BURSARY SCHEME

The NWU postgraduate bursary scheme aims to provide financial support to postgraduate students and to give recognition to students who perform well academically. The NWU postgraduate bursary scheme is in line with the strategic objectives of the University as explained in the Institutional Plan.

There are four NWU Postgraduate bursaries available:

- NWU Postgraduate Academic Merit Bursary
- NWU Honours Bursary
- NWU Master's Bursary
- NWU Doctoral Bursary

The web address for application forms are <http://www.nwu.ac.za/postgrad/graduate-studies-potchefstroom>.

Any further enquiries regarding the NWU Postgraduate Bursary Scheme may be directed to Susan van der Westhuizen at Financial Support Services, 018 299 2051 or email PUK-PostGradBurs@nwu.ac.za.

5.6 SECTION F: NSFAS BURSARY-LOAN SCHEME

The object of the NSFAS bursary-loan scheme is to offer financial support to all students with academic potential who are in need financially. The scheme is available to all full-time undergraduate students who comply with a series of requirements. Application forms are available at <http://www.nwu.ac.za/loans-undergraduate-studies>.

The closing date for NSFAS bursary-loan scheme applications for prospective students is 1 October 2015 and for senior students 30 September 2015

5.7 SECTION G: FUNZA LUSHAKA BURSARY PROGRAMME

The aim of the Funza Lushaka education bursary is to offer financial support to students with academic potential and a commitment to undertaking professional teaching education. After qualifying, the students must enter the service of the department of education in a departmental post at a provincial school for each year the bursary is awarded. The application form is available at <http://www.nwu.ac.za/bursaries-teachers> and enquiries to <http://www.funzalushaka.doe.gov.za/>.

The closing date for Funza Lushaka bursary applications for prospective students is 30 November 2015 and for senior student 31 October 2015.

5.8 BURSARIES FROM INSTITUTIONS OUTSIDE THE UNIVERSITY

If a student's studies are financed by way of a bursary from an institution outside the University written proof thereof must be submitted annually during registration to the Collections department. The written proof should set out what the bursary fees should be utilised for, as well as the time when payment thereof will be made.

The Collections Department of the University can be contacted telephonically at 018 299 2662/ 2663/ 2664 or 018 299 2665, per fax at 087 230 3704 or per email at puk-invorder@nwu.ac.za

5.9 GENERAL

The bursaries and bursary-loans that are awarded and administered by the University are utilised firstly for redeeming tuition and residence fees.

The University reserves the right to add, withdraw or change awards without prior notice, and direct costs, as determined by the University from time to time, are payable upon the signing of the relevant bursary documentation.

Any further enquiries may be directed to: North-West University, Financial Support Services, Potchefstroom Campus, Private Bag X6001, POTCHEFSTROOM, 2520 or visit them at Building F19 or contact them telephonically at 018 299 2045/6, 019 299 2052 or emails to either PUK-UnderGrad-Burs@nwu.ac.za or PUK-PostGradBurs@nwu.ac.za.

5.10 EDULOAN

Eduloan finances university studies under certain conditions at a very reasonable interest rate and repayment terms.

In the middle of the guide there is a pull-out loan application form for applying for financing at Eduloan. This loan application form must be completed and submitted to Eduloan. Application can also be done online at <http://www.eduloan.co.za>.

Enquiries in regard to the loans may be directed to Eduloan at:

- Telephone: 018 299 1007/8 or 0860 55 55 44
- Fax: 086 621 4886
- Email: eurikaw@eduloan.co.za
- Call back: SMS "student" to 32150