



# SECTION 4

## FINANCIAL INFORMATION

## INFORMATION ON FEES

*All students are reminded of their responsibility to honour their financial obligations to The University of the West Indies in accordance with the specified payment deadlines. Students who do not comply with payment deadlines will not have completed their registration and as such will not be registered students of the University.*

The Financial Information Section of this Handbook outlines fees payable by students registering for undergraduate degree, diploma and certificate programmes at UWI, Mona.

There are three categories of students:

- i. sponsored from contributing countries
- ii. non-sponsored from contributing countries
- iii. students from non-contributing countries

**Sponsored students from contributing countries will receive a government award/scholarship equivalent to approximately 80% of the economic cost or total cost of their programme.** Such students will be charged a tuition fee equivalent to approximately 20% of the economic cost.

Non-sponsored students from contributing countries (non-campus countries only) will be charged tuition fees equivalent to approximately 33.33% of the economic cost, except for students pursuing the BMedSci/MBBS, and B.Sc. Physical Therapy programmes who will be charged tuition fees equivalent to 100% of economic cost.

Students from non-contributing countries will be charged tuition fees equivalent to 100% of the economic cost.

**Table 1: Merged & Non-Merged Faculties at Each Campus**

<b>Merged Faculties</b>		
<u>Cave Hill</u>	<u>Mona</u>	<u>St. Augustine</u>
<ul style="list-style-type: none"> <li>● Humanities &amp; Education</li> <li>● Pure &amp; Applied Sciences</li> <li>● Social Sciences</li> </ul>	<ul style="list-style-type: none"> <li>● Humanities &amp; Education</li> <li>● Medical Sciences</li> <li>● Advanced Nursing</li> <li>● Pure &amp; Applied Sciences</li> <li>● Social Sciences</li> </ul>	<ul style="list-style-type: none"> <li>● Humanities &amp; Education</li> <li>● Pure &amp; Applied Sciences and Agriculture</li> <li>● Social Sciences</li> </ul>
<b>Non -Merged Faculties</b>		
<u>Cave Hill</u>	<u>Mona</u>	<u>St. Augustine</u>
<ul style="list-style-type: none"> <li>● Law</li> <li>● Medical Sciences - *MBBS programme</li> </ul>	<ul style="list-style-type: none"> <li>● Law</li> <li>● Medical Sciences - *MBBS programme</li> <li>*Physical Therapy</li> <li>*Bachelor of Medical Sciences</li> </ul>	<ul style="list-style-type: none"> <li>● Engineering</li> <li>● Law</li> </ul>

**For the 2004/05 academic year all undergraduate on-campus students will be charged on a per credit basis consistent with the following:**

- There has been a merging of some faculties (see table 1) on each campus and a grouping of the credits/courses and the costs of these merged faculties.
- Each non-merged faculty stands on its own with regard to its related credits and costs.
- There is a flat fee applicable to a credit load of 24 or more credits in Semesters I and II for students registered in the merged faculties.
- There is a per credit fee for registrations that fall below 24 credits for Semesters I and II.
- Students in the non-merged faculties and programmes will be charged based on their enrolment status and will pay a full-time or part-time flat fee.

### **Tuition Fees**

The tuition fees payable (inclusive of examination fees) will vary according to the student's country of origin, faculty, programme, status (full-time or part-time) and the level of sponsorship provided by the student's government. The various fees are presented in the schedules shown in this section.

### **Miscellaneous Fees**

#### Identification Card

An Identification Card (ID) is issued to all new students of the University on completion of registration. The number on the ID Card will be the same as the student registration number. Section 5, 2004/2005 Registration Guidelines & Faculty Schedules provides information on how an ID card can be obtained.

#### Guild Fees

Payable by students with a full-time, part-time or specially admitted enrolment status, this fee entitles the student to membership of the Guild of Students, and to participate in the activities and enjoy the services specially organized for students. This includes the use of buses provided by the Guild for commuting students, after payment of the appropriate fare.

#### Hall Attachment Fees

This fee is payable by all students registered in on campus programmes who are not living in the Halls of Residence but assigned to a Hall. Payment of Hall Attachment Fees entitles students to participate in the activities and enjoy the facilities offered by the Halls to which they are assigned. These include inter-hall and inter-block sports competitions, cultural events, social activities and use of the Study and TV Rooms. Students residing in the Halls do NOT pay Hall Attachment Fees.

#### Hall Services Fee

This fee is payable by all students who live in the Halls of Residence. It allows students to participate in hall activities and permits access to services provided by the Halls.

### Health Fee

This fee, payable by all students with a full-time, part-time or specially admitted enrolment status, constitutes a part of the annual premium for the Health and Personal Accident Insurance Scheme for students. Medical services are offered by the University Health Centre. Information on the University Health Centre as well as details of the scheme and the schedule of benefits are set out in Section 6 of this Handbook.

### Sports Fee (TEAM Initiative)

This fee is payable by all students with a full-time, part-time or specially admitted enrolment status. The TEAM Initiative is an offering of the Guild of Students 2004-2005 in collaboration with the Office of Student Services - Sports Unit to provide students at Mona with the opportunity to access cost-effective recreational sports. This initiative will provide individuals with training in lawn tennis, swimming, karate and aerobics, and provide membership in the weight training gym without further cost. Additionally, any surplus from the TEAM Initiative will go towards the refurbishing of the Mona Bowl and the creation of the proposed new sports facility at Mona, thereby giving each student the personal satisfaction of knowing that 'I' contributed to the creation of such a facility.

### **Residence Fees**

Payment for accommodation must NOT be made until you have been offered a room in one of the Halls of Residence. Payment for accommodation is not a requirement for registration; however, students must show proof that tuition and residence fees for at least one semester have been paid before they are permitted to take up residence.

**Any outstanding balances, in addition to current charges based on a student's Faculty, programme and enrolment status can be viewed online**

## REGISTRATION POLICY & PAYMENT OF FEES

### Payment of Fees

**All fees are payable in advance.** Students will be required to select courses for both semesters at the start of the academic year. They will be billed for the full academic year or the expected period of registration but will be **permitted to pay their Tuition and Residence fees for the full academic year or on a semester basis.** However, **all miscellaneous fees must be paid in full at the start of the academic year.** Students who choose to pay on a semester basis will be required to pay 50% of the annual tuition fees at the start of each semester except for UWIDEC students who will be allowed to pay only for the courses being pursued in each semester.

### Students paying fees by Semester must pay:

- i. Semester I Tuition and/or Residence fees by August 29, 2004
- ii. Semester II Tuition and/or Residence fees by January 16, 2005
- iii. All Miscellaneous Fees by August 29, 2004

### Financial Penalties

Failure to meet the deadlines above will result in financial penalties as indicated below.

- A late registration fee of \$1,000.00 for students who fail to complete the registration process (which includes payment of fees) by September 3, 2004. (Late registration will be permitted up to the end of the second week of Semester I, i.e. Friday September 10, 2004.)
- A one per cent fine on balances due to the University will also be charged from September 4 2004.
- Additional fines will be imposed by Academic Board after September 11, 2004 in Semester I and January 28, 2005 in Semester II (See Appendix II). Registration and adjustments to registration (add/drop) after these dates will only be allowed in exceptional circumstances.

Students who fail to pay their Semester I fees will not be allowed to complete their registration and/or be allowed to take up residence in a Hall. **Payment of fees for Semester I means that the student will be registered for Semester I only.** Registration for the full academic year will only be approved for students who have paid for the entire year.

Residence in Hall for one Semester only

In order for students to be properly charged for the academic year, those students who terminate their residence in Hall at the end of Semester I must inform the Customer Service Section of the Bursary, by submitting a letter from the relevant Student Services Manager (Warden).

**Students who have short-paid their fees must collect a duplicate voucher from Customer Service personnel in the Bursary for payment of the additional amounts. These additional payments can be made at the Bursary Cashier or the Bank.**

**Payment Vouchers**

Effective August 2004 the Campus will introduce personalized payment vouchers. These vouchers will replace the pro-forma invoices/vouchers issued to students in previous academic years and must be used to pay tuition, miscellaneous and residence fees. Students will be expected to use the information provided in the "*Revised 2004/05 Undergraduate Tuition, Miscellaneous & Residence Fees*" to determine the fees to be paid.

Allocation of Funds Paid to the University

The Campus will apply payments to students' accounts, based on the hierarchy indicated below:

1. Outstanding balance brought forward from the 2003/04 academic year
2. Miscellaneous Fees
3. Semester I Tuition
4. Semester I Residence Fees
5. Semester II Tuition
6. Semester II Residence Fees

Sample of Payment Voucher

	THE UNIVERSITY OF THE WEST INDIES MONA CAMPUS PAYMENT FOR THE ACADEMIC YEAR	June 18, 2004  NUMBER: A0000156 ←
Student Profile	Student ID : 04123456 (New) Student Name : BROWN, Joan Ann EXPECTED PROGRAMME REGISTRATION FOR 2004/05	
Information	Faculty : Social Sciences Programme : B.Sc. (Full Time) Banking and Finance Fee Category : Sponsored Jamaican Staff : No Dependents : No Tuition Exemption : No Territory : Jamaica	Voucher Number
Bank Use	For Bank Use Only  Amount Paid :	REGISTRATION FORM COPY Bank Stamp & Teller's Signature
Use to Provide Payment Details	NATIONAL COMMERCIAL BANK / BURSARY UWI UWI, MONA, KINGSTON 7, JAMAICA DATE _____ CREDIT: UNIVERSITY OF THE WEST INDIES STUDENT NAME: JACKSON, Nordia Syrena STUDENT REGISTRATION NO: 00084371 INVOICE AMOUNT: _____ DEPOSITORS ARE ADVISED THAT ONLY CERTIFIED CHEQUES AND/OR CASH WILL BE ACCEPTED FOR THE UNIVERSITY ACCOUNT PAID IN BY _____	NUMBER: A0000156 ← TRANS. CODE 61619 CASH NOTES \$1000 _____ \$500 _____ \$100 _____ \$50 _____ \$20 _____ \$10 _____ COIN(S) _____ TOTAL CASH \$ _____ TOTAL CHEQUES \$ _____ TOTAL CREDIT \$ _____ BANK COPY

⑆00040-077⑆ 402602392⑆ 669

**Statements of Account**

**Statements of Account** which will indicate charges and payments for the current year as well as balances from previous years will be mailed to students by the Bursary beginning mid-October. However, students can request a Statement of Account two weeks after the close of normal registration from the Customer Service Section of the Bursary.



### **Tuition Fee Letters**

Tuition Fee Letters will be issued on request to students who wish to submit information to donors/sponsors. Students will be required to follow the procedure indicated below.

- Pay J\$100 at the Cashier for a letter request.
- Take the receipt to the Customer Service Section of the Bursary and request a letter re expected fees for the 2004/05 academic year.
- You will be informed by the Customer Service Section of the Bursary when the letter can be collected.

### **REMINDER**

**VIEW YOUR RECORDS REGULARLY  
CHECK YOUR RECORDS ONLINE TO  
ENSURE THAT THEY ARE  
ACCURATE AND UP-TO-DATE.**

### **Payment Locations**

It is a good idea to make your payment a few days before the registration period to avoid the congestion and consequent delays at the bank.

Payment of fees for the 2004/2005 academic year may be made at:

- i.) The UWI Cooperative Credit Union
- ii.) The specified branches of the National Commercial Bank indicated below
- iii.) Bursary Cashier

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**NCB BRANCHES**

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<p><b>Clarendon</b></p> <ul style="list-style-type: none"> <li>- May Pen</li> </ul> <p><b>Kingston/St. Andrew</b></p> <ul style="list-style-type: none"> <li>- Cross Roads</li> <li>- Duke &amp; Barry Streets</li> <li>- Hagley Park</li> <li>- Half Way Tree</li> <li>- Harbour View</li> <li>- 1-7 Knutsford Blvd</li> <li>- 30 Knutsford Blvd</li> <li>- King Street</li> <li>- Manor Centre</li> <li>- Manor Park</li> <li>- Matilda's Corner</li> <li>- Mona Campus, UWI</li> <li>- Newport West</li> <li>- Oxford Place</li> <li>- Red Hills Road</li> <li>- Spanish Town Rd</li> <li>- Windward Road</li> </ul>	<p><b>Hanover</b></p> <ul style="list-style-type: none"> <li>- Lucea Special Agency</li> </ul> <p><b>Manchester</b></p> <ul style="list-style-type: none"> <li>- Christiana</li> <li>- Mandeville Plaza</li> </ul> <p><b>St. Ann</b></p> <ul style="list-style-type: none"> <li>- Brown's Town</li> <li>- Ocho Rios</li> <li>- St. Ann's Bay</li> </ul> <p><b>St. Catherine</b></p> <ul style="list-style-type: none"> <li>- Linstead</li> <li>- Old Harbour</li> <li>- Portmore</li> <li>- St. Jago Shopping Centre</li> </ul> <p><b>St. Elizabeth</b></p> <ul style="list-style-type: none"> <li>- Black River Special Agency</li> <li>- Junction Agency</li> <li>- Santa Cruz</li> </ul>	<p><b>St. James</b></p> <ul style="list-style-type: none"> <li>- Bay West</li> <li>- Gloucester &amp; Kent</li> <li>- Half Moon</li> <li>- St. James Street</li> </ul> <p><b>St. Mary</b></p> <ul style="list-style-type: none"> <li>- Annotto Bay</li> </ul> <p><b>St. Thomas</b></p> <ul style="list-style-type: none"> <li>- Morant Bay</li> </ul> <p><b>Trelawny</b></p> <ul style="list-style-type: none"> <li>- Falmouth Special Agency</li> </ul> <p><b>Westmoreland</b></p> <ul style="list-style-type: none"> <li>- Grange Hill Agency</li> <li>- Negril Special Agency</li> <li>- Savanna-La-Mar</li> </ul>
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**Payments at the Bursary Cashier**

The normal opening hours for the Bursary cashier are Monday to Friday, 9:00am to 3:00pm.

*During the registration period August 30 to September 10, 2004 the cashier will be open 9:00am to 6:00pm daily (excluding weekends).*

Payments can be made using:

- Cash
- Debit Cards
- Credit Cards - UWI accepts all major credit cards.
- Cheques - Only Manager's Cheques and Certified Cheques are accepted.

Personal cheques are NOT accepted by the University.

Payments made at the Bursary cashier in excess of J\$20,000 (or foreign currency equivalent) must be done by a Manager's cheque, or an approved local debit/credit card.

### **Payment of Fees Using Tele-Banking Facility**

Students can pay fees by telephone using the tele-banking facility. **It is the responsibility of the student to accurately enter the payment information.** Inaccurate information may result in payments not being posted to the student's account.

### **Financial Clearance and Registrar's Approval**

Financial Clearance and Registrar's Approval will be given electronically, based on an approved academic status (i.e. faculty, programme, and enrolment status) and payments made. Should a student change his/her academic status (e.g. transfer from one faculty to another or change from part-time to full-time) and by so doing be required to pay additional fees, then the clearance previously issued will be revoked and the student will no longer be registered. Clearance will not be re-issued until the outstanding fees have been paid and the student is again in good financial standing. Where the change of status does not require the payment of additional fees, the student's record will be adjusted electronically and Financial Clearance and Registrar's Approval given based on the new academic status.

### **REMINDER**

**A student who is in good financial standing is one who has paid all fees and fines that are due. Returning students not in good financial standing for the 2004/2005 academic year will not be allowed to register for the 2005/2006 academic year.**

## **STUDENT LOAN SCHEMES**

Students using an approved student loan scheme for the payment of tuition fees must:

- Pay all Miscellaneous Fees in cash.
- For non-Jamaican student loan schemes - present written information from the lending agency as proof that the loan was approved.
- Ensure that their tuition fees are paid to the University.

### Student Loan Bureau (SLB) Scheme

Students using the SLB scheme will be given Financial Clearance and Registrar's Approval for the academic year, once the loan has been approved and the approval communicated to the University by the Student Loan Bureau.

Students whose loan applications are pending, still being processed or awaiting the results of an appeal, will not be able to complete registration. However, such students will be permitted to complete the academic process, i.e. select courses and obtain approval for their academic programmes.

### Other Loan Schemes

Students using other approved non-Jamaican loan schemes will be given financial clearance for Semester I only, on the presentation of evidence of loan approval, with the understanding that the proceeds of their loans must be paid to the University by **November 1, 2004**. Failure to comply with this payment deadline may result in the student not being permitted to write Semester I examinations.

**Students are reminded that it is their responsibility to ensure that their tuition fees are paid over to the University.**

## **POLICY ON REFUND OF TUITION, MISCELLANEOUS AND RESIDENCE FEES**

### **REFUNDS TO STUDENTS**

Refunds to students of **tuition fees** will be processed in the following cases:

- Overpayment of fees
- Where requests for the following have been approved:
  - Leave of Absence (LOA)
  - Withdrawal
  - Deferral of Entry
  - Change of academic/registration status (Full-Time to Part-Time)
  - Reduction in course load (applicable to Part-Time undergraduate students)
- Where a donor has paid monies to UWI and authorized a refund to a student.

A student is not deemed to have been granted Deferral of Entry, LOA or Withdrawal until written approval is given by Academic Board or the Campus Committee for Graduate Studies and Research. However, for the purpose of refunds, the amount/percentage will be dependent on the date of application. Students are advised to apply as early as possible for Deferral of Entry, LOA or Withdrawal.

Refund of **miscellaneous fees** will be made only if the student has been granted Deferral of Entry by Academic Board or the Campus Committee for Graduate Studies and Research.

Students who pay **residence fees** but do not take up residence will receive 100% refund. Students will not be refunded if they discontinue residence before the Semester ends unless another occupant is found. Refunds of residence fees will not be granted for the last three weeks of the semester.

Refunds to students who have received scholarships, grants or any other financial assistance will not be processed until the funds have been received by the University.

### **REFUNDS TO DONORS OF SCHOLARSHIPS/BURSARIES**

Excess funds remitted to the University will be refunded to donors in accordance with the terms and conditions of the relevant scholarship/grant.

### **REFUND OF TUITION FEES TO THE STUDENTS' LOAN BUREAU AND OTHER LENDING AGENCIES**

The amount of tuition fees refundable to the Students' Loan Bureau and other lending agencies will be based on the refund schedule below unless otherwise agreed with the Bureau or other lending agency.

### **REFUND SCHEDULE**

Students will be granted a refund of **tuition** fees for the relevant semester based on the time frame in which applications for LOA or Withdrawal are made **in writing** to the Faculty.

	<i>Refund of Semester Fees</i>
<i>Within the first four weeks of the start of the semester</i>	<i>100%</i>
<i>After Week 4</i>	<i>65%</i>
<i>After Week 5</i>	<i>50%</i>
<i>After Week 6</i>	<i>40%</i>
<i>After Week 7</i>	<i>25%</i>
<i>After Week 8</i>	<i>0%</i>

Note: Students who have not paid fees and have applied for LOA or Withdrawal will be required to pay the fees due before they resume their programme of study, based on the schedule above.

### **ADMINISTRATIVE CHARGE**

There is an administrative charge of \$2,000 for refunds based on LOA and Withdrawal. Students who request LOA and Withdrawal on medical grounds may be given special consideration based on documentation provided to Academic Board or the Campus Committee for Graduate Studies and Research.

**REFUND PROCESS**

Students are required to complete the Refund/Payment Request Form, which is available at the Customer Service Unit in the Bursary to initiate the process. Cheques will normally be available within eight (8) working days from the date of receipt of a completed Refund/Payment Request Form by the Customer Service Unit.

**REMINDER**

**NORMAL OPENING HOURS FOR THE  
CASHIER IN THE BURSARY ARE  
MONDAY TO FRIDAY  
9:00 A.M. - 3:00 P.M.**

## **OTHER IMPORTANT INFORMATION**

### **Settling-In Allowance**

Students from outside Jamaica, particularly those who are holders of scholarships or other awards, are advised to travel with enough funds to cover settling-in costs and at least one month's expenses pending receipt of the scholarship disbursements.

### **Maintenance Costs**

Residence costs are based on charges in Halls of Residence. Rental for off-campus accommodation varies from J\$7,000 - J\$24,000 monthly. Meals are not provided by the University, but can be purchased in cafeterias on the campus or prepared at the facilities provided in the Halls of Residence. Students will need an average of J\$450 to J\$620 per day for meals. See **Schedule 1** for details of maintenance costs.

### **Additional Cost for Project/Field Trips, Theses etc.**

B.Ed. Students will need at least J\$10,000 in the Second Year towards preparation of their theses. Other students may require approximately J\$10,000 for actual expenses in relation to projects.

### **B.A. Library Studies Students**

These students will need additional funds to cover expenses for six weeks of field work during the summer vacation.

### **Degree Nursing Students**

This programme includes a six-week Practicum to be completed during the summer vacation. Funds will be required to cover expenses during this period.

### **M.B.B.S. Clinical Students**

These students continue their training in the summer period. They will therefore need funds to cover expenses for an additional 12 weeks.



## HOW TO DETERMINE YOUR TUITION FEES

### **Step 1 Locate Fee Schedule**

Locate the fee schedule that is applicable based on your programme of study and enrollment status (full-time, part-time, etc.). See tuition fee schedules in the pamphlet titled “*Revised 2004/05 Undergraduate Tuition, Miscellaneous & Residence Fees*”.

### **Step 2 Identify Fee Category**

Identify the applicable fee category which could be sponsored, non-sponsored or non-contributing. The **fee category is identified at the top of the payment voucher**, e.g. Sponsored Jamaica, Sponsored Antigua, Non-Sponsored Antigua, Non-Contributing, etc.

### **Contributing Countries**

Contributing Countries are those Caribbean Countries, which contribute to the budget of the University of the West Indies. They are as follows:

### **Campus Countries**

- Barbados
- Jamaica
- Trinidad & Tobago

### **Non- Campus Countries**

- |                          |                                |
|--------------------------|--------------------------------|
| ● Anguilla               | ● Dominica                     |
| ● Antigua & Barbuda      | ● Grenada                      |
| ● The Bahamas            | ● Montserrat                   |
| ● Belize                 | ● St. Kitts/Nevis              |
| ● British Virgin Islands | ● St. Lucia                    |
| ● The Cayman Islands     | ● St. Vincent & the Grenadines |

### 2004/2005 TUITION FEE SCHEDULES

Tuition fee schedules are available in the pamphlet titled "REVISED 2004/05 UNDERGRADUATE TUITION, MISCELLANEOUS & RESIDENCE FEES".

#### **MISCELLANEOUS FEES AND CHARGES**

	Full-Time J\$	Part-Time J\$
Guild Fee	1,446	1,446
Health Fee	2,490	2,490
Hall Attachment Fee (for students not residing on hall)	1,400	700
Hall Services Fee (for residents on hall)	3,800	n/a
Sports Fee (TEAM Initiative)	400	400
Identification Card		
First Issue/ Renewal	175	175
Replacement	500	500
Lab Fee for UWIDEC Students		600

## MAINTENANCE COSTS

Costs for Books & Incidentals and Meals are not to be paid with tuition fees. This information is simply provided as a guide to students.

<b>Books and Incidentals</b>	FULL-TIME	PART-TIME
Estimate for all Faculties	23,650	11,825
<b>Meals</b>		Approx. Cost per day
Estimate for the purchase of three meals daily		\$450 - \$620

Costs stated for Residence in Hall are for approximately 37 weeks of the academic year. Students must pay residence fees for Semester I or for the academic year to be given clearance to reside in a hall (see **page 57** for payment by semester).

<b>Residence in Hall (FULL-TIME STUDENTS ONLY)</b>			
HALL & ROOM TYPE	Academic Year [258 days]	Semester I* [140 days]	Semester II [118 days]
Rex Nettleford Hall - Single Rooms	86,946	47,180	39,766
A.Z. Preston Hall - Single Rooms	76,626	41,580	35,046
A.Z. Preston Hall -Double Rooms	64,758	35,140	29,618
Traditional Halls - Single Rooms	64,758	35,140	29,618
Traditional Halls -Double Rooms	59,340	32,200	27,140
Chancellor Hall - Block X only	76,626	41,580	35,046

\* Semester I includes the Christmas Break

Traditional Halls - Chancellor, Taylor, Mary Seacole and Irvine

Off-campus housing is not controlled by the University. The figures quoted below reflect the current market prices and are simply provided as a guide to students.

### **Off Campus Accommodation \***

TYPE OF ROOM	Approximate Rent per Month
Double Room	J\$7,000 - 8,000
Single Room	J\$10,000 - 12,500
Studio	J\$15,000 - 17,000
One Bedroom	J\$20,000 - 24,000

\* Costs may or may not include utilities

**CURRENCY AND CASH GUIDELINES**  
**FOR OVERSEAS STUDENTS**

There is a 21 day holding period for cheques/drafts drawn on non-Jamaican banks. Overseas students are advised to travel with money to cover at least one month's expenses in the form of traveller's cheques (in the student's name) which would ensure immediate access to funds.

**PERSONS PAYING FEES BY  
OVERSEAS TRANSFER OF FUNDS**

- Use of Correspondent Banks listed below for completion of overseas transactions will result in a shorter turn around time.

COUNTRY	BANK
USA	
New York	- Barclays, Chemical Bank, Chase Manhattan Bank, Citibank, Bank of New York
Miami	- Barclays
USA Wide	- Bank of America, Nations Bank, First Union National
UK	- Barclays Bank, National Bank, First Union National
CANADA	- Toronto Dominion
GUYANA	- Guyana Bank of Trade
CAYMAN	- National Commercial Bank

- BARCLAYS BANK is the correspondent Bank in the following countries: Antigua, Barbados, Belize, Cayman, Dominica, Grenada, St.Kitts/Nevis, St.Lucia and St. Vincent & the Grenadines.

- RECOMMENDED METHODS OF TRANSFER OF FUNDS

- |   |   |   |
|---|---|---|
| (a) Telegraphic Transfer                  | - | Immediate access to funds                         |
| (b) International Money Orders            | - | Immediate access to funds issued by Barclays Bank |
| (c) Traveller's cheques (non-third party) | - | Immediate access to funds and cash                |

**Where fees are paid** by a student, sponsor, or sponsoring institution, **via telegraphic transfer** directly to the University, the remitting party should **contact the University for the appropriate bank routing details. Telegraphic transfer information should be copied to the University for the attention of the Billings & Receivables Unit** to facilitate prompt processing of the payment