



## BLOCKED ACCOUNT: GENERAL CONDITIONS AND PROCEDURE FOR ACADEMIC YEAR 2025-2026

Please read our General Conditions and Procedures document carefully.

As from academic year 2022–2023 the Flemish universities (Antwerp, Ghent, Hasselt, Leuven & Brussels) have decided to ask the same monthly installment for the blocked account.

A single blocked account application will be **€ 1050/month** for both [visa purposes](#) and [residence permit renewal](#).

A family blocked account application will be **€ 2150/month** for [visa purposes](#) and [residence permit renewal](#).

### Contents

APPLICATION DEADLINES .....	2
AMOUNT TO BE DEPOSITED .....	2
CONFIRMATION .....	3
PAYMENT AND REFUND BY MONTHLY INSTALMENTS.....	4
INSURANCE .....	6
ADMINISTRATION COST .....	7
FAMILY REUNION.....	7
RENEWAL OF THE RESIDENCE PERMIT (ID-CARD) .....	7
CANCELLATION AND EARLY TERMINATION BY THE STUDENT.....	8
AUTOMATIC TERMINATION AS PER ARTICLE 9 OF THE BLOCKED ACCOUNT CONTRACT .....	8

## APPLICATION DEADLINES

Long stay blocked account applications for obtaining a visa can be made from 1 April 2025 until 31 July 2025.

Blocked account applications for residence permit extension can be made from 1 August 2025.

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

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

## AMOUNT TO BE DEPOSITED

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

For academic year 2025-2026, the amount **single students** are expected to transfer is **1050 EUR** multiplied by the number of months of their stay.

For a long stay blocked account application for visa purposes this comes down to **13,650 EUR (= 13 months stay)** **OR 1050 EUR** multiplied by the number of months for a short stay blocked account (= less than 1 year).

For a long stay blocked account application for residence permit renewal this comes down to **12,600 EUR (12 months stay)** for one academic year **OR 1050 EUR** multiplied by the number of months for a short stay blocked account (= less than 1 year).

For a **family (reunion) blocked account**, the amounts are **2,150 EUR** multiplied by the number of months for a short stay. **For a long stay application for visa purposes the amount comes down to 27,950 EUR OR for a long stay application for residence permit renewal the amount comes down to 25,800 EUR**

**These amounts are non-negotiable.**

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

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

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

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

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

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

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

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

## CONFIRMATION

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

Students who would like the International Relations office (IRMO) to send a soft copy to the embassy must fill in the field “Email address of the Embassy” in the workflow (Blocked Account online tool). However, please note that some embassies only accept hard copies of the documents from the student directly.

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

We will only send “Blocked Account Certificates” and no other documents such as scans of “Admission Letters”.

---

<sup>1</sup> Student number is mentioned on the Conditional Letter of Acceptance, next to Reference.

## PAYMENT AND REFUND BY MONTHLY INSTALMENTS

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

Single students applying for a blocked account for [visa purposes](#) will deposit 13,650 EUR for an entire academic year. They will receive 13 monthly instalments of 1050 EUR from October 2025 until October 2026 included. By doing so, the student will receive a residence permit valid until 31 October 2026.

Single students applying for a blocked account for [residence permit renewal](#) will deposit 12,600 EUR for an entire academic year. They will receive 12 monthly instalments of 1050 EUR from November 2025 until October 2026 included. By doing so, the student will receive a new residence permit valid until 31 October 2026.

VISA purpose single		Residence permit renewal single	
Month	Transfer	Month	Transfer
October*	1050 EUR + 1050 EUR (- admin fee and SIP insurance fee)	October	no payment
November*		November*	1050 EUR + 1050 EUR (- admin fee and SIP insurance fee)
December	1050 EUR	December*	
January	1050 EUR	January	1050 EUR
February	1050 EUR	February	1050 EUR
March	1050 EUR	March	1050 EUR
April	1050 EUR	April	1050 EUR
May	1050 EUR	May	1050 EUR
June	1050 EUR	June	1050 EUR
July	1050 EUR	July	1050 EUR
August	1050 EUR	August	1050 EUR
September	1050 EUR	September	1050 EUR
October	1050 EUR	October	1050 EUR

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

Students applying for a family blocked account for [visa purposes](#) will deposit 27,950 EUR for an entire academic year. They will receive 13 installments of 2,150 EUR from October 2025 until October 2026 included. By doing so, the student and his/her family members will receive a residence permit valid until 31 October 2026.

Students applying for a family blocked account for [residence permit renewal](#) will deposit 25,800 EUR for an entire academic year. They will receive 12 installments of 2,150 EUR from November 2025 until October 2026 included. By doing so, the student and his/her family members will receive a new residence permit valid until 31 October 2026.

VISA purpose family		Residence permit renewal family	
Month	Transfer	Month	Transfer
October*	2150 EUR + 2150 EUR (- admin fee and SIP insurance fee)	October	no payment
November*		November*	2150 EUR + 2150 EUR (- admin fee and SIP insurance fee)
December	2150 EUR	December*	
January	2150 EUR	January	2150 EUR
February	2150 EUR	February	2150 EUR
March	2150 EUR	March	2150 EUR
April	2150 EUR	April	2150 EUR
May	2150 EUR	May	2150 EUR
June	2150 EUR	June	2150 EUR
July	2150 EUR	July	2150 EUR
August	2150 EUR	August	2150 EUR
September	2150 EUR	September	2150 EUR
October	2150 EUR	October	2150 EUR

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

For a stay shorter than one academic year:

- Single students will deposit and receive 1,050 EUR x the number of months of their stay
- Students with family will deposit and receive 2,150 EUR x the number of months of their stay
- A short stay blocked account can only be extended under specific circumstances.

**VUB commits itself towards the Immigration Office (DVZ) to pay the student a monthly amount of 1,050 EUR (single) or 2,150 EUR (family) for the entire duration of the blocked account contract.** Therefore, we are not authorised to make any early transfers to the student before the start of the contract.

In order to help students manage the high installation cost and because some costs are being deducted from the first payment, VUB decided that the first payment would cover two months.

In other words: if the student uses the blocked account to obtain a **visa**, VUB will pay the first instalment in October and it will cover October & November 2025. The 2<sup>nd</sup> instalment will be transferred in December 2025 and will contain the December instalment.

If the student has a blocked account for **residence permit renewal**, VUB will pay the first instalment in November and it will cover November & December 2025. The 2<sup>nd</sup> instalment will be transferred in January 2026 and will contain the January instalment.

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

The student is requested to open a bank account from the **SEPA zone** and to communicate the bank account number to the blocked account department. The student can do this by uploading a copy of the bank card or a copy of the official bank document or a screenshot of the bank app. In either, case, the name & bank account number (and BIC code if possible) must be visible.

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

You have to show your passport/ID-card for the purpose of identification. Monthly installments can only be paid to a bank account from the SEPA-zone in name of the student, and **not** to the account of a third party.

**Even if you have a blocked account for a second, third year, ....** it is necessary to register for SIP (= Student Insurance Programme, see below insurance chapter) and to reconfirm your bank details. An email with further instructions will be send to 2<sup>nd</sup>, 3<sup>rd</sup>, ... year students.

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

Afterwards the student will receive the first installment within the shortest possible time, depending on external circumstances (holidays, weekends, ...). Therefore, we urge students to bring enough cash or a credit card to pay for the first month's living costs, tuition fees, rent as well as the by law-prescribed two months' rent deposit.

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

The cost of the SIP insurance (= Student Insurance Programme) and the administrative cost are deducted in full, from the first installment.

## INSURANCE

The registration for a SIP insurance "intégral" (= full coverage) or "complémentaire" (= complementary to the mandatory basic health insurance, f.e. Partena/Helan) is done for the duration of the stay as mentioned on the solvency certificate. The actual amount of the premium is based on the type of insurance and the duration of stay in Belgium. No lump sum is charged.

Stay shorter or equal to 6 months:

- Upon arrival, the student registers for a "SIP intégral" health insurance, which is managed by IRMO. **This insurance is mandatory.**

Stay longer than 6 months:

- Upon arrival, the student registers for the mandatory basic health insurance f.e. Partena/Helan and "SIP complémentaire" health insurance, at the IRMO welcome desk. **Both insurance schemes are mandatory.**

In case of a family reunion request, the insurance is only compulsory for the student. The family member(s) needs to provide insurance on their own means.

---

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

The amount of the premium is deducted from the first payment to the student (the monthly premium for a SIP “complémentaire” was approximately 24 EUR/month in 2022). The SIP complémentaire costs ca. 303 EUR for 13 months (01/10/25 until 31/10/26) and ca. 279 EUR for 12 months (from 01/11/25 until 31/10/26).

SIP insurance must be renewed at the start of each academic year.

Other insurances are only accepted if they match the policy conditions of the SIP insurance.

## ADMINISTRATION COST

Students pay an annual administration fee of 150 EUR.

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

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

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

## FAMILY REUNION

Students can have their families join them but first, they must **fully establish themselves in Belgium before their family can join them.**

However, for technical reasons, students who are planning to apply for a family reunion later on, should choose **from the start** for a blocked account as “family” when applying for their student visa. They will be asked to transfer **27,950 EUR (Visa)** or **25,800 EUR (residence permit renewal)** and will receive 2,150 EUR per month upon arrival and after presenting their bank info at our welcome desk.

**Important: students cannot bring their family along straight away. Immigration law only allows people travelling to Belgium in the framework of “economic migration” (a work visa) to bring along family members.**

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

When presenting a blocked account certificate for long stay, the Immigration authorities will grant a residence permit until end of October. Please bear in mind that for the extension of the residence permit for the following years of study, a new certificate can only be issued after another **12,600 EUR (or 25,800 EUR for a family)** is transferred in to the blocked account.

The new Belgian legislation **obliges non-EEA students to initiate the extension procedure at the latest 15 days before the expiration date of their current residence permit.** We strongly advise students to initiate the extension procedure at the latest 4 weeks before the expiration date of their current residence permit.

Extension of the ID-card is not possible without the proclamation certificate (= "studievoortgangsattest" in Dutch) of the previous academic year and the registration certificate for the next academic year.

## CANCELLATION AND EARLY TERMINATION BY THE STUDENT

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

In the event of cancellation, the deposited funds will be refunded to the account mentioned in article 13 of the blocked account contract. Belgian Immigration authorities will be informed. (\*)

In the event of early termination **and** if the student has a VUB student card **and** at least one payment has been made by VUB on the student's Belgian bank account, the student has the choice: either the remaining balance is refunded to the account mentioned in article 13 of the blocked account contract, or it is refunded to the Belgian bank account. Belgian Immigration authorities will be informed. (\*)

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

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

In the event of early termination, even if no installments took place, the SIP insurance premium cannot be reimbursed to the student, not even for the remaining months.

The administration fee is 'non-refundable'.

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

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

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

The funds transferred to the blocked account relate to the living expenses of the student for the academic year 2025-2026 and cannot be used for other purposes or academic years.

The student who applied for a long stay blocked account must provide the International Relations office with a Belgian bank account (as soon as available and before the end of the 1<sup>st</sup> semester). If the student is not able to open a Belgian bank account before the end of the 1<sup>st</sup> semester, the student should inform the International Relations office of the status of his/her application for a Belgian bank account.



If a student can't make the mobility towards Belgium they must inform the International Relations office of cancellation of their studies before the end of the 1<sup>st</sup> semester.

The student who applied for a short stay blocked account must provide the International Relations office with a Belgian bank account as soon as available and before the end of the 3rd month of her/his planned stay in Belgium. If the student is not able to open a Belgian account before the end of the 3rd month of her/his planned stay, then the student should inform the International Relations office on the status of his/her application for a Belgian bank account.

If a student can't make the mobility towards Belgium they must inform the International Relations office of cancellation of studies before the end of the 3rd month of their planned stay.

Failure to comply with the above mentioned obligations will result in the automatic termination of the blocked account contract. As a consequence all funds received from the student will be returned to the account mentioned in article 13 of the blocked account contract. Belgian Immigration Office will be informed of this termination/refund, making a mobility for study purposes impossible for the running academic year.