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Student Loans Company 100 Bothwell Street Glasgow G2 7JD

> Business Hours 8:00am - 7:00pm Monday - Thursday 8:00am - 5:30pm Friday

www.gov.uk/repaying-your-student-loan

16 May 2023

Reference Number: 17580117854

Plan type: 2

Please quote the number above anytime you contact us.

Dear Mr Welton

You have an arrears balance on your Plan 2 loan account(s).

The total arrears balance on your account is £335.00

### What you need to do

You need to call us now on **01412433970**. **Don't worry if you can't repay the full amount right now**, we'll discuss your financial situation and the affordable repayment options available to you when you call us.

If you are able to afford to repay the arrears balance in full you can do this by either calling us on the number above or by visiting **www.gov.uk/repaying-your-student-loan** and making your payment online.

## What happens if you don't contact us?

We'll continue to attempt to contact you about your outstanding arrears balance.





If you are experiencing difficulty calling us on the number above, you can email us at slc\_loan\_repayment\_overseas@slc.co.uk

Yours sincerely

Student Loans Company

We are committed to safeguarding the privacy of personal data in accordance with the GDPR and SLC Privacy Principles. Please ensure you consider your own responsibilities when handling personal data over email.



# Have you given us your current overseas income details?

We need your income details to work out how much you need to repay. You need to give us your details once a year while you're living overseas.

If you don't give us your details you'll have to repay the fixed monthly repayment for the country you live in. If you haven't given us your current income details yet, doing so could reduce your arrears balance or may clear it entirely.

The quickest way to update your details is online. To do this, follow the 3 steps below:

- 1. Go to www.gov.uk/update-employment-status
- 2. Login with your Student Finance login details
- 3. Update your income details

Alternatively you can complete and return an Overseas Income Assessment form. Go to **www.gov.uk/repaying-your-student-loan** to download a copy of the form. You can also call us on **+44 141 243 3970** and ask us to send you a copy.

### What if my income details change?

If your income increases or decreases at any time it could change how much you have to repay. You can follow the steps above at any time to update your details.

# **Frequently Asked Questions**

### Why do I have to answer security questions every time I speak to you?

We take the privacy and security of your personal information seriously. We need to ensure we are speaking to the correct person before discussing your situation so we'll ask you a series of questions first.

### Why am I getting multiple letters about my repayments?

We have separate processes for loan arrears and overpaid loans and grants, so you'll get different letters for each. When you call we'll be able to deal with all of your outstanding balances.

#### Where can I get more information about overpayments and overseas arrears?

Find out more at www.gov.uk/repaying-your-student-loan

## Need help or advice?

Free independent advice on managing your money matters and debts can be found at:

## www.moneyadviceservice.org.uk

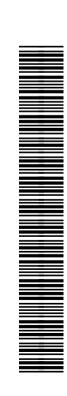
Or you can contact one of the debt advice organisations listed below:

www.nationaldebtline.org

www.stepchange.org

www.citizensadvice.org.uk

Please note: several of the services offered by these organisations can only be used by UK residents. However their websites do offer some general advice on managing money and debts which you may find useful.



# Making a repayment

You can make a repayment towards your balance using the following methods. Make sure you use the correct reference number when making a repayment. You can find the reference number you'll need on your letter.



#### By phone using a debit card

Call the number on your letter and have your reference number and card details ready. We accept Visa Debit, Visa Electron, Maestro and Mastercard Debit. If you make a payment using a non UK debit card, your bank may charge you a fee.



### Online using a debit card

Go to www.gov.uk/repaying-your-student-loan

Have your reference number and bank details ready.



### Online using Flywire

This is an online payment transfer service that allows you to repay in your local currency if you're overseas. You can access this from your online account.

Go to www.gov.uk/repaying-your-student-loan



### **Direct Debit**

Call us to set up a Direct Debit.



### Bank transfer and standing order

You can transfer money to us as a one-off bank transfer or set up a regular standing order. You'll need the following details:

**Sort Code**: 60-70-80 **Account No**: 10027254

If you're transferring money from overseas, you'll need the following

details:

IBAN No: GB37NWBK60708010027254

**SWIFT**: NWBKGB2L

You must include the correct reference number so we can apply the payment to your account.



### Cheque

Should be made payable to **Student Loans Company Limited** and have the correct reference number written on the back.

We allocate your repayments in accordance with the Student Loans Company standard allocation rules. Go to www.gov.uk/repaying-your-student-loan for more information about this.

#### Contact us

You can contact us on the phone number shown on your letter or by post at:

Repayment Contact Student Loans Company 100 Bothwell Street Glasgow G2 7JD

### Keep your contact details updated

If any of your contact details change, you must let us know as soon as possible.

You can update your contact details online at www.gov.uk/repaying-your-student-loan or by calling us.