

STUDENT FEES AND TAXES NOTICE

Academic year 2020/2021

Bachelor's degrees, Master's/Specialisation degrees, Research degree courses

Article 1 – Fees and taxes

Calculation of fees and taxes
 For each year of enrolment, stamp duty (€16.00), the regional tax and the overall fees as detailed in
 the sections below are due, as well as any ancillary charges for special services or charges (default
 indemnity) for late payment.

2. Overall fees for students resident in Italy and enrolled on Bachelor's or Master's/Specialisation degree courses

For students fulfilling both of the following requirements:

- a) enrolled at the University for less than or equal to the normal duration of the course of study in years, plus one
- b) enrolled in the second year and having completed at least 10 university credits (CFU) by 10 August of the first year of enrolment or enrolled in an academic year after the second and having completed at least 25 CFU in the twelve months prior to the 10 August preceding the respective enrolment. For students enrolling in the first year, the only requirement is a)

the overall fees are calculated as follows:

ISEE* for University in Euros	Overall fees in Euros
from 0.00 to 25,000.00	0,00
from 25,000.01 to 70,000.00	272,00+0,051 x (ISEE for University-25,000.00)
Over 70,000.00	2,567.00

For students not fulfilling the requirements indicated in points a) and b), the overall fees are calculated as follows:

ISEE* for University in Euros	Overall fees in Euros
from 0,00 to 25.000,00	200,00
from 25.000,01 to 30.000,00	409,20 + 0,0341 x (ISEE for University-25.000,00)
from 30.000,01 to 70.000,00	579,70 + 0,0561 x (ISEE for University- 30.000,00)
over 70.000,00	2.823,70

*ISEE = Indicator of the Equivalent Economic Situation

The overall fees should be rounded to 5 euros

3. Overall fees for students resident outside Italy and enrolled on Bachelor's or Master's/Specialisation degree courses

Students resident outside Italy pay overall fees of €300.00. For students not fulfilling the requirements of section 2 above, the overall fees are increased by 10% and cannot be less that €200.00, even if the student is entitled to exemptions or partial reductions.

4. Overall fees for students enrolled on research degree courses



Students taking research degree courses receiving a research grant pay overall fees of €300.00 (also for any extra year 'extension to complete attendance' requirement).

Students not receiving a grant and those who have definitively declined a research grant in the previous academic year do not pay the overall fees.

Students receiving dual supervision (joint supervision of thesis) who pay fees to the partner institution are exempt from any payment except the stamp duty, unless the agreement between the universities stipulates different regulations.

5. Regional tax

a) Students resident in Italy and enrolled in a Bachelor's or Master's/Specialisation degree course, pay a regional tax of €120.00, if they have an ISEE for University up to €23,626,32; €140.00, if they have an ISEE for University above €23,626,32, but less than €47,252,64, and €160.00, if they have an ISEE for University above €47,252,64, or do not obtain an ISEE for University or are excluded from the calculation of fees and taxes based on the ISEE for University.

b) Students resident outside Italy and enrolled on a Bachelor's or Master's/Specialisation degree course pay a regional tax of €160.00.

c) Students enrolled on a research degree course pay a regional tax of €160.00.

Article 2 - ISEE for University

1. Deadlines and application procedure

To avoid having to pay the regional tax and the maximum overall fees, students resident in Italy and enrolling for the academic year 2020/2021 by 31 December 2020 on a Bachelor's or Master's/Specialisation degree course must obtain the ISEE 2020 for University **by 31 December 2020**. Students obtaining ISEE after 31 December 2020 do not obtain the recalculation of fees on the basis of the ISEE even if the extra charge is paid.

Students enrolling for the academic year 2020/2021 (payment of the first instalment, even if only the duty stamp) from 1 January 2021 must obtain the ISEE 2021 for University by 30 April 2021. Students obtaining ISEE after 30 April 2021 do not obtain the recalculation of fees on the basis of the ISEE even if the extra charge is paid. For those students the ISEE 2020 will not be considered.

The ISEE must be valid for university (it must apply to reductions for the right to higher education for the student enrolling).

Application for the ISEE for University can be made to any CAF or obtained directly from the INPS website (a PIN device provided by INPS is needed).

For students holding a residence permit for Italy issued on humanitarian grounds, for subsidiary protection or refugee status, and for stateless students, the ISEE for University is based only on income and assets generated in Italy.

2. Significant change in overall income

Even if you already hold a valid ISEE, you can apply for another one - an ISEE Current - referring to a more recent period. An ISEE Current will only be issued if the change in employment status of one or more of the components of the family unit results in a change in overall income of the family of more than 25% compared to the standard ISEE (information at CAF). An ISEE Current can also be requested for the ISEE for University. The ISEE Current must be made by the dates given in section 1 above. Students must notify **tasse.studenti@amm.units.it** (using their university e-mail) the statement of their ISEE Current for University to obtain the recalculation of fees based on the ISEE Current (NB: e-mail notification is required ONLY for the special "ISEE Current", NOT for the normal ISEE for University).



3. Access to ISEE data

During enrolment online or for those already enrolled when accessing their ESSE3 page, students will be asked to grant/refuse the University authorisation to access INPS databases to download ISEE/DSU data.

4. Exclusion from calculation of the regional tax and overall fees based on the ISEE for University

The following categories are excluded from the calculation of the regional tax and overall fees based on the ISEE for University and therefore pay the maximum fees and taxes:

a) students resident in Italy and enrolled on a bachelor's or master's/specialisation degree course who do not fulfil one or more of the requirements under section 1 of the present article regarding the characteristics of the ISEE and the deadlines for application, which cannot be exceeded even with a late application payment;

b) students subject to disciplinary measures for the academic year 2020-2021;

c) students who enrol under particular agreements.

Article 3 - Instalments and deadlines for payment

1. For bachelor's or master's/specialisation degree courses

There are three instalments.

The first instalment must be paid by October 8, 2020 or any other deadline indicated for the enrolment.

The amount of the first instalment is \in 590,00 for students already enrolled at the University and \in 250,00 for first enrolment at the University of Trieste, except for those students with particular types of exemption (see Art. 4) and those whose ISEE for University, already held by the University for the academic year 2019/2020, results in overall fees and taxes less than \in 590,00, using the calculations for the academic year 2020/2021.

The first instalment includes the stamp duty, a minimal part of the regional tax and part of the overall fees.

Students applying for graduation in the autumn or special session for the academic year 2019-20 who do not manage to graduate can pay the first instalment without additional charge by 25 March 2021 rather than by 8 October 2020. Students who graduate in one of the sessions for the academic year 2019-2020 and erroneously pay the first instalment for the academic year 2020-2021 can request reimbursement from the Student Secretariat.

Students who correctly enrol within the deadlines set for degree courses at the University of Trieste for the academic year 2020-2021 and then receive a national award under the Ministerial Decrees No. 218 of 16 June 2020 and n. 235 of 26 June 2020 and are admitted to another university, can request reimbursement of the first instalment after having enrolled at their new place of study.

The second instalment comprising 50% of the overall fees still due, any additional sums regarding the regional tax, and any additional charges must be paid by **25 March 2021**. The third instalment comprising the remaining payments due not made in the first two instalments must be paid by **27 May 2021**.

Payment of the first instalment constitutes the intention to apply and/or enrol for the academic year 2020-2021, even if only the stamp duty is paid.

2. PhD's courses



The first instalment of €176.00 includes the stamp duty and the regional tax and must be paid by all students on research degrees within the deadlines given for application/enrolment.

The second instalment of €300.00 must be paid by **29 April 2021** only by those students receiving a research grant.

Students who confirm that they are not receiving a grant and those under joint-supervision will be automatically reimbursed any over-payment.

a) Payment of the first instalment constitutes the intention to apply and/or enrol for the academic year 2020-2021 even if only the stamp duty is paid.

Article 4 - Exemptions and reductions

1. Full exemptions

a) Full exemption from the regional tax and overall fees for eligible students OR winners of grants awarded by ARDISS (Regional Agency for the Right to Higher Education) for the academic year 2020-2021. Those students who were beneficiaries or eligible in academic year 2019-2020 are exempt from payment of the first instalment for academic year 2020-2021, except for the stamp duty.

Students enrolling online who have already applied for an ARDISS grant also benefit from a preexemption (they pay a first instalment equal to just the stamp duty).

If the ARDISS grant is not awarded/confirmed for the academic year 2020-2021, the student must make an additional payment to the first instalment when the ARDISS ranking list is published, and pay the remaining amount with the second and third instalments. The University will automatically reimburse those students who are eligible and beneficiaries of grants for the academic year 2020-21 any payments made for the first instalment, except for the stamp duty and the regional tax. The regional tax will be reimbursed by ARDISS. If the grant is revoked or declined, the student must pay the overall fees and taxes for the academic year 2020-2021.

- b) Full exemption from the regional tax and the overall fees for students with disabilities recognised under Article 3, section 1 of Law No. 104 of 5 February 1992 or with an invalidity equal to or greater than 66%. These students can enrol by paying just the stamp duty if they have applied for exemption on webpage http://web.units.it/page/it/dsdi/gen/studenti-disabili-dsa/. Students who were exempted for disability in academic year 2019-20 only need to re-apply if the certificate issued by the medical commission has either expired or not been updated. The application for exemption cannot be presented after 18 December 2020, even if the additional charge is paid.
- c) Full exemption from overall fees for non-Italian students receiving an annual grant from the Italian government. The student must pay the first instalment that will be automatically reimbursed (except for the stamp duty and regional tax, if due) after the conditions have been verified. Students enrolled on bachelor's or master's/specialisation degree courses will also be exempt from payment of the fee to enrol on any individual courses. Application must be made by 18 December 2020 using the form on the webpage www.units.it >> Studenti >> Tasse e Agevolazioni >> Tasse, contributi e esoneri. Application cannot be made after the deadline, even if the extra charge is paid.
- d) Full exemption from the regional tax and overall fees for the period of interruption for students who have to interrupt a bachelor' or master's/specialisation degree course as a result of certified grave and prolonged infirmity. Students benefiting from this exemption cannot undertake any academic activity during the period of interruption.

2. Partial exemptions and reductions

a) For war-wounded and civilian invalids who have lost more than two-thirds of their capacity to work and are part of economically disadvantaged households (where economically disadvantaged means eligibility for a grant) and for children of beneficiaries of a disability pension, exemption from fees and all other taxes similar to that for war orphans, civilian blind, war wounded and invalids, occupational and civilian disabled and their children;



- b) For students with a certified disability between 45% and 65%, the overall fees due are reduced by 50%. To apply for an exemption, follow the procedure and respect the deadlines under section 1, sub-section b) of this Article;
- c) For students on bachelor's or master's/specialisation degree courses with learning disabilities (DSA), exemption from the 10% extra charge on the overall fees due. To apply for an exemption, follow the procedure and respect the deadlines under section 1, sub-section b) of this Article;
- d) For non-Italian students from developing countries (the list of which is updated annually by ministerial decree), reduction of the overall fees up to the amount for an ISEE for University of €0.00 for students on bachelor's or master's/specialisation degree courses, and exemption from the overall fees for students on research degree courses. Application must be made by 18 December 2020 using the form on the webpage www.units.it >> Studenti >> Tasse e Agevolazioni >> Tasse, contributi e esoneri. Application cannot be made after the deadline, even if the extra charge is paid;
- e) For students with children under the age of two years at the time of enrolment for academic year 2020-2021, reduction of €300.00 in the overall fees for students on bachelor's or master's/specialisation degree courses, and of €150.00 for students on research degree courses. If both parents are students of the University, the reduction can be requested only by one. In any case, the reduction cannot be greater than the fees originally due from the student. The application must be made no later than 30 days after enrolment (payment of the first instalment even if just the stamp duty) using the form on the webpage www.units.it >> Studenti >> Tasse e Agevolazioni >> Tasse, contributi e esoneri

Application cannot be made after the deadline even if the extra charge is paid;

f) For students enrolled on bachelor's or master's/specialisation degree courses with other family members of the same family unit enrolled simultaneously on bachelor's or master's/specialisation degree courses, a reduction of €100.00 in overall fees. Students must have maintained the simultaneous enrolment for the entire academic year and if they are resident in Italy, the fees and taxes must have been calculated on the basis of the ISEE for University. In any case, the reduction cannot be greater than the fees originally due from the student. The reduction is applied automatically for all students resident in Italy. Students resident outside Italy must apply by 18 December 2020 using the form on webpage www.units.it >> Studenti >> Tasse e Agevolazioni >> Tasse, contributi e esoneri.

Application cannot be made after the deadline even if the extra charge is paid;

- g) Students enrolled part-time (either in the correct year of study or repeating a year) on bachelor's or master's/specialisation degree courses receive a reduction in overall fees of €120.00 if they take the 40 CFU option, or of €180.00 for the 30 CFU option. Enrolment as a part-time student must be approved by the teaching department, which must specify the courses for which this enrolment is permitted. The form to enrol for part-time study is available on the webpage www.units.it >> Studenti >> Segreteria Studenti >> Iscriversi ad anni successivi (al primo) o Part-time, and must be submitted to the Student Secretariat by 18 December 2020. The reduction for part-time study can not be combined with any other exemptions of reductions, and the student cannot be selected for student collaboration positions.
- h) Students on bachelor's or master's/specialisation degree courses receiving a recognition on merit as specified in the Appendix of the present notice receive a reduction of €450.00, €300.00 or €150.00 for 1st, 2nd and 3rd band of merit, respectively.

1. Return to studies after an interruption of one academic year

Article 5 - Returning to studies after a period of interruption (bachelor's or master's/specialisation degree courses)



To return to studies after an interruption of just one academic year, the student must submit a late enrolment (with respective extra charge) for the year in which studies were interrupted, paying the required fees and taxes (calculated on the basis of the ISEE for University, if this was used to calculate the fees and taxes for the interrupted year).

2. Return to studies after an interruption of two or more consecutive academic years

To return to studies after an interruption of at least two consecutive academic years, the student must pay the re-enrolment tax for each year of interruption, in addition to the fees and contributions for the academic year in which study is recommenced.

The student cannot undertake any academic activity during a period of interruption. If the student wishes to do so, s/he must submit a late enrolment (with respective extra charge) for the last year in which studies were interrupted, paying the required fees and taxes (calculated on the basis of the ISEE for University, if this was used to calculate the fees and taxes for the interrupted year). Application for enrolment after a period of interruption of two or more years must be submitted to

the Student Secretariat by 24 September 2020.

3. Return to studies after an interruption following grave and prolonged infirmity

If the return to studies follows an interruption for grave and prolonged infirmity, refer to Article 4, section 1, sub-section d.

Article 6 - Suspension/postponement of attendance (research degree courses)

1. Suspension/postponement of attendance

Research degree students who suspend attendance for one of the reasons under Article 20 of the Regulation for Research degrees (Ministerial Decree No. 953/2018 of 7 December 2018) must pay the required fees and taxes. If the periods of suspension in a given academic year amount to more than six months, the student must re-enrol to repeat the year.

2. Maximum period of suspension/postponement of attendance

Except for special regulations regarding maternity, the cumulative periods of suspension cannot be greater than twelve months.

Article 7 - Charges, ancillary costs and other fees

Charge for payments or documentation up to 30 days late	€ 30.00	Duplicate of the degree certificate + case + stamp duty	€ 46.00
Charge for payments or documentation more than 30 days late	€ 100.00	Duplicate student card	€ 30.00
Re-enrolment tax	€ 200.00	Fee for entry examination, to verify adequate initial preparation or for entry requirements (see specific admission procedures that may envisage different charges)	€ 30.00
Charge to transfer to the University	€ 100.00	Fee for entry examination to single cycle master's courses in medicine and surgery, dentistry or dental prosthetics	€ 100.00
Charge to transfer from the University + stamp duty	€ 116.00	Charge to verify equivalent requirements	€ 150.00
Charge to change course with request to recognise examinations taken	€ 60.00	Charge for equivalence check	€ 200.00
Charge to change course without request to recognise examinations taken or with pre-defined recognition by the teaching	€ 30.00	Fee to enrol on individual courses CFU (maximum 36)	€ 40.00



department			
Charge to shorten period of study (second	€ 60.00		
degree)			

Article 8 - Verifications, checks and untruthful declarations

1. Verifications and checks

The University reserves the right to verify the validity of self-certifications submitted by students, including through random checks and assessments of ISEE declarations. To this end, in addition to being able to require the student to provide any information considered necessary, all investigations deemed appropriate may be undertaken with other bodies and administrations.

2. Untruthful declarations

If the investigation reveals any untruthful declarations or documentation not corresponding to the truth or containing untruthful data, the judiciary authorities will be informed and a fine usually equal to three times the unlawfully obtained benefit will be imposed. In any case, the fine cannot be less that \in 300.00 or more that the difference between the maximum fees plus \in 300.00 and any sum already paid.

Article 9 - Access to documentation, processing of personal data, and responsibility for the administrative procedure

1. Provision, use and archiving of personal data

In accordance with Article 13 of EU Regulation 2016/679, the University of Trieste will process, hold and archive (also electronically) personal data provided by students for the purposes of the present Notice. This data must be provided for the above purposes.

2. Responsibility for data processing and recipients of personal data

Responsibility for data processing rests with the University of Trieste, registered at Piazzale Europa 1, Trieste.

Data processed for the purposes described above will be communicated and, in any case, accessible to staff of the respective university offices, who have been correctly trained by the Data Controller.

The University may pass personal data in its possession to other public sector authorities should the latter need to process this data for any procedures for which they are responsible, as well as to any other public sector bodies to which, under given circumstances, the data must be made available in accordance with community directives, laws and regulations.

Personal data collected by the University is managed and archived as hard copy and on servers within the University and/or the external systems of suppliers of required technical and administrative services. For the sole purpose of the requested service, these suppliers may become aware of individuals' personal data and will be duly specified as Data Processors, as required by Article 28 of the regulation.

3. Individual's rights to data access and verification

Students enjoy the rights afforded by Articles 15-21 of the above European regulation and, in particular, the right of access, correction, integration and cancellation of personal data, as well as the limitation of the use of such data, which can be requested by sending an email to the Data Controller at the following addresses: ateneo@pec.units.it and <u>dpo@units.it</u>.

Students are guaranteed access to the documentation related to the procedure (Law 241/90, and Presidential decree 184/2006)

4. Responsibility for the administrative procedure



In accordance with Law 241/90, the head of the University of Trieste General Teaching Services Office is responsible for the administrative procedure.

Trieste, 10 July 2020

Appendix to the STUDENT FEES AND TAXES NOTICE academic year 2020- 2021 bachelor's degrees, master's/specialisation degrees, research degrees

REDUCTION ON MERIT FOR BACHELOR'S OR MASTER'S/SPECIALISATION DEGREES

Article 1 - Method of application

1. A reduction on merit is set each year by the Administrative Board.

2. This reduction is applied automatically and no special request needs to be presented.

3. The amount of the reduction is deducted from the payments due in the instalments after the first or automatically reimbursed.



- 4. However, the reduction on merit cannot exceed a student's total fees due.
- 5. For the purposes of the reduction on merit, students are divided into three band.

Article 2 - Reduction on merit for first time enrolments in the first year of a bachelor's degree or a single-cycle master's degree.

1. First band: students obtaining a mark of 99 or 100/100 in the secondary school leaving examination or state examination.

2. Second band: students obtaining a mark of 97 or 98/100 in the secondary school leaving examination or state examination.

3. Third band: students obtaining a mark of 95 or 96/100 in the secondary school leaving examination or state examination.

4. In calculating the bands, any marks out of 60 are converted into marks out of 100. Students with foreign qualifications must produce documentation certified by the relevant authorities to clarify the mark obtained, including the respective scales.

Article 3 - Reduction on merit for first time enrolments in the first year of a master's degree.

- 1. First band: students obtaining 109, 110 or 110 cum laude/110 in their bachelor's degree.
- 2. Second band: students obtaining a mark of 107 or 108/110 in their bachelor's degree.
- 3. Third band: students obtaining a mark of 105 or 106/110 in their bachelor's degree.

Article 4 - Reduction on merit for enrolments in years after the first.

- 1. Enrolments in the same course of study (and for inter-class courses of study, in the same class), with the same number of years of study after the first enrolment, and with the required minimum qualifications are included in a ranking list based on the sum of the marks weighted by the credits obtained by 10 August of the previous academic year.
- For students from other universities or from other courses offered by the University, the examinations considered for inclusion in the ranking list are those passed by 10 August of the previous academic year and constituting part of the study plan of the new course of study (including any endorsed examinations).
- 3. In the case of changes in course or university, the total number of years of study must include years of enrolment prior to the change.
- 4. The minimum requirements for inclusion in the ranking list are: a weighted average of 24/30 or above and, depending on year of study:
- a. For bachelor's degrees:
- those enrolling in the second year must have passed at least two examinations prior to 10 August of the previous academic year;
- those enrolling in the third year must have passed at least four examinations prior to 10 August of the previous academic year;
- those enrolling in the final year must have passed at least six examinations prior to 10 August of the previous academic year.
- b. For single-cycle master's/specialisation degrees:
- those enrolling in the second year must have passed at least two examinations prior to 10 August of the previous academic year;
- those enrolling in the third year must have passed at least four examinations prior to 10 August of the previous academic year;
- those enrolling in the fourth year must have passed at least six examinations prior to 10 August of the previous academic year;
- those enrolling in the fifth year must have passed at least eight examinations prior to 10 August of the previous academic year;
- those enrolling in the final year (or sixth year for students on single cycle master's courses in medicine and surgery, dentistry or dental prosthetics) must have passed at least ten examinations prior to 10 August of the previous academic year;



- those enrolling in a further year of single cycle master's courses in medicine and surgery, dentistry or dental prosthetics must have passed at least twelve examinations prior to 10 August of the previous academic year.
- c. For master's/specialisation degrees:
- those enrolling in the second year must have passed at least two examinations prior to 10 August of the previous academic year;
- those enrolling in a further year must have passed at least four examinations prior to 10 August of the previous academic year.
- 5. Optional, additional examinations and any test, which does not have a mark out of 30, cannot be included.
- 6. Once the ranking list has been completed, the mark '*m*' obtained by the last student in the top 20% of the list is established. If the number of students in the list is divisible by 10, the average of those on the borderline of the top 20% is taken. Taking '*M*' as the maximum mark in the ranking list, then
- a. the first band is those students with a mark between M-(M-m)/3 inclusive and M inclusive;
- b. the second band is those students with a mark between M-2(M-m)/3 inclusive and M-(M-m)/3 exclusive;
- c. the third band is those students with a mark between M inclusive and M-2(M-m)/3 exclusive.
- 7. If the ranking list comprises fewer than 6 students, those with maximum marks are included in the first band.

Article 5 - Exclusion from reduction on merit.

1. The following categories are not entitled to reduction on merit:

- a) students already holding a qualification of the same level as the course in which they are currently enrolled.
- b) students who since their first enrolment have been enrolled for the normal duration of the course plus one year;

c) enrolled students who have recommenced their studies following a withdrawal or forfeit (except those whose year of enrolment in their current course is the same as their first entry into the Italian university system):

d) students subject to disciplinary measures for the academic year in which the sanction is applied;

d) students enrolled under agreements that exclude a reduction on merit;

f) part-time students.

ADVICE

ALWAYS OBTAIN YOUR ISEE FOR UNIVERSITY

• If you are resident in Italy, apply for an ISEE for University with the characteristics and before the deadline indicated in Article 2 of the current notice. If you do not, you will have to pay - without exception - the maximum fees.

• Do you plan to graduate in academic year 2019/2020? If you are resident in Italy, apply for an ISEE for University with the characteristics and before the deadline indicated in Article 2 of the current notice. If you do not manage to graduate by the special session of academic year 2019/2020, and therefore have to enrol for academic year 2020/2021 and do not have an ISEE for University as detailed above, you will have to pay - without exception - the maximum fees.

• Are you thinking of temporarily suspending your studies? If you are resident in Italy, apply for an ISEE for University with the characteristics and before the deadline indicated in Article 2 of the current notice. If you recommence your studies and need to apply for late enrolment for the academic year 2020/2021 (see Article 5) and have not applied for an ISEE for University, you will have to pay - without exception - the maximum fees.

ALWAYS CHECK YOUR UNIVERSITY EMAIL

• all correspondence is sent to the institutional email address assigned to you by the University.

TO PAY FEES

• Follow the instructions and FAQ on the webpage: <u>http://www.units.it/sites/default/files/media/documenti/studenti/tasse/pagamento.pdf</u>

Only use PagoPA to make payments.

• Do not use payment methods other than PagoPA: fees must be paid exclusively using PagoPA platform. No other payment methods are allowed

• To obtain any refunds by the University through a bank transfer (for grants, reimbursement of fees due to ISEE, etc...) insert the details in your USER AREA (in the Personal Details - Bank details section). Bank details must refer to a sole or joint bank or post office account in the student's name.

• If there is no indication from your part of the preferred method of reimbursement, payments are automatically made in cash. In this case, the recipient must go in person to any branch of Unicredit to receive the reimbursement.

• If there is no indication of a sole or joint IBAN, any reimbursements lower than 10 euros will not be made in cash.



MAIN PAYMENT DEADLINES FOR BACHELOR'S OR MASTER'S/SPECIALISATION DEGREE COURSES

8 OCTOBER 2020	Payment of the first instalment (except where enrolment specifies a different date)	
25 MARCH 2021	Payment of second instalment	
27 MAY 2021	Payment of third instalment	