The University of St Andrews is working with Western Union Business Solutions to provide international students an alternative method for paying student bills. This option allows you to pay GBP student fees in the currency of your choice and provides you with a simple and secure way to initiate a payment electronically.

You have a lot to think about when applying to a university abroad, including entering international markets to make payments for tuition and other university fees. Some of the complications you can encounter using current payment processes (international wire transfers or bank drafts) include:

- Payments are in a currency different from your local currency
- International wires are costly due to high banking fees
- Retail exchange rates are high
- Payment details provided by your banking institution to the university are sometimes incomplete, which can cause additional time for the university to apply the payment to your student account

Advantages of using the WU® GlobalPay for Students platform:

- You can easily make a bank-to-bank transfer by going to the University of St Andrews student payment platform.
- You make your payment in the currency of your choice which will then be converted into GBP.
- There are NO additional transaction charges from Western Union Business Solutions or the University of St Andrews, though you may be charged a transaction fee by your bank.
- The exchange rate is valid for 72 hours* after you have initiated the transaction. Your confirmation and payment must be received by Western Union Business Solutions within that period.
- The exchange rate is often competitive when compared to retail rates of your financial institution and for many students their bank service fees are also reduced because the transaction is being initiated as a local transfer.
- Payments will include your reference information and will ensure that your payment reaches your student account quickly.

International payments to The University of St Andrews just got easier
Making payments via bank-to-bank transfer:

**How to Initiate a payment**

**Step 1: Initiate your payment online**
- Go to the [University of St Andrews Student payment platform](#).
- Select the link to the student payment portal.

**Step 2: Process Payment**
- Enter student details (name, ID number).
- Enter amount of GBP that you need to pay.
- Select your home currency**.
- Finalise transaction.

**Step 3: Bank Transfer**
- Take confirmation page to your local bank or log on to your online banking platform.
- Local bank will transfer funds to Western Union Business Solutions in your local currency and then Western Union Business Solutions will convert the funds and forward your payment to us in Sterling.

**Step 4: Payment Finalised**
- The University of St Andrews will credit your student account with the GBP equivalent.

---

**Contact us today**

Western Union Business Solutions  
Tel: 44 (0)1733 871871*  
education@westernunion.com  
business.westernunion.co.uk/education  

*Calls are charged at local call rates from BT and other landline operators. Charges from mobile will vary and may be considerably more.

---

© 2014 Western Union Holdings, Inc. All rights reserved.  
Western Union Business Solutions is a division of The Western Union Company. Services in the UK are provided by Custom House Financial (UK) Limited (which does business under the trade name of Western Union Business Solutions) or Western Union Business Solutions (UK) Limited (collectively referred to as “WUBS” or “Western Union Business Solutions”). Custom House Financial (UK) Limited (registered in England, Company Number 04380026, Registered Office Address: 2nd Floor, 12 Appold Street, London EC2A 2AW) is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (Register Reference: 517165) for the provision of payment services and is registered as an MSB with HM Revenue & Customs (Registered Number: 12140130). Western Union Business Solutions (UK) Limited (registered in England, Company Number 02854737, Registered Office Address: 65 Kingsway, London, WC2B 6TD) is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (Register Reference: 536611) for the provision of payment services and is registered as an MSB with HM Revenue & Customs (Registered No: 12122416).

This brochure has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and WUBS shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this brochure.

*For payments from certain countries, Western Union Business Solutions may refer the payer to a Western Union Business Solutions referral partner in that country who will provide a foreign exchange rate and process the payment for the payer.

**If your local currency is not available, please select an alternative currency or GBP option. You will receive all of the benefits listed above including no banking charges from University of St Andrews or Western Union Business Solutions, quicker posting of payment to student account, and fully referenced payments.