

Payment Demand Letter



sample Doc

Date: 24 April 2026

Programme Start Date:
Student Number
Country of Nationality:
Passport Number:



Dear



To proceed with your enrolment into the BSc (Hons) International Business + BSc Data Science, AI and Digital Business with Foundation Year programme you will have to make a payment of €1,500.00 within 7 days of receipt of this letter.

Payment Information: please use the following details for payment by bank transfer:

Account Name	GISMA University of Applied Sciences GmbH
Bank Name	Berliner Volksbank eG
Account Number	2954271008
International Bank Account Number	(IBAN)DE12 1009 0000 29542710 08
Bank Identifier Code (BIC)	BEVODEBB
Payment Reference*	Student ID GHXXXXXX / Payment reason

Online payments:

Simply go to the website and follow the steps on the portal.

By a local Bank Transfer or Debit/Credit Card via TransferMate Education.

<https://gismauniversityofappliedsciences.transfermateeducation.com/>

Flywire: Please use below link to make the payments via Flywire.

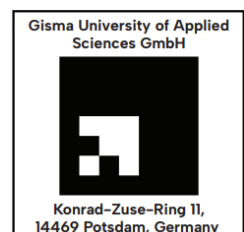
[Flywire - Delivering the most important & complex payments](#)

All fees are exempt from VAT in accordance with §4, No. 21, UStG.
VAT Ident No: DE 046/109/08816

Below you can find information on payments and the payment plan. **Your confirmation and signature is required on the last page.**

After the payment is confirmed, you will receive an invoice from the Finance Department of Gisma University of Applied Sciences. The Gisma University of Applied Sciences Refunds Policy applies to all programmes offered and awarded by Gisma University of Applied Sciences.

Best regards,
Gisma University of Applied Sciences
Admissions Team



SUPPLEMENTARY AGREEMENT TO THE STUDY TERMS & CONDITIONS
GISMA UNIVERSITY OF APPLIED SCIENCES TUITION FEE PAYMENT PLAN
BACHELOR PROGRAMMES – GEO STUDENTS

This tuition fee schedule only applies to programmes of study designed and delivered by Gisma University of Applied Sciences.

The payment plan presented in this document will be in accordance with the published start date of the programme: 15/09/2026

Other discounts are available, please see [our website](#) for more details or contact your programme advisor for more information.

Option A:

Academic Years	Course Fees (per Year)	Early Bird Discount	Early Bird Discount Amount	Deductions	Fees Payable after discount and deposit
1	€13,825.00	25%	€3,456.25	€0.00	€8,868.75
2	€13,825.00	30%	€4,147.50	n/a	€9,677.50
3	€13,825.00	35%	€4,838.75	n/a	€8,986.25
4	€13,825.00	40%	€5,530.00	n/a	€8,295.00
Deposit Condition				€1,500.00 to be paid before start of the course	
Payment Mode				Equal monthly instalments	

Option B:

Academic Years	Course Fees (per Year)	Full payment Discount	Full payment Discount Amount	Deductions	Fees Payable after discount
1	€13,825.00	30%	€4,147.50	€0.00	€9,677.50
2	€13,825.00	35%	€4,838.75	n/a	€8,986.25
3	€13,825.00	40%	€5,530.00	n/a	€8,295.00
4	€13,825.00	45%	€6,221.25	n/a	€7,603.75
Payment Mode				Entire yearly fee to be paid before commencement of each academic year	

Instalment Plan Terms and Conditions:

- A maximum of 10 equal monthly instalments are allowed.
- The first instalment is due by the last working day of the intake start month.
- If the instalment plan is up to 6 equal monthly instalments, an administrative fee to the amount of € 300.00 is charged.
- If the instalment plan is for 7-10 equal monthly instalments, an administrative fee to the amount of € 500.00 is charged.
- You must ensure that payments are made by the due date of each instalment. Please ensure you make the payments at least five (5) working days before the instalment due date to ensure that it is received on time. Gisma university of applied sciences reserves the right to take the following steps if payment is not received on time:
 - Penalty of EUR 5 will be imposed for each dishonoured payment 5 working days after missed deadline.
 - Restrict access to online tuition and/or classes.
 - Impose penalties for late or non-payment, including suspension or expulsion from the course or rendering the payment plan void, in which event any outstanding course fees will become immediately due and payable in full.
 - Take legal action including the use of debt collection agencies, to recover the outstanding debt, plus our reasonable costs in recovering the debt.
 - Withhold any awards or certificates until you have settled the debt and/or
 - Terminate the study agreement.

SEMESTER TICKET

In addition to the listed tuition fee, students at the study location in Berlin must purchase a discounted public transport ticket ("Semester Ticket") from the Berlin Brandenburg Transport Association (VBB) at the start of every semester. Gisma University of Applied Sciences organises the invoicing and issuing of the ticket. Students will be invoiced by Gisma University of Applied Sciences before the beginning of each semester in the respective valid amount. Details of the use of public transport can be found in the conditions of carriage of the respective transport network.

Semester ticket prices for programmes offered at the Berlin campus location**.

Semester period	Semester start date - end date	Price
Winter Semester 2025/2026	01.10.2025 – 31.03.2026	208,80€*
Spring Semester 2026	01.01.2026 – 30.06.2026	208,80€*
Summer Semester 2026	01.04.2026 – 30.09.2026	208,80€*
Fall Semester 2026	01.07.2026 – 31.12.2026	Approx. 226,80*
Winter Semester 2026/2027	01.10.2025 – 31.03.2026	Approx. 226,80*
Spring Semester 2027	01.01.2027 – 30.06.2027	tbd

**Students starting in January and July intakes will pay a prorated price for the initial Semester Ticket.

In all other respects, the provisions of the study terms & conditions apply, to which reference is made here once again.

I hereby confirm that I have read and understood the terms and conditions and that I agree to the terms and conditions of the payment plan as set out herein.

Student's surname
Student's first name
Student's email address
Student's full telephone number
Programme name
Programme start date
Student ID Number



Student's signature

*Signatures of parents or guardians
if minor (under 18 years of age)