

FlexPay FAQs

How do I set up a payment plan?

To set up your payment plan yourself, you will be required to log into your FlexPay account. We will provide you with a link to create your account, your username will be your email and then you simply create your own password. This link expires within 24 hours so please contact us if you need us to resend this.

Alternatively, you can call us on 01242 508 603 and an agent can assist you with setting up your payment plan.

Will I be informed when I have been uploaded onto FlexPay?

Yes, you will receive automated and manual contact from FlexPay via call, letter, text, or email.

How many attempts will FlexPay make in a day to contact me?

We do not make more than 3 attempts on any date which is the maximum level of contact attempts within our Treating Customer Fairly Policy. This policy is based on widespread industry standards.

How long do I have to set up a payment plan?

Please be aware that if you do not set up a payment plan within 30 days of your registration with FlexPay or despite our attempts to contact you, your account may be referred to our Debt Recovery process.

When is my first payment due?

Your first payment is usually due at the time you set up your payment plan or within a few days of setting up your plan, depending on your course start date.

I cannot make a payment when I set up my payment plan or in the next 30 days what do I do?

We can place your account on hold until you are able to make your first payment this will stop your account going into Debt Recovery. We will inform your college/university of this and contact you on a later date to set up your plan. Please note that this could affect the amount of months you will have remaining to pay your course fees.

Do I have to set up a payment plan?

Yes, please note you cannot make any payments without setting up a payment plan.

What payment methods do you accept?

We accept payments made via a Debit/Credit Card and Bank Transfer.

Do you offer Apple Pay?

No, payments cannot be made via Apple Pay.

How can I set up a Direct Debit?

We do not offer Direct Debits, if you wish to make payments via Card this will authorise a Continuous Payment Authority. This is permission given by you for us to take a payment or series of payments from your Debit/Credit Card. Once a Payment Date is agreed we will first attempt to collect the payment at 6am. If this is not successful, we will re-attempt at midday with the final attempt being at 6pm. If the final attempt is unsuccessful, we will not make any further attempts until you have been contacted, and new authorisation has been given.

How do I make payments via Bank Transfer?

You must set up a standing order with your bank.

I paid a deposit to the college/university, and they have my card details so do I need to provide FlexPay with this?

As you would have paid this deposit to the college/university directly, this information would not have been passed onto us. Therefore, if you are setting up your payment method via Card you must enter your card details.

I accidentally clicked the wrong payment method and have set up my payment plan, what do I do?

You can reset your payment plan on the portal and edit your payment method. If you like, you can call us on 01242 508603 and an agent will be more than happy to help.

Why am I receiving communication from FlexPay regarding a missed a payment, when I have made a payment?

Please note payments made via Bank Transfer take 3-5 working days for us to receive and receipt this onto your account. Therefore, if you have made a payment and receive an automated communication from FlexPay regarding a missed payment please ignore this.

If you have made a Card Payment and receiving this, please contact us and we shall look into this matter for you.

Can I make manual payments instead of automatic ones?

Yes, if all attempts of our Continuous Payment Authority are unsuccessful you can log into the FlexPay Portal and make a manual payment under 'Pay for Plans'.

Are there any fees?

As part of your monthly instalments due to be paid towards your tuition fees, there is also a monthly admin fee charge added per number of instalments you wish to pay over.

These fees will be explained to you as you register for your account with FlexPay

What is the monthly admin fee charge?

This is dependent on colleges/universities.

Do I have to pay the monthly admin fee upfront?

This is determined by what your College/University have agreed with FlexPay, as above this will be explained for you when registering your account with FlexPay. A fee breakdown is provided when you set your payment plan.

How do I view my payment schedule?

You can log into the FlexPay portal and click on a tab named 'Payment Plans' and you can view your plan this way. This will provide you with your plan dates, the amount of your monthly payments and payments made alongside the date you made this payment.

Will FlexPay contact me if I have missed a payment?

Yes, you may receive automated and manual communication from FlexPay via further calls, emails, and texts until the matter is resolved.

How long do I have to resolve a missed payment?

If your missed payment goes 30 days over its initial due date, your account will go into our Debt Recovery system.

What happens if my account goes into Debt Recovery?

You will have to set up a new payment plan to pay your outstanding balance, there will also be an added Debt Recovery fee to your balance.

Will missing a payment affect my enrolment or access to classes?

This is dependent on your college/university.

Can I pause payments temporarily?

If you are facing any financial difficulty we can place your account on hold, if you inform us of this and we can contact your college/university regarding this if you are happy for us to do so.

Is my credit score affected if I miss a payment?

There is no credit file impact, nor do you incur any late payment charges.

Can I pay off my balance early?

If you wish to pay off your balance earlier, you can do so if it is affordable for you. This can be done under 'Pay for Plans' once logged into the FlexPay Portal, via Bank Transfer or you can call us on 01242 508 603 and make this payment over the phone with an agent.

What happens after my final payment is made?

Your account with FlexPay will be closed, and you will no longer receive any further communication from us.

How long do I have to make payments?

You must make your payments in full 30 days before your course end date.

For example, if your course end date is May 30th, 2026, you will need to have made all your payments by April 30th, 2026.

I believe my course end date or course fees have been input incorrectly, what do I do?

You can call us on 01242 508603 or email us on support@flexpay.uk.com and we can raise this query with the college/university for you and amend it accordingly.

Can I choose my payment dates?

Yes, you can choose your payment date which must not exceed 30 days before your course end date.

Can I edit my payment plan dates?

Yes, if you need to edit your plan dates you can contact us 01242 508603 or email support@flexpay.uk.com and agent will be more than happy to help.

What if my card expires or changes?

You can update your payment information in your account, or you can contact us regarding updating this.

Can parents or sponsors contact FlexPay or make payments on my behalf?

Yes, if they have been authorised by yourself, we can add their details onto your account.

Who do I contact if I have an issue with my payment?

You can contact FlexPay by calling us on 01242 508603 or emailing support@flexpay.uk.com

Are there any hidden fees?

No, all applicable fees are disclosed before you agree to a payment plan.

Due to not setting up a payment plan or missed payments my account has gone into Debt Recovery, how do I set up this plan?

If your account is in Debt Recovery, payments made towards your balance in this status are based off your affordability. You can choose the amount you would like to pay if it is affordable for you, how frequently you wish to make payments (monthly, fortnightly etc.) This will then split across your total outstanding balance, and the system will calculate how many months you will be making payments over.

Cancellations

How do I cancel my course?

You must contact your college regarding any cancellations, if this is done within the terms of their policy and we have been instructed to by the college, we will close your account with FlexPay.

Can I cancel my payment plan without cancelling the course?

No, payment plans are tied to course enrolment unless you have made this payment in full directly to the college/university and they have confirmed this to us.

Do I still need to pay my course fees if I cancel my course?

Depending on the college/universities contract you have signed, you may still be entitled to pay your course fees even if you are no longer attending this course.

Refunds

If I cancel my course with the college, do I get a refund?

If the college confirms you have cancelled your course within the terms of their policy, if applicable we or the college/university will refund you depending on their refund policy however please note, the admin fee is non-refundable.

How can I update my account information?

You can log into the FlexPay Portal and click 'Amend' which will be underneath your current information, once you have confirmed any new information your account will be updated.

What is your office opening hours?

Our office opening hours are 9:00am-5:30pm Monday to Thursday, 8:30am-5:00pm Friday.

Where can I view the full terms and conditions?

Terms and conditions are available before you confirm your payment plan.