

# SLC urges customers to join Direct Debit scheme at the end of their student loan

In a bid to tackle over-repayments, the Student Loans Company is urging customers to switch to Direct Debit in the final months of paying their student loan and to ensure their contact information is up to date, including bank account information.

In the last financial year, over 31,000 customers made unnecessary over-repayments at the end of their loan. This resulted in over £19 million being overpaid to SLC. Over-repayments are entirely avoidable if customers switch to Direct Debit at the end of their loan term. Almost £16 million of these over-repayments have already been refunded to customers but this is only possible by ensuring contact information is up to date, including bank account information.

SLC writes to every customer as they enter the final two years of repayment inviting them to switch to Direct Debit to avoid over-repaying, however, more than 75% of customers choose to continue paying through salary deductions.

To make receiving a refund even easier, in March, SLC started automatically refunding customers with up to date information. Since its introduction, SLC has automatically refunded over £4 million to customers who have not joined the Direct Debit scheme and have not yet claimed a refund. This is possible for customers when SLC hold up to date contact details, including bank account information.

Steven Darling, Director of Repayments Strategy at the Student Loans Company, said: "Over-repayments are entirely avoidable and occur if a customer does not switch to Direct Debit in the final stages of their repayment term.

"It has never been easier to find out when repayment is coming to an end as customers can quickly check their up to date balance on our online repayment service and call us to switch to Direct Debit in the final stages of their loan. "We also proactively contact customers as they enter the final two years of repayment to encourage them to switch to Direct Debit. We have been working hard to ensure that every customer knows when to switch to Direct Debit, and for those who don't, we have been speeding up and improving our automatic refund process.

"Customers can always contact us if they are due a refund, but we would rather avoid over-repayments altogether and for customers to take action when they are coming to the end of their repayment term."

More information on the steps to take when student loan repayments are coming to an end is available online. <https://endofloan.campaign.gov.uk/>

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## Caught on camera – 10,000 tailgaters spotted in just two weeks

Highways England and police have joined forces to tackle the offence which is a factor in around one in eight casualties on England's motorways and major A roads.

Soon, motorists caught tailgating can expect to receive letters advising them they were too close to another vehicle and highlighting the dangers of not leaving safe braking distances.

The clear message – stay safe, stay back! – comes as new footage shows the reality of tailgating.

Highways England's Head of Road Safety Jeremy Philips said:

These new cameras have, sadly, highlighted just how many people are driving too close on our roads.

We understand that most tailgating is unintentional by drivers who are simply unaware they are dangerously invading someone else's space. But not leaving enough space between you and the vehicle in front can be very frightening and intimidating – it could also prove fatal.

We are trialling the new cameras to make drivers aware of their behaviour and encourage better driving. We are also using the Space Invader video game character as a quick reminder to drivers of the risks of tailgating. Our message is simple – Don't be a Space Invader, Stay safe, stay back.

Today motorist Caroline Layton, a data and intelligence analyst for Highways England, has told how she feared her small car was going to be hit and 'crushed' as a lorry loomed up behind her in the motorway roadworks.

She was travelling within the speed limit through roadworks on the M27 when a lorry approached and was 'getting closer and closer'. Footage captured on her rear dash cam shows the lorry just feet away from her car with the driver flashing his lights and gesticulating at her before he eventually indicates and overtakes her.

Caroline was driving through roadworks on the M27, near junction 4, after finishing work.

She said:

He came up really close, just a couple of metres behind. I thought I had to slow down because if it hit me at 50mph I would be crushed.

This was very intimidating behaviour and likely to cause a crash and serious injury. If anyone had stopped in front of me he would have gone into the back of my car and I would have been sandwiched in the middle.

From the driver's seat, all I could see in my rear-view mirror was the lorry's grill.

She added:

Although this was the worst incident I have encountered, I have seen a lot of tailgating and it isn't just lorries, all types of vehicle.

### [Lorry tailgating on the M27](#)

More than 130 people killed or seriously injured in incidents involving people driving too close in 2018.

A survey for Highways England found that while more than a quarter of drivers admitted to tailgating, nearly nine in 10 people say they have either been tailgated or seen it.

Roads Minister Baroness Vere said:

When people think of the causes of road accidents, tailgating probably isn't one of them, but it's one that can have dangerous repercussions. Highways England's innovative plans are already showing how serious and reckless this behaviour is, and through this campaign I hope we see tailgating drop, making our roads, already some of the safest in the world, safer still.

Pc Dave Lee of Northamptonshire Police's Safer Roads Team who are supporting the trial, said:

Motorists who experience tailgating can often feel intimidated and put under pressure to increase their speed in a bid to create more space between them and the offending vehicle.

However, we have seen first-hand the devastating consequences which tailgating can cause. People who carry out this extremely dangerous behaviour are not just putting themselves at risk, but the lives of other road users.

Reducing the number of people who are killed or seriously injured on our county's road network remains a policing priority for the Force, which is why it is important to work with our partners on such campaigns in a bid to save lives by making our roads safer.

Highways England has been working with infrastructure consultancy AECOM on the cameras.

Highways England's [Stay Safe Stay Back webpage](#) has information about tailgating and what drivers can do to stay safe.

## **General enquiries**

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

## **Media enquiries**

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.

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# **[Basic Payment Scheme 2020 entitlement values and greening rates](#)**

The Rural Payments Agency (RPA) has today (3 November) published the Basic Payment Scheme (BPS) entitlement values and greening rates.

The Basic Payment Scheme is the biggest of the rural grants and payments that provide help to the farming industry. Farmers apply once a year and payments begin to land in farmers' bank accounts in December.

Earlier this year, the RPA extended deadlines by a month to allow farmers more time to submit their BPS applications, Countryside Stewardship revenue and Environmental Stewardship claims. Even following this extension, the RPA has made good progress processing and preparing payments so these are ready for when the payment window opens in December.

Despite the challenges presented this year by the coronavirus pandemic, the RPA succeeded in meeting their target of paying 95% of 2019 claims for Countryside and Environmental stewardship schemes by the end of June, bringing forward payment timescales by 6 months, as well as exceeding its performance target for processing last year's BPS payments.

Farmers are also set to see a slight increase in their payments this year, following the decision not to make the usual Financial Discipline deduction

from 2020 payments. This was previously used to support an EU crisis fund.

BPS payments for England are set in Euros and then converted into sterling. The BPS exchange rate for 2020 will be the same as 2019 at €1 = £0.89092.

Rates in Euros

<b>Region</b>	Non-SDA	SDA-Other	Moorland	SDA
<b>Entitlement rate:</b>	€ 182.70	€ 181.34	€ 49.76	
<b>Greening Rate:</b>	€ 79.07	€ 78.58	€ 22.02	

Rates in Sterling

<b>Region</b>	Non-SDA	SDA-Other	Moorland	SDA
<b>Entitlement rate:</b>	£162.771	£161.559	£44.332	
<b>Greening Rate:</b>	£70.445	£70.008	£19.618	

Under BPS, farmers need to hold an entitlement for every hectare of eligible land they are claiming on. The size of farmers' payments will depend on how many entitlements they use, supported by eligible land and the value of those entitlements.

The greening rates have been calculated by taking the number of entitlements farmers have used with eligible land to claim payment, and multiplying them by the greening value.

Farmers are reminded to remain vigilant against fraud, and should remember:

- Your bank, police or the RPA will never ask you to reveal your online password, PIN or bank account details or ask you to make a payment over the telephone.
- Never disclose personal information to someone you don't know or open unknown or unexpected computer links or emails.
- If in doubt, call the organisation back, ideally on a different telephone, using a number you are familiar with or you know to be official. You can find this on the organisation's website, correspondence or statement.

If you think you've been a victim of fraud, contact Action Fraud immediately on 0300 123 2040 or visit the Action Fraud website.

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## [Inclusive Transport Strategy: year 2 update](#)

Today is [Purple Tuesday](#), a day dedicated to ensuring that the needs of

disabled people, as valued consumers, are properly recognised and that they receive the best levels of customer service.

As the Minister with the Department for Transport responsible for accessible transport, I am determined that the transport network deliver an equally first-class experience to disabled people. The challenges disabled people face when using our transport system are well documented and, whilst good progress has been made, I recognise there is still more to do.

I want to see continued steps being taken to improve disabled people's experience accessing transport. I also want to see our ambition for a fully inclusive and accessible transport network by 2030 – with assistance if infrastructure remains a barrier – realised. I am equally determined that the current pandemic and its after-effects will not limit our ambition to achieve this.

Thus, I am pleased to help mark Purple Tuesday by announcing further progress on delivering our [Inclusive Transport Strategy](#).

The strategy was published in 2018, setting out an ambitious programme for transforming the transport system, and today I am publishing a [report detailing what has been delivered in the past 2 years](#).

In the last year, we have, for example, published a [passenger rights toolkit](#), which provides guidance to maritime operators on how to comply with passenger rights regulations, and launched the [‘It’s everyone’s journey’ public awareness campaign](#).

Alongside the update on the Inclusive Transport Strategy, I am also announcing:

- details of the first set of operators who have successfully applied to the [Inclusive Transport Leaders Scheme](#), which allows operators to receive formal recognition for the positive actions they are taking to improve disabled passengers' experiences of using the transport system, and to encourage others to follow
- a disability equality awareness training package that we are making available, free of charge, for all transport operators; this will ensure that all transport operators, big and small, can access a common standard of disability training for their staff
- a [funding competition](#), which will enable businesses to bid for grant funding to develop products or services that will improve the travel experience for disabled people

I am grateful to the [Disabled Persons Transport Advisory Committee](#) and representatives of disabled peoples' organisations who continue to hold both myself and the DfT to account for the delivery of the Inclusive Transport Strategy, and I look forward to continuing to work with them as the strategy enters its third year.

Copies of this letter and the report on the progress of the Inclusive Transport Strategy have been placed in the library of both Houses.

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## CMA issues draft guidance on consumer law for IVF sector

The move comes after the Competition and Markets Authority (CMA) expressed [concerns in February about fertility clinics' practices](#), such as a lack of price transparency and misleading claims about success rates, meaning patients may be unable to compare clinics.

Following engagement with the sector, the CMA is concerned that clinics may not be aware of their obligations under consumer law. It is therefore producing guidance to increase clinics' awareness of the law.

Today's draft sets out what information clinics must provide to patients – and when this should be provided. It also explains what clinics should do to make sure their terms and practices are fair under consumer law.

To get to this stage, the CMA has worked closely with the sector regulator, the Human Fertilisation and Embryology Authority (HFEA), to understand patients' experiences and learn more about how clinics operate. The CMA has also spoken to other organisations with knowledge of the sector and carried out further research to understand patients' experiences of self-funded IVF.

The consultation for the draft guidance is now open and will last for 9 weeks, closing on Tuesday 5 January 2021. The CMA will continue to engage with clinics and the wider sector to progress its work.

A final version and a summary of responses received will be published next year. Alongside this, the CMA will also issue a short guide for IVF patients to help raise awareness of their consumer rights.

As well as producing guidance, the CMA will continue its work in the sector, including conducting a compliance review once its final guidance has been issued. Should it find evidence that clinics' practices or terms are unfair, the CMA will consider enforcement action. At this stage, however, the CMA has not reached a view as to whether or not the law has been broken.

Further information about the CMA's work in this sector and a copy of the draft guidance can be found on the [Self-funded IVF page](#).