Pannon Egyetem
University of Pannonia

Receivables Management Policy of the University of Pannonia

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The Receivables Management Policy (hereinafter referred to as: "Policy") issued by the University of Pannonia (hereinafter referred to as: "University") on the basis of the University's Organisational and Operational Rules (hereinafter referred to as: "OOR"), Part I Organisational and Operational Rules of Procedure (hereinafter referred to as: "OORP") approved by the Senate of the University of Pannonia and adopted by the Foundation for the University of Pannonia acting as the operator exercising founders' and ownership rights (hereinafter referred to as: "Operator") and on the basis of the resolution by the Board of Trustees on the rules of procedure for adopting the regulations of the University of Pannonia by the Board of Trustees is as follows:

Chapter I
INTRODUCTORY PROVISIONS

1.§
The purpose of the present Policy

(1) To determine the necessary preventive and collection tasks and measures for the enforcement of receivables within and outside the University's organisation.

(2) Regulation of the procedures, methods and responsibilities in connection with the collection of the University's receivables.

(3) Improving the efficiency of the University's economic management.

2.§
Scope of the Policy

(1) The personal scope of the Policy extends to the following:

a) All faculties, comprehensive organisational units and organisational units of the University,

b) Those in employment or other legal relation with the University aimed at work (contract of services),

c) Those with a student or adult training legal relation with the University,

d) Those in contractual or other binding legal relation with the University,

e) For the persons with whom the receivables accumulated while in employment other legal relation aimed at work, student's legal relation or adult training or other form of training relation,

f) The persons bound by a legally binding court verdict.

(2) The material scope of the Policy extends to all financial receivables of the University as the entitled party.

3.§
Determination of the persons responsible for preparing the Policy

(1) The Chancellor is responsible for determining the main directions of the Policy, while the Director of Legal Affairs and Procurement is responsible, in the scope of authority delegated by the Chancellor, for the preparation and amendments of the Policy.

4.§
Legal background of the Policy

(1) In the course of preparing the Policy, the University has taken the following legal regulations into consideration:

a) Act CCIV of 2011 on national higher education (hereinafter referred to as: "NHEAct"),
b) Act I. of 2012 on the Labour Code,
c) Act C of 2000 on Accounting (hereinafter referred to as: "AccAct"),
d) Government Decree 479/2016 (XII. 28.) on the peculiarities of the reporting and book-keeping obligations of certain other organizations

pursuant to the act on accounting (hereinafter referred to as: "Decree"),

e) Act CXXVII of 2007 on Value Added Tax (hereinafter referred to as: "VAT Act"),

f) Act V of 2013 on the Civil Code (hereinafter referred to as the "Civil Code"),

g) Act CXXXIX of 2013 on the Central Bank of Hungary,

h) Act CXII of 2011 on Informational Self-Determination and Freedom of Information (hereinafter referred to as: "InfoAct"),

i) Act V of 2006. on public company information, company registration and winding-up proceedings,

j) Act LXVI of 1992 on Personal Data and Address Records of Citizens,

k) Act XLIX of 1991 on bankruptcy and liquidation proceedings (hereinafter referred to as: "InsolAct"),

l) Act L of 2009 on Dunning Procedures (hereinafter referred to as: "DPAct"),

m) Act LIII of 1994 on Judicial Enforcement (hereinafter referred to as: "JudExAct"),

n) Act CXXX of 2016 on the Code of Civil Procedure (hereinafter referred to as: "CPAct"),

o) Act CXXII of 2011 on the Central Credit Information System (hereinafter referred to as: "CCISAct"),

p) Recommendation No 2/2019 (II. 13) of the Central Bank of Hungary on the Workout activity vis-à-vis consumers (Recommendation).

5.§
Definitions and interpretative provisions

(1) Receivables: a legally arising payment requirement of the University, emanating from legal regulations, legally binding court decree, verdict, resolution of the authorities or contract – including purchased receivables and those taken over without consideration – which the obligor has recognised and – in case of contracts specifying countermoves – the other party has already fulfilled, such as receivables for revenues of public powers established based

on declarations, and those disputed by the obligor but which nevertheless must be settled in accordance with the relevant legal regulations, without consideration for appeals or litigation.

(2) Receivables management: activity conducted to enforce claims emanating from sales or service provisions and, regardless of whether the receivable is recognised, those from employee or student debts or other contractual relation.

(3) Employee: all persons who are or have been in an employment relation or other legal relation aimed at work with the University, and all natural persons who have overdue debts in relation to former employment relation or other legal relation aimed at work that has since been terminated.

(4) Student: all natural persons who are or used to be students of the University, including former students who have overdue debts in relation to former student's legal relation that has since been terminated.

(5) Customer: any natural person or legal entity or economic association without legal personality in a contractual relation with the University, to whom the University provides a service or sells product against consideration.

(6) Dunning procedure: a civic non-litigious procedure aimed at enforcement of money receivables, in the course of which the notary issues a dunning notice as per the provisions of the DPAct.

(7) Executory procedure: a civic non-litigious procedure, in the course of which the court, the notary enforces, in accordance with the provisions of the JudExAct, the claim to fulfil an obligation, based on some type of executory document.

(8) Payment allowance: any agreement with the debtor that facilitates the settlement of the debtor's payment obligations (permission of partial payment, deadline extension).

(9) Payment delay: the buyer/debtor failing to pay the consideration for a service provided or goods sold by the University by the due date.

(10) Litigated receivable: enforced collection of receivables overdue in spite of the payment notice, in the course of a court procedure commenced after the request of issuance of the dunning notice, and in an executory procedure based on a legally binding court verdict.

(11) Written off receivables: receivables not subject to collection measures or irrecoverable in spite of collection measures effected, which have been derecognised from the University's books, having been accounted as expenditure.

(12) Case host organisational unit: the professional organisational unit performing the contracted work, activity, service or product sale. In the course of managing claims against students, the organisational unit responsible for the case is the Directorate of Academic Affairs; in the case of claims related to dormitory status, it is the Directorate of Dormitories; and, for claims arising within their respective areas of responsibility, the Library and the organizational unit responsible for the training (Faculty/University Centre).

(13) The organisational unit involved in preparing the invoicing request is the professional organisational unit that performed the contracted work, activity, service or product sale.

Chapter II
MANAGEMENT AND ENFORCEMENT OF RECEIVABLES

6.§
General rules

(1) In applying the Policy, the internal regulations of the University, especially those described in Part II of the OOR (Employment Requirement System, hereinafter referred to as: "ERS"), Part III of the OOR (Student Requirement System, hereinafter referred to as: "SRS"), the Policy on Financial Management, the Money Management Policy of the University of Pannonia, the Regulation of Powers and Competence Relating to Financial Management, the Asset Management Policy, the

Accounting Policy of the University of Pannonia, the Evaluation Policy for Assets and Liabilities of the University of Pannonia, the Inventory Control and Inventory Preparation Policy of the University of Pannonia, Joint Directive No. 4/2024 (V.28.) of the Rector and the Chancellor on the rules of procedure for the admission of third-country nationals applying for foreign-language courses at the University of Pannonia, the Regulation on the acceptance of services performed on behalf of external parties, and the Collective Agreement, in addition to the provisions of the corresponding legal regulations.

(2) For the effectiveness of receivables management, the organisational units in question must cooperate with one another, providing all necessary information and take the necessary action.

(3) The University, as an independent and responsible private economic entity, and a tertiary educational institution of public utility, is obliged to act in benevolence, by observing its obligations of cooperation, in a cost-efficient manner. Accordingly, in the course of applying the means of enforcing the receivables, with the principle of gradualism in mind, it strives to enforce claims effectively, in a cost and time-efficient manner.

(4) During the preliminary review of offers prepared by the University with the involvement of the Knowledge and Technology Transfer Office (hereinafter referred to as "KTTO") and of contracts to be concluded, the KTTO verifies the partner in the company database, checks the data of the last five reporting periods, retrieves the partner's risk rating, and verifies whether the partner is a taxpayer free of public debt and whether any debt collection proceedings are pending against them. If, based on the above data, the work undertaken in the offer, the conclusion of the contract, or the financial performance of the transaction carries a significant risk, the KTTO shall warn the organisational unit undertaking the work specified in the offer or contract and the person assuming the obligation through the offer or contract.

(5) Upon determining the value of the claim or if there are more than one receivable items pending against a single obligor, the principal and all interest of all receivables pending against the obligor must be taken into consideration. The University considers irrecoverable receivables of small amount those receivables whose collection costs are not in proportion to the amount that can be expected to be collected from the receivable.

(6) (Small amount) receivables below 100k HUF are not specified for collection besides voluntary fulfilment, given the accounting principle of cost to benefit.

(7) With the principle of gradualism in mind, the primary method of enforcing the receivables – also taking the prevention procedure into account – the balance statement, payment reminder and payment notice delivered by postal mail or by any other method confirming receipt by the debtor (in person).

(8) Before enforcing a claim through legal action, a payment notice must be sent at least once to the debtor either by postal mail with a separate delivery receipt or handed over personally in accordance with Section (10). Prior to delivery of the payment notice, the organisational unit in charge must verify the legitimacy and amount of the claim.

(9) The payment notice must contain the following:

a) The creditor and its registered office,
b) The debtor's name and address, and other data necessary for identification,
c) The legal grounds of the receivable and the amount of the principal,
d) The possible mode of financial performance,
e) The payment deadline,
f) The notification on the consequences of non-payment
g) In case of individual notices prior to contestation, the deadline whose unsuccessful passage should entail the University's enforcing its claims through legal means.

(10) In case of a payment notice delivered in person, the date of delivery and the signature of the receiving addressee – or its proxy or representative – must be entered on the University's copy in every case.

(11) If it is not possible to deliver the payment notice in person, or in case of personal delivery, the addressee, its statutory representative or proxy entitled to receive the payment notice refused reception and, in the case of a claim related to library use, the payment notice sent electronically failed to achieve settlement, the University is obliged to send the payment notice to the

addressee as a parcel with acknowledgement of receipt supplementary service.

(12) The payment notice sent with acknowledgement of receipt supplementary service as a postal parcel must be deemed delivered on the day the delivery takes place, which date is indicated as the date of reception on the acknowledgement of receipt.

(13) If the sent postal parcel is returned with any of the "addressee has moved" "unidentifiable address" "addressee unknown", "delivery not possible" remarks, the organisational unit sending the payment notice, following a repeated verification of the validity and amount of the claim, shall be obliged to forward the documents of the receivable and the failed payment notice to the Directorate of Legal Affairs and Procurement (hereinafter referred to as: "DLAP"). The DLAP, if the collection costs of the receivables foreseeably do not exceed the value of the receivables, is obliged to contact the Office handling the registry of personal data and residential addresses or the Office handling the registration of legal persons and, depending on the success of this, resend the payment notice to the debtor, or recommend classifying the receivables as irrecoverable.

(14) The DLAP checks the data of the legal entity in the corresponding register, and is obliged to report to the competent body of registration or organisation exercising legitimacy supervision if it observes that the legal entity cannot be located at its registered office, site or branch office and the addresses of residence of the persons authorised to legally represent the said legal entity are unknown and their mail reception proxy cannot be located either. The competent body of registration or the entity exercising legitimacy supervision takes the necessary action to restore legitimate operation.

(15) If the sent postal parcel is returned with the "deceased" remark, the DLAP shall take further action for enforcing payment of the receivables. The DLAP takes action for entry into the inheritance procedure. If this is not possible, the DLAP shall propose deeming the receivables as irrecoverable.

(16) The task of the DLAP is to take the necessary actions against the legal entity, including reporting the receivables in procedures aimed at termination of the legal entity.

(17) If the delivery was unsuccessful because the acknowledgement of receipt has been returned from the addressee's address of residence or registered office as in the register with the remark "not sought", the document must be deemed delivered on the day of the second attempt of delivery, and if the remark is "refused reception", it must be deemed delivered on the day the delivery is attempted.

(18) If the payment deadline indicated in the first payment notice handed over personally or by delivered by mail has passed without effect, i.e. the obligated neither paid its debts nor requested permission for the payment of the said debt by instalments, or the payment notice sent by mail has been returned with the remark "not sought" or "receipt refused", action must be taken to enforce and collect the claim through legal means by sending the claim documents to the DLAP, following the verification of the claim's validity and amount.

(19) The enforcement by legal means of the receivables on the University's end and the University's damage claims are undertaken by the DLAP.

(20) In order to enforce the receivables, the DLAP – depending on the legal assessment of the specific case – may send a payment notice, or initiate a dunning procedure, litigation, executory procedure or liquidation procedure.

(21) In order to enforce the receivables, the University may use the services of an attorney at law. The performance of the tasks of the attorney at law/law firm is coordinated by the DLAP.

(22) In the course of enforcement of receivables, the following persons are authorised to conclude agreements, permit instalment payments or deferred payments:

a) The Director of Economic Affairs: up to a principal value of 3 million HUF,
b) The Chancellor: for principal values greater than 3 million HUF, following the countersignature of the Director of Economic Affairs.

(23) The DLAP shall keep continuous records of the dunning procedures, executory procedures and civil lawsuits initiated, monitor the development of

the cases and the success of collection, and informs the Directorate for Economic Affairs (hereinafter referred to as: "DEA"). If revenue/credit should arrive, the DEA informs the DLAP and the organisational unit sending the payment notice.

(24) The evaluation of the receivables to be performed in the framework of the end-of-year closure tasks and the derecognition of the irrecoverable receivables are performed by the DEA in cooperation with the DLAP, the Directorate of Academic Affairs (hereinafter referred to as: "DAA") and the organisational unit involved in collecting the subject revenue.

(25) Pursuant to the currently effective law on VAT, the tax to be paid upon selling a product or providing a service must be established upon performance, and it is to be paid to the tax authorities when declaring the VAT for the period the transaction took place in. If the consideration for the product or service is fully not paid or is paid partially, the tax after the unpaid part must also be determined and the VAT must be transferred to the tax authorities. If the actions of the DEA to collect the receivables should not prove successful, the case host organisational unit must allocate alternative funds for the VAT to be transferred to the tax authorities upon initiation of the collection of the subject debt through legal means. If the collection of the receivables is successful or partially successful, the amount of VAT provided from other funds shall be credited and reimbursed.

7.§
The invoice issuance process

(1) Based on Act C of 2000 on Accounting, receivables are payment requirements emanating from supply, entrepreneurial, service or other contracts that the vendor has already performed and are related to sale of products or provision of service already accepted and acknowledged by the customer. Based on this regulation, the receivables are created from the accountancy perspective upon fulfilment of the economic event, i.e. upon posting the corresponding accounting document, thereby appearing in the balance sheet as a recognised receivable, regardless of whether it is overdue or not.

(2) Based on (1), the receivables management process is started following posting the accounting document (creation of the invoice).

(3) Invoices are handled at the University via the SAP economic management system (hereinafter referred to as: "SAP") at the following organisational units:

a) The invoicing of the asset management and rental activities in connection with the site is the task of the DEA,

b) The task of the University Library and the Knowledge Centre of the University of Pannonia (hereinafter referred to as: "ULKCUP") is the invoicing in connection with the library activity,

c) Invoicing the consideration for activities linked to the Zalaegerszeg site (undertaking permitted works, rental, works linked to library activities) is the task of the University Centre of the University of Pannonia at Zalaegerszeg,

d) All permitted works not specified above (services and sales of products) are to be invoiced by the DEA.

(4) The invoicing requirement may be derived from the contractual relation:

a) Receivables emanating from performance of works by the University, based on the utilisation of its free capacities, conducted in the framework of its activity of public utility, described in the University's Deed of Foundation,

b) Receivables emanating from rental, property and asset usage,

c) Receivables emanating from performance of works within the University's contracting activity.

(5) Invoice issuance from SAP follows the process below:

c) The invoicing requirement must be sent on the "Invoice issuance request" form, attaching the documents forming the basis of invoicing

(confirmation of performance, obligation documents, etc.) to the organisational unit issuing the invoice.

b) The deadline of invoice preparation – according to the VAT Act – is 8 days from the performance of the work. In order to avoid costly VAT self-revision, the invoice issuance request must be handed over in its entirety to the organisational unit issuing the invoice without delay, but not later than 5 calendar days following performance.

c) In case an invoice needs to be issued subsequently of an amount already paid, the invoicing requirement must be sent on the "Invoice confirmation of payment" form, attaching the documents forming the basis of invoicing (document confirming payment, confirmation of performance, obligation documents, etc.) to the organisational unit issuing the invoice.

(6) At the University, receivables in connection with the student's legal relation are invoiced in the NEPTUN system.

(7) In NEPTUN, the status of the posted item changes to "Completed" at the moment the payment is made from the Student's individual account. The NEPTUN system considers the item settled as of the payment date, and this item no longer appears in queries used for managing outstanding balances or enforcing related sanctions (e.g. blocks).

(8) Invoicing in connection with the fees announced in NEPTUN is automatic.

(9) Communication concerning the invoicing between NEPTUN and SAP takes place via an interface. The announcement, revocation, payment and withdrawal of the items are performed on the interface. All economic events are attributed the appropriate status via the interfaces in both systems, therefore the status of the invoices shall be traceable in both systems. The communication via the interface takes place with the help of a "job", which "runs" at a predefined time and manner, with predefined parameters.

(10) The announced item is transferred from NEPTUN to SAP, when the invoice has been created. Based on the "invoice view", the item is posted in SAP and is put to receivables.

(11) The settlement of the open items in SAP while the interface is run, takes place on the transitional general ledger accounts 389720 and 389730. After the transitional process, the balance of the general ledgers will be 0. The check of the general ledger accounts is the task of the DEA.

(12) Upon posting the payments to the collective account, the DAA prepares a transfer file weekly from the transactions with pending internal status in NEPTUN and transfers it to the DEA for performing the transfer. Transfer takes place in the University's banking system according to the generated transfer file, and the financial asset is transferred from the collective account to the central bank account number.

(13) By generating the transfer file, the items that already have a "Completed" status in NEPTUN are sent to SAP via the interface using a so-called scheduled job, upon which the bank processing takes place.

(14) Following the accounting, settlement and transposting of the economic events in the collective account, the collective account balances in NEPTUN and SAP shall be reconciled monthly, quarterly and annually.

8.§
Management of receivables emanating from the contractual relation

(1) The stages of receivables management of invoices issued from SAP and maintained in SAP are:

a) Receivables against customers are payment claims expressed and invoiced in money terms for product sales and service provisions already performed by the University, accepted and recognised by the customers (including arrears emanating from reimbursements not recoverable in the form of tax).

b) The organisational unit issuing the invoice shall send a "Balance statement" letter to the Partner following the periodic closure with

preferably monthly, but at least quarterly frequency. The periodic closure takes place based on the Accountancy policy.

c) If the customer should make reservations against the professional content of the invoice, the validity of such claims must be examined by the manager of the organisational unit filling the form titled "Invoice issuance request". In case of a justified complaint, following reconciliation with the Partner, the organisational unit must post an invoice correction request to the organisational unit issuing the invoice.

d) If the invoiced receivables are financially not settled within the given payment deadline, the procedure below must be followed:

da) The head of the case host organisational unit exercising the right of financial management shall initiate negotiations with the contracting party, in order to settle the receivables financially.

db) If negotiations fail, the organisational unit issuing the invoice shall take the following steps for the successful collection of the receivables:

- Checks the legitimacy and the amount of the claim,
- Payment reminders and payment notices are sent to the customer,
- In case of the first payment notice being ineffective, the documents corroborating the receivables shall be forwarded to the DLAP, for the enforcement of receivables through legal means.
  The summary of the data of the receivables must be attached to the documents – especially the contracts and other binding circumstances establishing the grounds for the claim, and any previous partial performance.

(2) All organisational units of the University undertaking external works are obliged to initiate reconciliation without delay with the DEA upon discovering overdue receivables in connection with all activities for which the University

issued invoices or which otherwise render the University an entitled claimant of receivables.

9.§
Management of receivables emanating from student's legal relation

(1) In the management of claims against students, the organisational unit acting as the case manager is the Directorate of Academic Affairs (DAA); in the case of claims related to dormitory relationships, it is the Directorate of Dormitories; and for claims arising within their scope of responsibilities, it is the Library and the organisational unit responsible for the study programme (Faculty/University Centre).

(2) The payment obligations of students are recorded in the NEPTUN Unified Educational System. In the case of claims against students, payment reminders are sent electronically via NEPTUN and/or by post. If cost reimbursement is handled by a business entity, the reminders are sent by post to the registered office of the business entity.

(3) In the course of the receivables management procedure, the examination of the amounts on the students' collective account in order to settle students' debts is a precondition.

(4) Receivables vis-à-vis students are particularly the following:
   a) Prime cost fee, allowance debts,
   b) Dormitory fee debts,
   c) Purchase debts,
   d) Other service fee debts,
   e) Examination fee debts,
   f) Damage claims,
   g) Unauthorised payment (grants)

(5) The amount and deadline of the boarding house fees to be paid by the students are described in the document titled "University of Pannonia, Order of Payment for Dormitory Fees", which can be found at the website of the Dormitory Directorate of the University of Pannonia.

(6) For the efficient management of receivables from students, the DAA is obliged, following the principle of control built in the process, to inspect twice every semester the status of the receivables announced and having become overdue in NEPTUN. The first instance is at least 5 working days before the start of the semester, the second instance is at least 5 days before the examination entry period, based on the semester's schedule. The DAA sends payment reminders of the overdue debts to the debtors via the NEPTUN system.

(7) For students with overdue debts, course enrolment and registration for the semester are blocked before the semester registration period, and the right to register for exams is blocked before the start of the exam registration period, until their outstanding debts are fully settled.

(8) The organisational unit in charge investigates whether the claim is justifiable in terms of legal grounds and amount, or if the announced item needs to be deleted or amended as erroneous announcement. In case the receivable is not justifiable in terms of legal grounds and amount, the organisational unit in charge notifies the DAA, which shall examine the item; it is either deleted or amended in NEPTUN.

(9) The DAA also monitors the prime cost type debts separately. In the case of a tuition-fee debt, the DAA sends a payment reminder in NEPTUN before the payment deadline expires.

(10) For student fee items with an overdue deadline, in the case of the autumn semester, a registered payment notice with return receipt is sent by 30th November, and for the spring semester, by 30th April, or it is delivered by the DAA in the manner specified in Section (12) of Article 6.

(11) The student must be informed in the first payment reminder about the other consequences of an overdue payment obligation, in addition to the legal enforcement of the claim:

a) The student may not take any exam as long as it has debts vis-à-vis the University;
b) Students that have not settled payment obligations with the University shall not be allowed to take the final exam;

c) Students that have failed to settle overdue payment obligations shall not be entitled to enrol for the training period in question.

The payment notice shall be prepared by NEPTUN, attributed to the announced item, therefore the legal status indication shall be entered at the student's announced item in question and the notice may be viewed under NEPTUN's "Legal notices" menu.

(12) The DAA is obliged to monitor in connection with the sent payment notices whether the debts have been settled, and is obliged to take the necessary actions to investigate any complaints concerning the payment notices, as well as those subsequent to such investigations.

(13) If the first payment reminder does not produce results, the DAA, after the end of the academic semester and based on a cost–benefit assessment as well as the applicable legal framework, shall transfer the claim to the DLAP by 15th January for items issued in the autumn semester, and by 15th June for items issued in the spring semester, together with the data and documents listed below:

a) Name of the obligor
b) The residential address and if available, the accommodation address of the obligor
c) Place and date of birth of the obligor
d) Mother's maiden name of the obligor
e) Tax identification number of the obligor
f) The copy of the contract forming the legal basis of the receivables, other supporting documents
g) start date of legal relation
h) Due date of payment
i) Invoice number
j) Delivered payment notice and the acknowledgement of receipt
k) Other documents supporting the legality and the amount of the claim
If relevant: declaration as per the SRS on the payment of the fees resulting from the student's legal status.

(14) The organisational unit in charge shall provide the documents and data listed in Section (14) to the DAA by 10th January for items issued in the autumn semester and by 10th June for items issued in the spring semester.

(15) If the student recognises his or her debt and is not able to pay it in a single amount, the student may request permission for payment in instalments.

(16) Considering the size of the receivable and the due date, the Director of Economic Affairs may permit payment by instalments upon the proposal by the Director of Academic Affairs.

(17) Before legal enforcement of the receivables, the DLAP – in addition to the examinations performed by the DAA – examines in each case whether the receivables are legally grounded and or the correct amount.

(18) If the DLAP establishes that the announced item is not justifiable and not grounded, it proposes the DAA to delete or amend the announced item.

(19) In case the receivables are valid and grounded, the DLAP shall examine whether, based on the cost-benefit basic principle, the receivables can be collected successfully through legal means.

(20) Depending on the result of the examination, the DLAP is obliged to initiate a dunning procedure or a civic lawsuit to enforce collection of the receivables, or recommend that the said receivable be deemed irrecoverable.

10.§
Management of receivables related to library use

(1) In connection with the management of the receivables linked to library use, the organisational unit responsible for the case shall be the ULKCUP or the Library of the University Centre of the University of Pannonia at Zalaegerszeg (hereinafter referred to as: “LUCZ”, the ULKCUP and the LUCZ hereinafter collectively referred to as: “Libraries”).

(2) Debts (accumulated in the course of library use) of persons having a student status with the University are to be managed as follows:

a) The Libraries provide information on the expiry deadline in the online readers' catalogue, accessible through the readers' login. The Libraries send electronic reminder letters of loans that will expire within one week.
b) After the expired load deadline, the Libraries charge and overdue fee for each overdue business day and each document.
c) Twice monthly, the Libraries shall query the data of overdue loans form their system.
d) Based on the data, electronic notifying letters are sent to the readers, in which the amount of the debt, the titles of the overdue works and the deadline for settling the debt are indicated.
e) Based on the data, the table containing the overdue charge accumulated shall be provided by the libraries in unified format to the DAA for the purpose of announcing the fees in NEPTUN. The NEPTUN notification contains the deadline for the debt settlement. The notifications sent/received in NEPTUN are classified as official messages.
f) No further overdue charges may be announced following the date of announcement of the electronic notification and the notification in NEPTUN until the payment deadline of the invoice (grace period).
g) If the reader brings back the document before the expiry of the payment deadline and also settles the corresponding financial debt, no further actions are necessary.
h) On the day following the expiry of the grace period, the DAA sends feedback to the Libraries on the receivables paid and unpaid.
i) If the reader should fail to return the document until the grace period, the overdue fee shall be charged again, with the amount increasing for every document by the days of the grace period as well as the subsequent business days. This amount increases until the time of the next query, at which time it is announced again in NEPTUN. If the reader returns the document until expiry of the grace period, but fails to settle the financial debts, the DAA shall proceed according to the provisions of Section 13 of Article 9.

j) The Libraries regularly notify the students on unsettled library items via NEPTUN and the official means of communication.

k) Students failing to meet their academic requirements having active library loans shall be registered by the libraries as "external readers" in the integrated library system. The process of settling their debts can be found in Section (4) of this Article.

(3) Debts (accumulated in the course of library use) of persons in employment and employed lecturers at the University are to be managed as follows:

a) For lecturers, the long-term loan for a period of one year is available. The works are loaned in the name of the lecturer. The duration of the long-term loan may be extended. No overdue fee is charged for document for long-term loan.

b) For all other documents in the not for long-term loan scope, overdue fees will be charged even in case of books loaned by the lecturers per document and per overdue day following expiry of the loan deadline.

c) The definitions of long-term and not long-term loans can be found in the Library Use Policy.

d) The Libraries send reminder letters of loans that will expire within one week.

e) Every month, the Libraries shall query the data of overdue lecturer's loans form their system.

f) Based on the data, electronic notifying letters are sent to the readers, in which the amount of the debt, the titles of the overdue works and the deadline for settling the debt are indicated.

g) Based on the data, the Libraries shall provide the uniform table containing the overdue charge accumulated and the declaration of consent to deduct it from the employee's salary every month to the Directorate of Human Resources Management (hereinafter referred to as: "DHRM").

h) The DHRM sends feedback on the deduction from the salary to the Libraries on the receivables paid and unpaid.

i) If the reader should fail to return the document, the overdue fee shall be charged with the amount increasing for every document by the subsequent business days, regardless of the deduction from the reader's salary. This amount increases until the time of the next query, at which time it is handed over to the DHRM. If the debt cannot be deducted from the employee's salary,

the DHRM shall inform the Libraries of this. Following this, the Libraries arrange to invoice the debt in SAP.

j) If the reader returns the book until expiry of the grace period, but fails to settle the financial debts, the provisions of 8. § must be followed.

(4) The Libraries may continue to register employees whose employment relation has been terminated but who still have active and unsettled library loans as "external readers" in their integrated library systems. The process of settling their debts can be found in Section (5) of this Article.

(5) Debts (accumulated in the course of library use) of persons not in legal relation with the University, and "external readers" in other legal relations with the University for the purpose of work are to be managed as follows:

a) The Library Use Policy defined the term "external reader" and the corresponding authorisations.

b) The Libraries send reminder letters of loans that will expire within one week.

c) After the expired load deadline, an overdue fee is charged for each overdue business day and each document.

d) Twice monthly, the Libraries shall query the data of overdue loans form their system.

e) Based on the data, electronic notifying letters are sent to the readers, in which the amount of the debt, the titles of the overdue works and the deadline for settling the debt are indicated.

f) Management of the accumulated overdue charge by issuing an invoice in SAP or by issuing a cash payment invoice or receipt, as described in the Library Use Policy.

g) If the reader should fail to return the books until the grace period, the overdue fee shall be charged again, with the amount increasing for every book by the days of the grace period as well as the subsequent business days. This amount increases until the time of the next query, and the overdue charge is handled as described in point f) of the present paragraph.

h) If the reader returns the book until expiry of the grace period, but fails to settle the financial debts, the provisions of 8. § must be followed.

11.§
Management of receivables from employees

(1) For the management of receivables from employees, the case host organisational unit is the DHRM.

(2) Receivables vis-à-vis the Employee are particularly the following:
   a) Payment of salary without legal grounds;
   b) Salary advance;
   c) Receivables from sponsored student schemes;
   d) Receivables from use of mobile fleet service;
   e) Receivables from employer loan for housing purposes;
   f) Receivables from library debts;
   g) Receivables in connection with accounting obligations (advance loan);
   h) Receivables from rental of service apartment by the employee;
   i) Receivables resulting from the use and lifespan of inventory items and devices in personal use (personal protective equipment, eyeglasses for sharp vision for work at monitors, computers, mobile phones, etc.).

(3) If the legal assessment of the receivables vis-à-vis the employee is unclear, the DHRM shall initiate reconciliation with the DLAP.

(4) The DHRM shall settle the case concerning the collection of the receivables with the involvement of the DLAP, if
   a) The employee does not consent to deduction from the salary or if the employee is not available,
   b) The employee disputes the legal grounds or the amount of the debt,
   c) The employee does not react to a payment notice and does not perform payment, therefore claim is only enforceable through dunning notice or litigation or executory procedure.

(5) The University may enforce its claim vis-à-vis the Employee primarily by deduction from the Employee's salary by mutual agreement.

(6) The conditions of deduction from the salary, the extent of the salary that can be deducted, and for the order of receivables in case of disablement by the

authorities are subject to the provisions of the legal regulations in force. In case of disablement based on agreement, the details of the deduction must be entered in the agreement.

(7) If the statutory conditions of deduction from the salary are not available, the University may enforce its claims related to the employment relation against the employee with the help of the payment notice prepared by the DHRM. Before preparing the payment notice, the DHRM must verify the legitimacy and the amount of the claim.

(8) The payment notification must include the following:
a) The legal grounds of the receivable,
b) The amount of principal,
c) The possible mode of financial performance,
d) The payment deadline,
e) If relevant, the notification on the legal remedy.

(9) The payment notice must be sent by mail with acknowledgement of receipt to the person concerned.

The payment notice sent with acknowledgement of receipt supplementary service is to be deemed delivered:
– If the addressee or the person entitled to receive the parcel has refused reception, or the delivery at the contact address reported by the addressee failed due to the addressee being unknown or having moved, on the date the delivery is attempted,
– In other cases, the failed delivery attempt must be considered a successful delivery from the fifth working day of the placement of the parcel.

(10) If the employee recognises his/her debt and is not able to pay it in a single amount, the employee may request permission for payment in instalments. The instalment payment may be authorized by the Director of DHRM following consultation with the Director of Economic Affairs, taking the employee's income level into account.

(11) Receivables below 100k HUF are not handed over by the DHRM to the DLAP, given the accounting principle of cost to benefit.

(12) Before legal enforcement of the receivables, the DLAP – in addition to the examinations performed by the DHRM – examines in each case whether the receivables are legally grounded and or the correct amount.

(13) If the DLAP establishes that the announced item is not justifiable and not grounded, it proposes the DHRM to delete or amend the announced item.

(14) In case the receivables are valid and grounded, the DLAP shall examine whether based on the cost-benefit basic principle, the receivables can be collected successfully through legal means.

(15) Depending on the result of the examination, the DLAP is obliged to initiate a dunning procedure or a civic lawsuit to enforce collection of the receivables, or recommend that the said receivable be deemed irrecoverable.

(16) The instalments of the dwelling loans disbursed based on ERS are recorded by the DHRM based on the quarterly statements of OTP Bank Nyrt., where the account is held, monitoring the repayment process. Based on the ERS, if the instalments are not paid in three consecutive months, the University is entitled to reclaim the loan in a single amount. The account managing institution, i.e. OTP Bank Nyrt. officially notifies by sending the second original if an employee falls overdue with a payment obligation. The University shall send a letter of notification to the person concerned to settle the debt without delay.

(17) In case the employee notifications should not be successful, the DHRM, if the receivables are valid and grounded, shall hand the documentation over to the DLAP, which examines whether based on the cost-benefit basic principle, the receivables can be collected successfully through legal means.

(18) Depending on the result of the examination, the DLAP is obliged to enforce the claim through legal means, or recommend that the said receivable be deemed irrecoverable.

(19) The DHRM shall decide on the uncollectibility of a claim against an employee from their wages and shall notify the Directorate for Economic Affairs and the DLAP. Thereafter, the Directorate for Economic Affairs and the DLAP shall proceed in accordance with the provisions set out in Chapter III of this Policy.

The notification shall include:
the fact and reason of uncollectibility,
the amount of the claim,
the legal basis of the claim,
the data of the employee concerned (name, tax identification number, mother's name, place and date of birth).

(20) The ERS regulates the order of conclusion and performance of the sponsored student schemes. In case of legal relations terminated before their specified duration, the employer is entitled to reclaim the consideration of the service actually provided, proportionate to the obligation undertaken in a single amount, within 30 days. Based on a written request, the employer may contribute, on grounds of equitability to repayment by instalments, taking the amount of debt into consideration.

(21) If the instalments are not paid in three consecutive months, the University is entitled to reclaim the loan in a single amount. The person concerned shall be notified by the DHRM to settle the debt.
In case of ineffectiveness of the employee notifications, the case shall be forwarded to the DLAP to prepare the dunning notice.

(22) Salary advances permitted and paid based on the ERS shall be deducted from the employee's net salary. If the legal relation of the employee is terminated before repayment of the advance debt, the advance debt shall be deducted in a single amount from the employee's last salary. The part of the debt that may not be enforced using this method is to be repaid by the employee.

(23) The person concerned shall be notified by the DHRM to settle the debt, if this is not settled according to the notification given upon termination of the legal

relation. In case of ineffectiveness of the employee notification, the documentation shall be forwarded to the DLAP to prepare the dunning notice.

(24) It is deemed a salary payment without legal grounds if the University performs payment to the employee, for which there is no legal basis for remuneration for work performed.

(25) Upon detecting the error, the competent staff of the DHRM shall immediately notify the employee in writing about the payment, the lack of legal basis, and the method of repayment.

(26) The employer may reclaim income paid without legal grounds within 60 days. This deadline must be counted from the date of payment of the income. The notification for repayment must be sent to the employee in writing, within this deadline. The University may also enforce its repayment claim through a court procedure. Salary paid without legal grounds beyond 60 days and within the 3 years term of limitation may only be reclaimed if the employee must have recognised the ungrounded nature of the payment or the employee has caused it himself or herself.

(27) In case of those employed in other legal relations aimed at work, the DHRM shall inform the private individual of the overpayment in writing, notifying him/her to repay the erroneously paid amount within 8 days. In case of ineffectiveness of the notifications, the case, along with the documents substantiating the claim, shall be handed over to the DLAP.

12.§
Enforcement of receivables through legal means

(1) If the DAA/DEA/DHRM has sent payment notice to the debtor with overdue receivables without success, it shall provide the copies of all documents related to the receivables to the DLAP to take further action.

(2) After review of the documents, the administrator of the receivable shall decide – reconciling with the Director of the DLAP or an employee delegated by

him/her, based on the principle of cost and result efficiency – decide on the use of the debt management means provided by the corresponding legal regulations. The procedure to apply and the status of the procedure shall be notified to the DEA/DAA/DHRM. In the course of receivables management, the DLAP also enforces the work charge and the costs directly associated with the enforcement of the receivables.

(3) The dunning procedure

a) If the Director of the DLAP or the employee designated by the Director decides on the submittal of a request to initiate a dunning procedure, it checks prior to start of the procedure whether the documents provided by the DEA/DAA/DHRM contain all required data. Occasional missing data shall be supplemented.

b) Simultaneously to initiating the procedure, the administrator designated by the director of the DLAP shall arrange for the payment of the administration fee to the debit of the financial centre in charge of receivables management.

c) The DLAP provides on the electronic interface of the Hungarian Chamber of Civil Law Notaries (hereinafter referred to as: "HCCLN") the data required for the issuance of the dunning procedure.

d) After completing the data sheet, the administrator ensures that the necessary documents are submitted to the DEA for the purpose of paying the procedural fee.

e) In the course of the dunning procedure, the DLAP shall make the necessary legal declarations.

f) If the debtor does not object against the dunning notice within the statutory deadline, and takes no action to settle the debt in question either, the DLAP shall arrange to initiate the executory procedure based on the legally binding dunning notice within 60 days, and in especially justifiable cases, within 30 days.

g) If the debtor objects to the dunning notice, the DLAP arranges for ensuring appropriate legal representation in the lawsuit initiated as a result of the objection. Based on the contradiction, it may propose termination of the enforcement of the receivables through legal means.

(4) Liquidation procedure

a) If deemed practical based on the preparatory activity and all statutory requirements are met, the DLAP – instead of submitting a request to issue a dunning notice – shall commission the proceeding attorney at law/law firm to submit a request to initiate a liquidation procedure at the competent court. The data required for submitting the application must be attached to the commission.
b) The occasionally necessary legal declarations in the liquidation procedure initiated based on the application shall be made by the DLAP.

Chapter III
ORDER OF MANAGEMENT OF IRRECOVERABLE RECEIVABLES

13.§
The financial background of receivables management, writing off irrecoverable receivables

(1) In the course of receivables management, the costs of the procedure must be advanced by the University as the entitled party, for which the University is to allocate provisions in its annual budget. Procedural expenses are all costs that are necessary based on provisions of legal regulations or the resolutions of proceeding authorities or courts for the enforcement of the claim, and without whose advance by the entitled, the legal procedure cannot be conducted.

(2) Receivables are deemed irrecoverable if:

a) they are without coverage upon execution against the debtor/obligor or if the coverage found only covers it partially (if the execution failed to provide results directly and it has been suspended, irrecoverability may be presumed by applying the principle of caution - referenced on a negative seizure report),

b) they have been waived by the creditor in the course of bankruptcy proceedings, liquidation procedure, or the debt settlement procedures by the local governments as a result of a reconciliation agreement,

c) there is no coverage for them, as confirmed by the statement (declaration) issued by the receiver,

d) the assets received at the end of the liquidation procedure and the debt settlement procedure as per the wealth distribution agreement do not provide sufficient cover for the debt in question,

e) they cannot be successfully enforced as the costs of the dunning procedure and the execution are not in proportion with the expected recoverable amount of the debt (the dunning procedure and execution result in a loss or increase the losses further), if the debtor is impossible to locate as it cannot be found at the given address and attempts to locate such debtor have been "proven" to have failed,

f) they are not possible to enforce in a court of justice,

g) they have been statute-barred by limitation according to the effective legal regulations.

(3) The fact and extent of irrecoverability must be evidenced.

(4) The aspects of irrecoverability must be established and interpreted for each receivable item separately.

(5) A nonexclusive list of evidences substantiating the fact of irrecoverability are:
a) Negative reservation proceedings to substantiate unsuccessful execution,
b) Written declaration of the receiver on the lack of funds,
c) Written declaration of the liquidator on the lack of funds,
d) Documents, profitability calculations, notes, proceedings justifying that the receivable may only be recovered at a loss, at disproportionately high expenditure,
e) The justification of the body responsible for the registry of personal data and residential addresses,
f) The documents justifying the expired term of limitation.

(6) As regards the receivables passed to the DLAP for collection, the DLAP is obliged to inform the DEA, the DHRM and the DAA quarterly, until 15th April, 15th July, 15th October and 15th January on the volume of receivables deemed irrecoverable, statutory conditions being met.

(7) In the course of posting the items of the receivables deemed irrecoverable in NEPTUN to SAP, the code item “Irrecoverable receivable” shall be automatically passed over, based on which the general ledger posting is performed, and the item deemed irrecoverable shall be settled as other expenditure by transposting from the customers’ current account.

(8) Following legal classification of the irrecoverability of the receivables maintained in SAP, the DEA arranges to derecognise the receivables from the University’s books as other expenditure.

(9) Writing off the irrecoverable receivable is not to be understood as a waiver of the receivable and shall not result in the non-application of the disadvantageous legal consequences linked to the receivable in question in the corresponding legal regulations and, in the case of a claim for a student’s tuition fee, the University’s internal policies.

Chapter IV

14.§
Annexes

(1) The forms/templates required for invoice issuance referred to in Section (6) of Article 7 are available on the University’s website (www.uni-pannon.hu) at the following locations: ‘University Organisations / Directorate for Economic Affairs / Documents, and University Organisations / Knowledge and Technology Transfer Office / Documents’.
(2) The timeline for managing tuition fee claims is included as Annex 1 to this Policy.

Chapter V

15.§
Effective date and approval

(1) The present Policy is announced by the University on its website (www.uni-pannon.hu).
(2) This Policy has been adopted by the Senate through its Directive No 139/2025 (IX.25.).
(3) This Policy enters into force on 1st October 2025, and, at the same time, the Policy approved by Directive No 195/2022 (X.27.) shall be repealed.
(4) This Policy shall be valid until revoked.

Dated in Veszprém, on 25th September 2025

Dr. János Abonyi	Zsolt Csillag
Rector	Chancellor

Approved on behalf of the Foundation for the University of Pannonia, acting as Operator:

Dated in Veszprém, 30th September, 2025

Dr. Péter Bartus

Executive Director