



6. Refund Policy and Procedures

a. Refund Policy

- a. The School shall have a fair and reasonable refund policy for any payments made.
- b. The School shall have a maximum processing time of not more than 7 working days from the student's withdrawal/refund request for the issuing of refund.
- c. The School adopts the Refund Policy as per Clause 3 and Schedule E of the Student Contract as set out by CPE. This Policy will act as a framework in guiding the implementation of detailed refund processes and procedures in the following areas:
 - a. Refund for Termination of Contract due to "Refund Event" as stated in Clause 3 and Schedule E of the Student Contract
 - b. Refund for Withdrawal During the Cooling-Off Period
 - c. Refund for Withdrawal Outside the Cooling-Off Period
- d. **Refund for Termination of Contract due to "Refund Event"**
 - a. The School will notify the Student in writing within (3) working days after becoming aware of any of the following (each a "Refund Event"):
 - i. It cannot commence the provision of the Course on the Course Commencement Date;
 - ii. It cannot complete the provision of the Course by the Course Completion Date;
 - iii. The Course will be terminated before the Course Completion Date;
 - iv. The Student does not meet the course entry or matriculation requirements as stated in Schedule A;
 - v. The Immigration & Checkpoints Authority of Singapore (the "ICA") rejects the Student's application for the Student Pass
 - b. The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.
- e. **Refund for Withdrawal During the Cooling-Off Period**
 - a. Notwithstanding anything herein contained, the Student shall be entitled to, without any liability whatsoever to the School, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to the School. The School shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.



f. Refund for Withdrawal Outside the Cooling-Off Period

- a. The Student may terminate the Contract at any time before the Course Completion Date by providing a written notice to the School. Upon receipt of such notice, the School shall within seven (7) working days, refund to the Student such amount (if any) as determined in accordance with Schedule D of the Student Contract, as shown below:

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
[90%]	more than [14] working days before the Course Commencement Date
[60%]	On or before, but not more than [14] working days before the Course Commencement Date
[0%]	After, but not more than [7] working days after the Course Commencement Date
[0%]	More than [7] working days after the Course Commencement Date

- g. The School will communicate to Students on the computation of the refund amount.

b. Refund Procedures

- a. All the Refund Policy statement conditions must be satisfied before the School can proceed with the applications. The whole refund process should not take more than 7 working days, from day of application to issuance of funds to the student.
- b. Date of application will refer to the date that the School receives the duly executed Student Request Form with all supporting documents.
- c. The refund policy can also be found and updated (in the event of any changes) on the following platforms: -
- a. School's Website
 - b. Student Handbook
 - c. Student Contract
 - d. Orientation Programme Materials
- d. Reasons for Refund are based on the following:
- a. Refund for Termination of Contract due to "Refund Event"
 - b. Refund for Withdrawal during the Cooling-Off Period
 - c. Refund for Withdrawal outside the Cooling-Off Period
 - d. Excess Payments
 - e. Any other reasons approved by the School



- e. Students who would like a refund must complete and submit the Student Request Form to the Course Manager for processing.
- f. Any supporting documentations that are required to process the refund must be submitted along with the Student Request Form.
- g. Reasons for refund must also be clearly documented in the Student Request Form.
- h. The Course Manager is to meet with the student to find out further the student's intention of the request within 3 working days. This would be part of the processing of student request and details would need to be documented in the Student Request Form.
- i. The Course Manager would need to approve or acknowledge all requests in the Student Request Form.
- j. The Course Manager is to acknowledge the receipt of the refund request by signing on the form. This is to be done within 2 working days from the date of application.
- k. For students under the age of 18, the parent / legal guardian's written consent must be obtained. Written consent may be obtained through signing the Student Request Form, or a separate email or letter correspondence would suffice.
- l. After which, the Course Manager is to refer to the student's contract to establish if a refund is to be made to the student.
- m. The Course Manager is to work out the refund amount (if any) based on the refund policy stated in the student contract. This amount is to be indicated on the Student Request Form.
- n. Upon establishing the refund amount, the Course Manager is to seek the approval of a member of the Management Team before the refund amount can be issued.
- o. The Management approval will be documented in the student request form.
- p. All refund amounts will strictly adhere to the refund policy as stated in the student contract unless otherwise decided by the School's Management.
- q. Upon the acknowledgement by the Management Team, the Accounts-in-charge is to issue the refund amount through the student's preferred refund option.
- r. The Course Manager is to communicate to the Student on the computation of the refund amount through email or letter.
- s. Subsequently, the student is to acknowledge the receipt of the refund amount and the explanation of the computation on the Student Request Form.