

APPROACH

1. **Refund Policy**

- a) The School's refund policy and procedure are available to all students, including prospective ones, on the following platforms:
 - School's website
 - Student handbook
 - Official receipt
 - Student contract
 - Orientation programme materials
- b) The School shall ensure a fair and reasonable refund policy is detailed for all students.
- c) The maximum processing time from the student's withdrawal / refund request to the issuance of the refund shall **not exceed more than 7 working days**.
- d) The School adopts the Refund Policy as per the standard **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:
 - Refund for Withdrawal Due to Non-Delivery of Course
 - Refund for Withdrawal Due to Other Reasons
 - Cooling off Period
- e) Refund for Withdrawal Due to Non-Delivery of Course:

The PEI will notify the Student **within three (3) working days** upon knowledge of any of the following:

 - It does not commence the Course on the Course Commencement Date;
 - It terminates the Course before the Course Commencement Date;
 - It does not complete the Course by the Course Completion Date;
 - It terminates the Course before the Course Completion Date;
 - It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A of the standard student contract within any stipulated timeline set by CPE; or
 - The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).
- f) 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.
- g) Refund for Withdrawal Due to Other Reasons:
 - If the Student withdraws from the Course for any reason other than those stated in Clause 2.1 of the standard student contract, the PEI will, **within seven (7) working days** of receiving the

Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D of the standard student contract.

h) Refund during Cooling-off Period:

- The PEI will provide the Student with a cooling-off period of **seven (7) working days** after the date that the Contract has been signed by both parties.
- The Student will be refunded the highest percentage (stated in Schedule D of the Standard **Student Contract**) of the fees already paid if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

i) Schedule D - Refund Table:

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
[60%]	("Maximum Refund") More than [30] days before the Course Commencement Date
[30%]	Before, but not more than [30] days before the Course Commencement Date
[0%]	After, but not more than [14] days after the Course Commencement Date
[0%]	More than [14] days after the Course Commencement Date, but not more than [30] days after the Course Commencement Date
[0%]	More than [30] days after the Course Commencement Date

j) Should a course be cancelled due to, but not limited to the conditions below, the School will decide on the status of the fees paid with the students' interest in mind. Conditions where a course may be cancelled:

- The intake does not meet a minimum enrolment of 10 students.
- The teacher is suddenly hospitalised and a substitute teacher cannot be found.

k) Non-Refundable Fees: -

- School Application Fees

2. Communicate to students on computation of refund amount

- a. The School will communicate to students on the computation of the refund amount.

3. Maintain up-to-date and accurate refund records

- a. The School is to maintain a **Master List of Refund** which is to be updated after processing of the refund.