

Refund Policy & Procedure

- The school maintains a transparent refund policy, communicated clearly to all students (potential and enrolled).
- The policy outlines conditions, non-refundable fees, and a 7 working days processing timeframe.
- The refund calculation method (Schedule D of the Student Contract) is explained, and all terms are included in the student contract and handbook.
- Non-refundable fees are explicitly listed and explained during pre-course counselling and orientation.
- Students who withdraw within the 10 calendar days cooling-off period are entitled to a full refund (as per the PEI Student Contract).

Process

- **Application:** Students submit the Refund Application Form through Student Services.
- **Verification:** Student Services verifies eligibility and supporting documents.
- **Calculation:** The refund amount is calculated according to Schedule D of the Student Contract.
- **Processing:** Finance processes the refund within 7 working days.
- **Confirmation:** Students receive written confirmation (email).
- **Record Keeping:** All records are securely maintained (physical and digital) for audit purposes.
- **Disputes:** Students can contact the school for assistance with disputes regarding amounts or delays. An appeals process is outlined in Orientation session and Student Handbook.

Application of Refund Policy for Transfer, Deferment, and Withdrawal

Course Transfer

- **Refund Applicability:** Not applicable.
- **Explanation:** When a student requests a course transfer (e.g., from one programme to another within the same PEI), no refund is processed. The paid course fees are

transferred to the new course as per internal procedures, and no monetary refund is issued.

Course Deferment

- Refund Applicability: Not applicable.
- Explanation: In the event of a course deferment, the student's paid course fees are retained and carried forward to the new commencement date. No refund is provided as the course is postponed, not terminated.

Course Withdrawal

Refund Applicability: Yes, based on the refund policy in Schedule D of the Student Contract.
 (Attached)

The amount refundable depends on the timing of the formal withdrawal request in relation to the course commencement date.

SCHEDULE D **REFUND POLICY**

% 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:
[80%]	more than [14] working days before the Course Commencement Date
[70%]	on or before, but not more than [14] working days before the Course Commencement Date
[50%]	after, but not more than [14] working days after the Course Commencement Date
[0%]	more than [14] working days after the Course Commencement Date