

15. Policy & Procedures: Refund

- The College shall ensure a fair and reasonable refund policy is detailed for any payments made.
- Time taken to process all refund requests will be done within 7 working days.
- Computation of the refund amount is to be communicated to the students.
- The College adopts the Refund Policy as per the Standard Student Contract as set out by SSG. This Policy will act as a framework in guiding the implementation of detailed refund processes and procedures in the following areas: -
 1. Refund for Withdrawal Due to Non-Delivery of Course
 2. Refund for Withdrawal Due to Other Reasons
 3. Cooling off Period

For Standard Student Contract Version 4.0

- The College will notify the Student in writing within three (3) working days after becoming aware of any of the following (each a “Refund Event”):
 1. It cannot commence the provision of the Course on the Course Commencement Date;
 2. It cannot complete the provision of the Course by the Course Completion Date;
 3. The Course will be terminated before the Course Completion Date;
 4. The Student does not meet the course entry or matriculation requirements as stated in Schedule A; or
 5. The Immigration & Checkpoints Authority of Singapore (the “ICA”) rejects the Student’s application for the Student Pass.
- Where any of the Refund Events in Clause 3.1(a) to (c) of the Standard Student Contract has occurred:
 1. The College shall use reasonable efforts to make alternative study arrangements for the Student and shall propose such alternative study arrangements in writing to the Contracting Party, within ten (10) working days of informing the Contracting Party of the Refund Event.
 2. If the Contracting Party accepts such alternative study arrangements, the College shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
 3. If the PEI does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(a) of the Standard Student Contract, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate this Contract by way of a written notice to the PEI.
 4. Where any of the Refund Events in Clauses 3.1(d) to (e) has occurred, the College shall forthwith terminate this Contract by way of a written notice to the Contracting Party.
 5. If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a), the College shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
 6. If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), the College shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

7. If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a), the College shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

8. If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), the College shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

• **Refund for Withdrawal During the Cooling-Off Period:**

1. Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to the College, forthwith terminate the Contract at any time within the Cooling-Off Period (10 calendar days) by way of a written notice to the College. The College shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

• **Non-Refundable Fees:**

1. The College’s Non-refundable fees consist of the Fee Protection Scheme fees and fees reflected in Schedule C of the Standard Student Contract. No refunds will be made for fees that fall under this category.

• **Public Holidays:**

1. Lessons missed due to a Public Holiday are not made up.

Note:

• **Canadian Education College can cancel a course if:**

1. *The class does not meet a minimum enrolment of 5 students*
2. *The teacher is suddenly hospitalized, and a substitute teacher cannot be found*

• **Options for Students**

1. *If possible, Canadian Education College will endeavor to enroll the student in a similar course*
2. *Provide the student with a credit note and enroll the student in the next intake*
3. *Provide a full refund*

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contract Party’s written notice of withdrawal is received:
<p style="text-align: center;">60%</p>	<p>(“Maximum Refund”) More than 30 working days before the Course Commencement Date</p>
<p style="text-align: center;">30%</p>	<p>On or before, but not more than 30 working days before the Course Commencement Date</p>
<p style="text-align: center;">10%</p>	<p>After, but not more than 14 working days after the Course Commencement Date</p>
<p style="text-align: center;">0%</p>	<p>More than 14 working days after the Course Commencement Date</p>

- **Students to fill up Student Request Form**

1. In the event of any refunds that is to be made, students are to fill up the Student Request Form and hand it to the Course Consultant for further processing.
2. Any supporting documentations that are required to process the refund request must also be submitted along with the Student Request Form.
3. Reasons for Refund must also be clearly documented in the Student Request Form.

- **Course Consultant to meet up with Student**

1. Upon receipt of any Student Request Form (including supporting documents if any), Course Consultant is to meet up with the student and acknowledge the receipt of the refund request by signing on the form. This is to be done within 2 working days upon receipt of the Student Request Form (based on the date of application).
2. **Only applicable for students under the age of 18 Years Old:** Course Consultant is to seek written consent of the student's parents or guardians prior to proceeding with the Student Refund Request. Consent can be through the form, email, letter. Receipt of Consent must be documented in the Student Request Form.

- **Establishing of Refund Category and Amount**

1. Course Consultant is to refer to the Standard Student Contract details to establish if a refund is to be made to the students.
2. Course Consultant will work out a Refund Amount (if any) based on the Refund Policy as stated in the Standard Student Contract. This amount will be indicated on the Student Request Form.
3. Computation of such an amount will also be explained to Students and stated in the Student Request Form.
4. All refund amounts will strictly adhere to the Refund Policy as stated under the Standard Student Contract.

- **Management Approval of Refund Amount**

1. Upon establishing of Refund Amount, Course Consultant is to seek the approval of Finance Manager as part of Management Approval before the Refund Amount can be disbursed.
2. Such Management Approval should be documented in the Student Request Form.

- **Disbursement of Refund Amount**

1. Upon approval, Finance Manager will disburse the refund amount to the Course Consultant and update the Student Management System and List of Refunds.
2. Course Consultant is to contact student to collect the Refund Amount and issue a Refund Settlement Letter which will include the computation of refund amount.