

APPROACH

1. Refund Policy

- a) The College'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 College 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 College 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 College 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: -

- College Application Fees

2. Communicate to students on computation of refund amount

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

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

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

4. Review of refund policy and procedure for continual improvement

- a. The refund policy and procedure would be reviewed on an **annual basis** using the platforms of Internal Reviews (carried out by **Process Owners**) and Internal Assessments (carried out by **Designated Independent Internal Process Auditor**).
- b. Effectiveness of the refund policy and procedures is measured by percentage of refund cases processed within 7 working days.

PROCESS

Write-up: Process Steps & Details	Documentation / (Responsibility)
<p>1. Refund Procedure</p> <p>Information notes on student refunds:</p> <p>(1) All refund policy statements are detailed in the College’s Refund Policy. All conditions must be satisfied before the College can proceed with the applications. The whole refund process should not take more than 7 working days (timeline to be monitored by the Head, Corporate Student Services), from date of application to issuance of funds to the student.</p> <p>(2) Date of application will refer to the date that the College receives the duly executed Student Request Form with all supporting documents.</p> <p>(3) The refund policy can also be found on the following platforms: -</p> <ul style="list-style-type: none"> • School’s Official Website • Student Handbook • Official Receipt • Student Contract • Orientation Programme Materials <p>(4) Reasons for Refund are based on the following: -</p> <ul style="list-style-type: none"> • Refund due to Non-Delivery of Course • Refund due to Other Reasons • Refund during Cooling off period • Excess payments • Any other reasons approved by the College <p>1.1 Students who would like a refund will fill up and submit the Student Request Form. The form will be submitted to the Head, Corporate and Student Services for processing.</p> <p>1.2 Any supporting documentations that are required to process the refund must be submitted along with the Student Request Form.</p> <p>1.3 Reasons for refund must also be clearly documented in the Student Request Form.</p> <p>1.4 The Head, Corporate and Student Services 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.</p> <p>1.5 After which, the Head, Corporate and Student Services is to refer to the student’s Student Contract to establish if a refund is to be made to the student.</p>	<p>Student Request Form (Head, Corporate and Student Services)</p> <p>School’s Official Website / Student Handbook / Official Receipt / Student Contract / Orientation Programme Materials (Head, Business Development/Head, Corporate and Student Services)</p> <p>Student Request Form (Head, Corporate and Student Services)</p> <p>Student Contract (Head, Corporate and Student Services)</p>

<p>1.6 The Head, Corporate and Student Services 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.</p> <p>1.7 Upon establishing of the refund amount, the Head, Corporate and Student Services is to seek the approval of Head of Business Development or CEO as part of Management Approval before the refund amount can be issued.</p> <p>1.8 The Management approval will be documented in the Student Request Form.</p> <p>1.9 All refund amounts will strictly adhere to the refund policy as stated in the student contract unless otherwise decided by the school's management.</p> <p>1.10 Upon Management Approval of refund amount, the Head, Corporate and Student Services is to pass the Student Request Form to the Finance Executive for final processing and issuance of refund.</p> <p>1.11 The Head, Corporate and Student Services is to contact the student to inform on the refund status and collection of the refund payment if approved.</p>	
<p>2. Communicate to students on the computation of the refund amount</p> <p>2.1 During the collection of the refund, the Head, Corporate and Student Services is to communicate to the student on the computation of the refund amount.</p> <p>2.2 Subsequently, the student is to acknowledge the receipt of the refund amount on the Remittance Advice whenever applicable.</p>	<p>Remittance Advice (Finance Executive)</p>
<p>3. Maintain up-to-date and accurate refund records</p> <p>3.1 After processing of the refund, the Finance Executive is to update the Master List of Refund. This is to be done within 3 working days from the approval by the Head of Business Development or CEO.</p> <p>3.2 The Finance Executive will also update the accounting system as well as recognize the deduction of refund amount from revenue on a monthly basis.</p>	<p>Master List of Refund (Finance Executive)</p> <p>Accounting System (Finance Executive)</p> <p>Spreadsheet - Withdrawal and Termination (Finance Executive)</p>
<p>4. Review of refund policy and procedure for continual improvement</p> <p>4.1 The refund policy and procedure would be reviewed through the following platforms: -</p> <ul style="list-style-type: none"> Internal review by respective Process Owners using the Internal Review Form 	<p>Internal Review Form / IPRAA Report</p>

<ul style="list-style-type: none">• Internal assessment by Designated Independent Internal Process Auditor using the Internal Process Review, Audit and Assessment (“IPRAA”) Report <p>4.2 The evaluation of the effectiveness process would be based on the outcomes stated under Systems and Review section of this manual.</p>	<p>(Process Owners / Designated Independent Internal Process Auditor)</p>
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