

STUDENT REFUND

APPROACH

1. Refund Policy

- a) The School's refund policy and procedure are available to all students, including prospective ones, on the following platforms:
 - i. School's website
 - ii. Standard Student Contract
 - iii. Pre-Course Counselling Form
- 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, provided that parents provide the correct bank details to the School on time.
- d) The School adopts the Refund Policy as per the standard PEI-Student Contract as set out by SSG.
- e) The School will notify the Student within three (3) working days upon knowledge 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; or
 - v. The Immigration & Checkpoints Authority of Singapore (the "ICA") rejects the Student's application for the Student Pass.
- f) Where any of the Refund Events in Clause 3.1(a) to (c) of the Student Contract has occurred:
 - i. The School 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.

- ii. If the Contracting Party accepts such alternative study arrangements, the School 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.
- iii. If the School does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(a) of the Student Contract, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate the Contract by way of a written notice to the School.
- g) Where any of the Refund Events in Clauses 3.1(d) to (e) of the Student Contract has occurred, the School shall forthwith terminate this Contract by way of a written notice to the Contracting Party.
- h) If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a) of the Student Contract, the School shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- i) If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c) of the Student Contract, the School 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.
- j) If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a) of the Student Contract, the School shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- k) If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c) of the Student Contract, the School 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.
- l) Refund for Withdrawal during Cooling-off Period:
 - i. Notwithstanding anything herein contained, the Contracting Party 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.

m) Refund for Withdrawal Outside the Cooling-off Period:

Without prejudice to Clauses 3.1 to 3.8 of the Student Contract, the Contracting Party 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 Contracting Party such amount (if any) as determined in accordance with Schedule D of the Student Contract.

n) Schedule D - Refund Table:

% 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:
[100%]	Within the 10 calendar days 'cooling off' period upon signing of the contract, 100% of Course Fees and Miscellaneous Fees paid under Schedules B and C will be refunded
[0%]	After the 10 calendar days 'cooling off' period

o) Non-Refundable Fees: -

- a. Application Fees
- b. Enrolment Fees
- c. Any other miscellaneous fees

2. Communicate to students on computation of refund amount

- a. The School will communicate to parents of 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 Refunds Records which is to be updated after processing of the refund.

PROCESS

Write-up: Process Steps & Details

1. Refund Procedure

Information notes on student refunds:

i. All refund policy statements are detailed in the School's Refund Policy. All conditions must be satisfied before the School can proceed with the applications. The whole refund process should not take more than 7 working days (timeline to be monitored by the Finance Officer), from date of application to issuance of funds to the student, provided that parents provide the correct bank details to the School on time.

ii. Date of application will refer to the date that the School receives the duly executed Withdrawal Form with all supporting documents.

iii. The refund policy can also be found on the following platforms: -

- a. School's website
- b. Standard PEI-Student Contract
- c. Pre-Course Counselling Form

iv. Reasons for Refund are based on the following: -

- Refund events outlined in Clause 3.1 of SSG's standard PEI-Student Contract
- Refund during Cooling off period
- Excess payments
- Any other reasons approved by the School

1.1 Upon processing the parent's withdrawal request for their child (Refer to C4.3.1 Course Transfer Withdrawal and Deferment), the Admissions Department is to refer to the student's standard Student Contract to establish if a refund is to be made to the student.

1.2 The Admissions Department is to work out the refund amount based on the refund policy stated in the student contract. This amount is to be indicated on the Refund Request Form. The Admissions Staff is to indicate approval of the refund request and amount on the form.

1.3 Upon approval of the refund request and amount by the Admissions Staff in Charge, the Refund Request Form, together with any supporting documentation that are required to process the refund will then be submitted to the Finance Department for processing.

1.4 Reasons for refund must also be clearly documented in the Refund Request Form.

1.5 All refund amounts will strictly adhere to the refund policy as stated in the student contract unless otherwise decided by the school's management.

1.6 For refund of excess payment by parents, the Finance Officer will carry out the refund within 7 working days, provided that parents provide the correct bank details to the School on time.

1.7 The Finance Officer is to contact the student's parent(s) via email to request for their bank details to issue the refund.

1.8 If the student's parent(s) are to request for a refund, for reasons outside of the school's refund policy, they are required to submit a Board Appeal Form. The admissions department will bring up the case for refund and will be discussed by the school's Executive Leadership Team and presented to the Board of Governors for a final decision. Processing of successful refund appeals are to be carried out using the Refund Request Form, and the refund will be processed within 7 working days from the Board of Governor's approval.

2. Communicate to parents on the computation of the refund amount

2.1 After filling in the Refund Request Form with information of the bank details or paynow HP number belonging to parents of the student to issue the refund, the Finance Officer will communicate to the Parent on the computation of the refund amount via email if it pertains to excess payment. The Admissions officer will communicate to the Parent on the computation of the refund amount via email if it pertains to other reasons of refund.

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

3.1 After processing of the refund, the Finance Officer is to update the Refund Request Form and Master List of Refund. This is to be done within 3 working days from the reimbursement of refund to the student's parent.