

## **Refund Policy**

- a) Equistar International College shall ensure a fair and reasonable refund policy is detailed for any payments made.
- b) The whole refund process should not take more than 7 working days, from date of application to disbursement of funds to the student.
- c) Computation of the refund amount is to be communicated to the students.
- d) Equistar International College is to maintain a List of Refunds, which is to be updated after processing of the refund.
- e) Equistar International College adopts the Refund Policy as per the Standard PEI-Student Contract as set out by SSG. This Policy will act as a framework in guiding the terms and conditions and implementation of detailed refund processes and procedures.
- f) Equistar International College Refund Policy as per clauses in the Standard PEI-Student Contract:
  - i. Equistar International College will notify the Student in writing within three (3) working days after becoming aware of any of the following (each a “Refund Event”):
    - It cannot commence the provision of the Course on the Course Commencement Date;
    - It cannot complete the provision of the Course by the Course Completion Date;
    - The Course will be terminated before the Course Completion Date;
    - The Student does not meet the course entry or matriculation requirements as stated in Schedule A; or
    - The Immigration & Checkpoints Authority of Singapore (the “ICA”) rejects the Student’s application for the Student Pass.
  - ii. Where any of the Refund Events in Clause 3.1(a) to (c) of the Standard PEI-Student Contract has occurred:
    - Equistar International 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.
    - If the Contracting Party accepts such alternative study arrangements, Equistar International 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.

- 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 PEI-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.
- iii. Where any of the Refund Events in Clauses 3.1(d) to (e) has occurred, Equistar International College shall forthwith terminate this Contract by way of a written notice to the Contracting Party.
  - iv. If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a), Equistar International College shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
  - v. If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), Equistar International 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.
  - vi. If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a), Equistar International College shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
  - vii. If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), Equistar International 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.
  - viii. **Refund for Withdrawal During the Cooling-Off Period:**  
Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to Equistar International College, forthwith terminate the Contract at any time within the Cooling-Off Period (10 calendar days) by way of a written notice to Equistar International College. Equistar International College shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.
  - ix. **Refund for Withdrawal Outside the Cooling-Off Period:**  
Without prejudice to Clauses 3.1 to 3.8 above, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to Equistar International College. Upon receipt of such notice, Equistar International College shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with 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% (less non-refundable fees)	more than 20 working days before the Course Commencement Date
50% (less non-refundable fees)	on or before, but not more than 20 working days before the Course Commencement Date
25% (less non-refundable fees)	after, but not more than 5 working days after the Course Commencement Date
0%	more than 5 working days after the Course Commencement Date

**g) Non-Refundable Fees:**

- Miscellaneous Fee
  - Application Fee
- h) The refund policy shall be clearly communicated to all its students via the website, student contract and student manual.
- i) The refund policy shall be clearly explained to all students and prospective students.

**Notes:**

Conditions where a course may be cancelled:

- The intake does not meet a minimum enrolment of 5 students.
- The teacher is suddenly hospitalized and a substitute teacher cannot be found.

**Refund Procedure**

In the event of any refunds that are to be made, students are to contact the Registrar & Student Support Services and they will proceed to fill up the Student Request TypeForm using the link given.

Any supporting documentation that is required to process the refund request must also be submitted along with the Refund Request TypeForm.

**Note:** Students under the age of 18 years old are to obtain parent's/legal guardian's consent in writing for course refund requests.

## **Course Transfer, Withdrawal and Deferment Policy**

The policy on course transfer/withdrawal/deferment:

- **Course Transfer:** Transfer means a student changes the course of study but remains as a student of the College and a new contract for the transferred course will be signed.
- **Course Withdrawal:** Withdrawal means the student discontinues the course with the College, and their student contract will be terminated and the student is no longer a student of the College.
- **Course Deferment:** Deferment means the student delays the commencement of the course or delays their course or module post-commencement, and a student contract addendum to the existing student contract is signed before the student resumes the course.
- The entire transfer/withdrawal/deferment process, from date of application to notifying students of final outcome (including internal appeals), should not be more than 4 weeks. If the final outcome is not in favor of the applicant and the applicant does not accept the results, respective staff are to handle each situation according to Equistar International College's Dispute Resolution Policy.
- A student who requests for an internal course transfer within Equistar International College must have their existing contract terminated. A new student contract will be signed based on the procedures for executing student contracts. The Refund Policy shall apply unless otherwise agreed between the College and the Student.
- All requests must be made in writing. Verbal notice is not accepted.
- The student must also fulfil all the admissions criteria of the new course and will be subjected to the College's student selection and admission procedures.
- For student pass (STP) holders, the course transfer is subject to the approval of their student pass by ICA.
- Students under the age of 18 years old are to obtain parent's/legal guardian's consent in writing for course transfer/withdrawal/deferment requests.
- A student who withdraws from Equistar International College to enrol with another school (i.e. discontinues all its courses with the College) shall be deemed to have withdrawn from Equistar International College, and the refund policy and procedures shall apply.
- Failure to pay the applicable course fee may result in withdrawal of the student's access to a Program.

- Owing to certain exceptional circumstances, if Equistar International College has granted a student access to a Program pending payment, and Equistar International College does not receive payments within the stipulated time periods, Equistar International College may, at its own discretion, withdraw the student's access to the Program without giving any prior notice.
- Equistar International College provides the opportunity for the student to defer to another cohort, subjected to the individual course policies.

## **Course Transfer Procedure**

1. In the event that a student would want to proceed with a Course Transfer, he/she is to contact the Registrar & Student Support Services and they will proceed to fill up the Student Transfer Request Typeform online from the link given.
2. Registrar & Student Support Services is to inform the student on the following conditions for any Course Transfers:
  - Student must meet all minimum entry requirements of the new course they are enrolling in.
  - The standard student contract for the current course that the student is enrolled in will be voided upon approval of the Course Transfer Request and upon approval of the student pass application for the new course.
  - A new standard student contract for the new course will need to be signed (Refer to Procedures of Executing Student Contract) upon approval of Course Transfer Request and upon approval of student pass application for the new course.
  - For student pass (STP) holders, the course transfer is subject to the approval of their student's pass by ICA.

For requests that are approved, the Registrar & Student Support Services is to proceed with the application process for the new course. Students will be required to sign the Pre-Course Counselling Checklist to acknowledge that he/she has been informed of the various critical information. The Registrar & Student Support Services is also to ensure that the new course is suitable for the student.

## **Course Withdrawal Procedure**

Upon receipt of any Student Withdrawal Request Typeform (including supporting documents if any), the Registrar & Student Support Services is to call the student to better understand the reasons for withdrawal.

Registrar & Student Support Services is to inform the student on the following:

- Their student pass will be cancelled upon withdrawal from the College (if applicable).

The Registrar & Student Support Services would then refer to the Student Contract and Refund Policy to establish if the student is eligible for any refunds. Calculation of Refund Amount, if any, would be indicated in the email to the student upon submission of the Refund Request Typeform.

### **Course Deferment Procedure**

Upon receipt of any Student Course Deferment Request Typeform (including supporting documents if any), the Registrar & Student Support Services is to call the student.

The College is to inform the student on the following conditions:

- For student pass (STP) holders, their deferment is subject to the approval of their student's pass by ICA.
- Approval of deferment is also subject to availability of the course/module offered.
- Other conditions as laid out under the "Transfer, Withdrawal, Deferment Policy" section.

For university partner courses, the Registrar & Student Support Services is to inform the university partner and seek their permission for students to defer studies.

Upon approval of the student deferment request, the Registrar & Student Support Services is to ensure that a student contract addendum to the existing student contract is signed before the student resumes the course.

### **Only Applicable for Students Under the Age of 18 Years Old**

Students under the age of 18 years old are to obtain parent's/legal guardian's consent in writing for course transfer/withdrawal/deferment/refund requests.

## **Dispute Resolution Policy**

For the purpose of the College's Dispute Resolution Policy and Procedures, it will cover any students' official complaint that the College receives from any channels and should be communicated to students and aligned with the Private Education Regulations.

The dispute resolution policy and procedures are to be made known to students. This will be through the website.

All complaints must be properly recorded and/or documented. Any correspondence (including actions taken) between the College and the student must be annexed as evidence. This is to ensure that any staff handling the case are kept aware of the progress/outcomes.

In the event of any appeals for suspension or expulsion, Equistar International College's Dispute Policy and Process shall follow.

It is the responsibility of the Registrar & Student Support Services to notify relevant departments of any feedback and complaints.

Students must be kept informed of the status of their feedback/complaints.

Registrar & Student Support Services is to respond to respective students within 3 working days of receipt of the complaint.

Registrar & Student Support Services will then propose a solution for the issue raised and explain it clearly to the student within 7 working days upon receiving the complaint.

All complaints must be resolved within 21 working days upon receiving date of the complaints. In the event that the deadline is not adhered to, respective students must be notified and the reasons with regards to the delay must be made known.

All feedback and complaints are to be evaluated, and improvements to be made in response to them. Such improvements are to be documented for re-evaluation after its implementation, and the complainant/person giving feedback will be informed.

In the event that Equistar International College and the student cannot come to an agreement or the student does not accept the final decision made by the College's Management Team, they will be referred to Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb).

## **Dispute Resolution Procedures**

The official feedback channel for students would be via the Feedback Form and the following steps would cover any such feedback received:

Students are to approach the Registrar & Student Support Services through the Feedback Form if he/she would like to provide a feedback to the College or like to complain about the College, which would be received through TypeForm.

Registrar & Student Support Services is to notify Stakeholders of their acknowledgement of the Complaint received. This should be done within 3 working days upon receipt.

The Principal will review the complaint and discuss it with relevant parties on issue raised. A formal investigation will be carried out if necessary.

The Principal will then propose a solution for the issue raised and explain it clearly to stakeholder within 7 working days upon receiving the complaint.

The student should acknowledge the situation if he / she accepts or is satisfied with the proposed solution.

If the student is not satisfied with the proposed solution, he / she can escalate the matter up to the College's Principal. The College's Principal will investigate the case and take necessary actions to resolve it.

The stakeholder will be notified of the outcome and if he / she accepts it, the stakeholder will acknowledge on the form and the case will be considered close.

If the stakeholder is still not satisfied with the outcome / decision, he / she will be referred to the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb).

The Dispute Resolution Process should not take more than 21 working days from the date of submission of the complaint.