

Refund Policy

1. The maximum processing time from student request (withdrawal / refund) to the issuance of the qualified refund amount should not exceed 7 working days from the student's withdrawal/refund request, and the Registrar & Student Support Services would need to inform students on how the refund are being computed.
2. As the Student Contract can differ based on which periods that they are signed, and that each Student Contract is a legally binding document, reference should be made to each Student Contract that is signed with the College with regards to the refund terms and conditions for:
 - a. Withdrawal Due to Non-Delivery of Course
 - b. Withdrawal Due to Other Reasons
 - c. Withdrawals made during the Cooling Off Period
3. Refund for Withdrawal Due to Non-Delivery of Course:
 - a. The PEI 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.
 - b. Where any of the Refund Events in Clause 3.1(a) to (c) of the Standard Student Contract has occurred:
 - The PEI 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, the PEI shall set forth such alternative study arrangements in a written contract and the existing 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 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 PEI.

- c. Where any of the Refund Events in Clauses 3.1(d) to (e) of the Standard Student Contract has occurred, the PEI shall forthwith terminate the Contract by way of a written notice to the Contracting Party.
- d. If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a) of the Standard Student Contract, the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- e. If the Contract is terminated pursuant to Clause 3.2(b) of the Standard Student Contract read with either Clause 3.1(b) or Clause 3.1(c) of the Standard Student Contract, the PEI 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.
- f. If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) of the Standard Student Contract read with Clause 3.1(a) of the Standard Student Contract, the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- g. If the Contract is terminated pursuant to Clause 3.2(c) of the Standard Student Contract read with either Clause 3.1(b) or Clause 3.1(c) of the Standard Student Contract, the PEI 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.

4. Refund for Withdrawal During the Cooling-Off Period:

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

5. Refund for Withdrawal Outside the Cooling-Off Period:

- a. Without prejudice to Clauses 3.1 to 3.8 of the Standard Student Contract, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to the PEI. Upon receipt of such notice, the PEI shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with Schedule D.

6. As the Refund Table can differ based on which periods that they are signed, and that each Student Contract is a legally binding document, reference should be made to each Student Contract that is signed with the College with regards to the % of refunds as stated in the Refund Table (Schedule D of the Student Contract).

7. As a guide of reference for internal employees who are preparing the Student Contract, the following are references for the Refund Table that will need to be input.

% of [the amount of Course fees and Miscellaneous Fees paid under Schedules B and C]	If Contracting Party's written notice of withdrawal is received:
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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

8. All non-refundable amounts in the Student Contract are to be highlighted. As a guide of reference for internal employees who are preparing the Student Contract, the following are references for non-refundable fees: -
 - a. Application Fee
 - b. Miscellaneous Fee
9. The College will communicate to students on the computation of the refund amount.

Refund Process

1. For any requests on Refunds, students are to fill in the Student Request Form and submit them to the Registrar & Student Support Services. Students should state the reasons for the request.
2. Registrar & Student Support Services would need to then arrange a meet-up with the student to understand more on the rationale of request if necessary. This would be part of the processing of student request and details would need to be documented in the Student Request Form.
3. The Principal would need to approve or acknowledge all requests in the Student Request Form.
4. For students below the age of 18 Years Old, a written consent would need to be received from the parent / legal guardian. Evidence of consent will be through signing off on the Student Request Form.
5. Upon management approval or acknowledgement, Registrar & Student Support Services would need to notify students in writing of the outcome. For notification of refund, the refund computation should be documented as well.
6. Registrar & Student Support Services would need to take note of the maximum processing time, including informing students of the final outcome, as follows: -
 - a. Refunds, including payment made to students: within 7 working days from the student's withdrawal / refund request.

Course Transfer, Deferment, and Withdrawal Policy

1. The maximum processing time from students request of any transfer, deferment, and withdrawal to notifying students of the outcome in writing should not exceed 4 weeks.
2. The College will base the student requests on the following definitions: -
 - a. Course Transfer: Student changes the course or period of study (from full-time to part-time or vice versa) but remains as a student of the College.
 - b. Course Withdrawal: Student discontinues all courses with the PEI.
 - c. Deferment: Student delays or postpones the course (or modules)
3. Conditions for granting **Course Transfer**:
 - a. All outstanding fees must be settled prior to approval of request.
 - b. Student must fulfil the admission criteria of the new course and will be subjected to the College's student selection and admission procedures.
4. Conditions for granting **Course Deferment**:
 - a. Deferment is subjected to the availability of courses and modules offered. The College reserves the right to offer similar courses and modules in replacement of discontinued courses or modules.
 - b. Students are allowed to defer up to 2 times during the course, with each approved deferment not exceeding 3 months (i.e., Student will need to commence the Course within this maximum period). Requests for extension may be considered on a case-by-case basis.
 - c. Students are to note that they will need to apply for a new student pass when re-joining the College and this is subjected to ICA's approval.
5. Conditions for granting **Course Withdrawal**:
 - a. All outstanding fees must be settled prior to approval of request.
 - b. ICA will be informed through the cancellation of the Student's Pass. Student's Pass Holder is required to submit his/her Student's Pass to the College for cancellation of the Student's Pass with ICA.
 - c. A student who withdrew will have their contract terminated.
6. The Registrar & Student Support Services is to ensure that they inform ICA of any changes to the status of all student pass holders. This would include the following policy guidelines: -
 - a. Course Transfer: ICA will be informed through the application of the new Student Pass.
 - b. Course Withdrawal and Deferment: ICA will be informed through the cancellation of the Student Pass.
7. A New Student Contract and/or a Student Contract Addendum is to be signed when a course transfer or deferment has been approved by the College.
8. For any Course Transfers, Withdrawal or Deferment, the College would need to obtain the student's parent / legal guardian's written consent if they are under 18 years of age.

Course Transfer, Deferment, and Withdrawal Process

1. For any requests on Transfer, Deferment, and Withdrawal, students are to fill in the Student Request Form and submit them to the Registrar & Student Support Services. For eligible refund cases, the 'Refund' Section of the Student Request Form will be completed as well.
2. Students should state the reasons for the request.
3. Registrar & Student Support Services would need to then arrange a meet-up with the student to understand more on the rationale of request if necessary. This would be part of the processing of student request and details would need to be documented in the Student Request Form.
4. For any refund cases, Registrar & Student Support Services would need to explain and document the refund computation in the Notification of Refund to student.
5. Registrar & Student Support Services would also need to inform External Academic Partners and seek permission for deferment of studies and/or course transfers for students that are enrolled in courses with External Academic Partners.
6. The Principal would need to approve (for Course Transfer / Deferment) or acknowledge (Course Withdrawals) all requests in the Student Request Form.
7. For students below the age of 18 years old, a written consent would need to be received from the parent / legal guardian. Evidence of consent would be through signing off on the Student Request Form.
8. Upon Management approval or acknowledgement, Registrar & Student Support Services would need to notify students in writing of the outcome via the following documents: -
 - a. Notification of Course Transfer
 - b. Notification of Course Deferment
 - c. Notification of Course Withdrawal
9. For all Course Transfers, Registrar & Student Support Services would need to adhere to the selection and admission processes. Registrar & Student Support Services would need to terminate the current Student Contract and prepare a new Letter of Offer and Student Contract for signing.
10. For Course Deferments, the Registrar & Student Support Services would need to prepare the Student Contract Addendum reflecting the extension of duration of study for signing prior to the start of deferment.
11. Registrar & Student Support Services would need to take note of the maximum processing time, including informing students of the final outcome, as follows: -
 - a. Refunds, including payment made to students: within 7 working days.
 - b. Transfers, Withdrawals and Deferment: within 4 weeks
12. Registrar & Student Support Services would also need to make the following updates (within 7 working days) as and when necessary: -
 - a. Cancellation of student pass (for student-initiated cancellation of student pass, the College will screenshot the change in student pass status through ICA's portal)

- b. Update / application of student pass
- c. Updating of FPS Service Provider based on new information
- d. Processing of Refunds (if applicable)

Dispute Resolution Policy and Procedure

1. The College will need to acknowledge and address all feedback and to ensure that complaints are aligned to its dispute resolution policy and procedures.
2. Registrar & Student Support Services or HR Executive is to respond to respective stakeholders within 3 working days of receipt of any official complaints received. This is to ensure that stakeholders are aware that the College is aware of the complaint received and is in the process of handling it.
3. Any follow up actions (if required) taken would need to be acknowledged by the person giving the feedback.
4. All complaints must be resolved within 21 working days. In the event that the deadline is not adhered to, respective stakeholders must be notified and the reasons with regards to the delay must be made known.
5. All feedback are to be recorded, including follow up actions will need to be evaluated and analysed as part of continual improvement.
6. If the feedback or complaint remains unresolved or the aggrieved is dissatisfied with the outcome of the process, the case will be referred to a third-party organization for mediation.
 - a) For clear-cut fee refund issues of less than SGD\$10,000, the case can be lodged with the Small Claim Tribunal (SCT)
 - b) For other issues, the case can be referred to SSG's appointed Dispute Resolution Scheme.
 - c) For stage 1 (mediation), the case can be referred to the Singapore Mediation Centre (SMC). If there is no settlement reached through mediation, the case can be referred to the Singapore Institute of Arbitration (SIArb). Once a settlement is reached the College will take all necessary actions in accordance with the mediation/arbitration instructions.

Stage 1 - Mediation:

- Singapore Mediation Centre (SMC) is the appointed provider for mediation services.
- After the feedback / complaint channel has been exhausted with the College the complaint filed with SSG, SSG will refer your case to the SMC for mediation.
- SMC, together with the College and complainant, will select a mediation date and time, before appointing a mediator. If mediation is successful, a settlement agreement will be drawn up by SMC and endorsed by the respective parties.
- If mediation is unsuccessful, the complainant may opt to progress to Stage 2, which is arbitration, for a resolution.

Stage 2 - Arbitration:

- Singapore Institute of Arbitrators (SIArb) is the appointed provider for arbitration services.

- The complainant will be required to submit specified forms to SIArb, before SIArb appoints an arbitrator.
- The College will submit a defence and counterclaim (if any) to SIArb.
- The complainant will then submit a reply and defence to counterclaim (if any) to SIArb.
- The arbitration will be conducted via document submissions only. A hearing will be conducted only if a party specifically requests for a hearing and the appointed arbitrator determines that a physical hearing is necessary. For a documents-only arbitration, the arbitrator will publish a written award within 60 days from the commencement of the arbitration. If a hearing is held, the written award will be published within 90 days from the commencement of the arbitration.