

APPROACH

1. Refund Policy

- a) The School's refund policy and procedure are available to all students, including prospective ones, on the following platforms:
 - School's website
 - Student handbook
 - Student contract
 - Orientation programme materials
- 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.
- d) The School 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:

Percentage of total fees paid	If Student's written notice of withdrawal is received:
90%	more than 30 days before the Course Commencement Date
50%	before, but not more than 30 days before the Course Commencement Date
25%	after, but not more than 7 days after the Course Commencement Date
0%	more than 7 days after the Course Commencement Date

j) Non-Refundable Fees: -

- Application Fees
- Fees paid to the Singapore Examinations and Assessment Board (SEAB)
- Fees paid to the Immigration and Checkpoints Authority (ICA)

2. Communicate to students on computation of refund amount

- a. The School will communicate to 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.

4. Review of refund policy and procedure for continual improvement

- a. The refund policy and procedure would be reviewed using the platforms of Internal Reviews via the EXCO meeting (carried out by process owners) on a monthly basis and Internal Assessments (carried out by QA Department) on an annual basis.
- 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 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 Senior Admissions Executive), from date of application to issuance of funds to the student.</p> <p>(2) Date of application will refer to the date that the School receives the duly executed Refund 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 website • Student handbook • 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 School <p>1.1 Students who would like a refund, submit the Refund Request Form to the Senior Admissions Executive for processing.</p> <p>1.1 Any supporting documentations that are required to process the refund must be submitted along with the Refund Request Form. This includes the Withdrawal Request Form or Transfer Request Forms.</p> <p>1.2 Reasons for refund must also be clearly documented in the Refund Request Form.</p> <p>1.3 The Operations Manager 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>1.4 After which, the Senior Admissions Executive is to refer to the student's student contract to establish if a refund is to be made to the student.</p> <p>1.5 The Senior Admissions Executive 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 refund request form.</p>	<p>Refund Request Form (Senior Admissions Executive)</p> <p>School's Official Website / Student Handbook / Orientation Programme Materials (Senior Admissions Executive)</p> <p>Refund Request Form (Senior Admissions Executive)</p> <p>Student Contract (Senior Admissions Executive)</p>

<p>1.6 Upon establishing of the refund amount, the Senior Admissions Executive is to seek the approval of Operations Manager as part of the Management Team before the refund amount can be issued.</p> <p>1.7 The Management approval will be documented in the refund request form.</p> <p>1.8 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>1.9 Upon the approval by the Management Team, the Senior Admissions Executive is to pass the student request form to the Finance Executive for the final processing.</p> <p>1.10 The Finance Executive is to contact the student to inform the 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 Senior Admissions Executive 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 and the explanation of the computation on the refund request form.</p>	<p>Refund Request Form (Senior Admissions 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 list of refund. This is to be done within 3 working days from the approval by the Management Team.</p>	<p>List of Refund (Finance Executive)</p>
<p>4. Review of refund policy and procedure for continual improvement</p> <p>4.1 The refund policy and procedures would be reviewed through the following platforms: -</p> <ul style="list-style-type: none"> • Internal review on a monthly basis by respective Head of Departments and / or process owners using the EXCO Monthly Meeting Minutes • Internal assessment on an annual basis by QA Department 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>EXCO Monthly Meeting Minutes / IPRAA Report (QA Department)</p>

SYSTEMS & REVIEW

S/N	<u>SYSTEMS</u> (Desired outcomes for integrated processes)	<u>REVIEW</u> (Outcome indicators for evaluation of effectiveness of related Approach, Process and System)	Related processes that are integrated that leads to a desired outcome.
1	Ensure that all refunds are refunded within 7 working days from student's refund request date.	a. % of refund requests refunded to students within 7 working days.	<ul style="list-style-type: none">• Process for Refund• Process for Internal Assessment