

Refund Policy and Procedure

Refund Policy

- a. Elmwood International College has in place a fair and reasonable Refund Policy for any payment made.
- b. Local and International students must pay their fees due as laid out in the respective Student Contracts and by the date(s) stipulated in the invoice(s) and payment reminder(s).
- c. The complete Refund Policies relating to both Withdrawals with Cause and Withdrawal without Cause are governed by the Student Contract entered between school and the student.
- d. The school's Refund Policy is as follows:
 - i. Refund for Withdrawal Due to Non-Delivery of Course:
 - School fails, for any reason, to commence the Course on the Course Commencement Date;
 - School terminates the Course, for any reason, prior to the Course Commencement Date;
 - School fails, for any reason, to complete the Course by the Course CompletionDate;
 - School terminates the Course, for any reason, prior to Course Completion Date;
 - The Student's Pass application is rejected by ICA;
 - School has not ensured that student meets the course entry requirement asset by school's Course Details within any stipulated timeline set by CPE.

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course and Miscellaneous fees already paid to school should the student decide to withdraw, within seven (7) working days of the above notice.

ii. Refund forWithdrawal Due to Other Reasons:

- If the student withdraws from the course for reason other than those stated in the Student Contract Clause 2.1, school will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the refund table below:

% of (the aggregate amount of the Course Fees and Miscellaneous Fees paid)	If Student's written notice of withdrawal is received
75%	More than 30 days before the Course Commencement Date
50%	Before, but not more than 30 days before the Course Commencement Date

10%	After, but not more than 7 days after the Course Commencement Date
0%	More than 7 days after the Course Commencement Date

iii. Refund During Cooling-Off Period:

- School provides students 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 Refund Table) of the fees already paid if the student submits a written notice of withdrawal to school within the cooling-off period, regardless of whether the student has started the course or not.

iv. Refund Timeframe

- Refund is made within 7 working days from the effective date of withdrawal/refund request for the issuing of refund

v. Non-Refundable Fee

- Course Application Fee is non-refundable and paid upon course application
- Medical Insurance Fee (if applicable) are to be borne by student
- Bank charges (if applicable) are to be borne by student
- Student's Pass Fee (if applicable) are to be borne by student

- e. Prospective students are briefed on the Refund Policy during Pre-Course Counselling and again during Student Orientation. The student acknowledges that they have been briefed on the Refund Policy.
- f. Full details of the Refund Policy are also available on the school Website, StudentContract and Student Handbook.
- g. School maintains an up-to-date record of all refund records.
- h. As part of the internal review process, school will regularly review its Refund Policy to ensure that it remains fair to students.

Procedure of Course Fee Refund

- a. School has a Refund Procedure. This is shown on the Students' Notice Board, School's Website and Student Handbook.
- b. A student seeking refund is required to complete the "Withdraw and Refund Request Form" and submit it to the Student Services Staff.
- c. If the reason for refund is withdrawal due to non-delivery of course by school, school will prepare the cheque for refund and notify the student for the collection of the refund. Students are to acknowledge receipt of refund.

- d. If the reason for the refund is withdrawal due to other reasons by the student, Head Academic will interview the student. If the withdrawal is confirmed by the student, the Student Service Staff will check whether the student is eligible for the refund.
- e. If the student is eligible for the refund, Student Services Staff will compute the refund amount and seek the Principal's approval. Student Services Staff will inform the student on the outcome of the refund request.
- f. Upon approval, a cheque for refund will be issued to student, and student will acknowledge receipt of refund.
- g. The Refund Records are to be kept up-to-date to ensure the accuracy of the information. The records are to be kept according to financial guidelines, and there should be ease of retrieval for audit purposes.