

ITC's Refund Policy

ITC has in place a clear process that manages refunds for students under various conditions in a fair and acceptable manner. The refund policy is aligned with CPE's requirements and protects the interests of the students.

- i) ITC has a fair and reasonable refund policy for any payment made.
- ii) This is clearly reflected in the Standard PEI-Student Contract.
- iii) The Refund Policy is clearly communicated to all students via the website, student contract and student handbook.
- iv) This is done by the Course Consultant or any other Authorised Staff during the pre-course enrolment consultation stage before the execution of the Standard PEI-Student Contract which also contains the refund policy.
- v) Recruited students are once again briefed about the refund policies during the orientation program.

A) Circumstances for Refund

i) Refund for Withdrawal Due to Non-Delivery of Course:

- a) ITC 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 within any stipulated timeline set by CPE; or
 - The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA) (where applicable).
- b) The Student will 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.

ii) Refund for Withdrawal Due to Other Reasons

- a) If the Student withdraws from the Course for any reason other than those stated in **Clause 2.1 of the standard PEI-Student contract**, ITC 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 that contract.

- b) **Schedule D** reads as follows:

Percentage (%) of [the aggregate amount of the fees paid under Schedule B If Student's written notice of withdrawal is received:

- [80%] ("Maximum Refund") More than [14] days before the Course Commencement Date
- [70%] Before, but not more than [14] days before the Course Commencement Date

- [50%] After, but not more than [7] days after the Course Commencement Date
- [0%] More than [7] days after the Course Commencement Date (In addition, any part of full course fees that has not been paid by the student at the time of the withdrawal shall become payable)

iii) Refund During Cooling-Off Period

- a) ITC 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 (as required under the Private Education Act.)
- b) The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Student submits a written notice of withdrawal to ITC within the cooling-off period, regardless of whether the Student has started the course or not.

iv) Refund for other purposes

- a) Students may opt for deferment of particular subjects to the following academic year and as such, payment of fees already collected in relation to those subjects for the prevailing month's installment may be refunded to the student on a case by case basis subject to fulfilling the stipulated formalities.
- b) Any other refund request that may be decided on a case by case basis at the absolute discretion of ITC shall be also subject to the fulfillment of the stipulated formalities.

B) Conditions for cancellation of course and Refund

- i) ITC reserves the right to cancel a course if the student number is five (5) or less in which case the refund policy stated at **(A)(i)** above applies.
- ii) ITC will inform students of the cancellation of course not less than three (3) working days before the course commencement. In such a case, the application fee or any registration fee will also be refunded within seven (7) working days after the announcement of cancellation of course.

C) Non Refundable Fees

- i) The following are non-refundable:
 - a) Registration Fee. However, in the circumstance where ITC has decided not to commence a course, the Registration fee will be refunded within seven (7) working days after the student is notified, unless the student takes up alternative study arrangements with the school.
 - b) Other Miscellaneous Fees in Schedule C of the PEI-Student Contract that have been paid to ITC.
 - c) Third parties charges e.g. Bank charge, ICA Student Pass application fee and Issuing Fee.

ITC's Refund Procedures

ITC has in place a procedure which is aligned with the refund policy and execute all refund requests promptly so as not to disadvantage the student.

- i) ITC has refund procedures which are aligned with the refund policy to execute any refund request.
- ii) The procedures are clearly communicated to the students via the website and student handbook.
- iii) Refunds may be made via cheque or telegraphic transfer, where applicable.

A) Student Withdrawal During the 7 day Cooling-off period and withdrawal prior to commencement of course

- i) The procedure for student initiated refund (due to Student's withdrawal / change of mind during the 7 day cooling period, or 14 days prior to commencement course, etc) is as follows:
 - a. The student gives a written letter/email or an in-person request to the Course Consultant or Records Manager requesting a refund with the reasons.
 - b. Records Manager looks into the student's eligibility for a refund and provides the Request Form FRM 020 to the student for making a formal request.
 - c. Upon receipt of FRM 020, the Records Manager shall escalate the matter to the Principal to obtain approval for refund.
 - d. Once approval is given by the Principal, the percentage of refund is calculated accordingly and the student is informed of the breakdown by the Records Manager.
 - e. The Finance Officer will process the refund within 7 days from the date the refund request was formally made by the student.
 - f. The student signs on the payment voucher, where applicable, confirming receipt of the refund amount. Where circumstances arise involving special requests by the student (e.g. request to deposit directly into student's bank account), the Finance Officer shall assess the request and keep appropriate evidence of the request and inform the student accordingly.
 - g. If the student is on the FPS insurance scheme, the Finance Officer will write to inform the insurance company of the student's withdrawal within 3 working days.

B) Refund for Withdrawal Due to Non-Delivery of Course/Student Pass not approved by ICA [as per OM4.3.1(C)(i)]

- i) The procedure for a school initiated refund is as follows:
 - a. the Principal / Management Team decides not to commence the intake.
 - b. Upon receipt of written confirmation that the course will not commence or that the student pass application has not been successful, the Records Manager calculates the amount of refund due to the students and obtains approval from Principal to give the refund.
 - c. Upon approval, the Records Manager will inform the Finance Officer who will process the refund of fees collected from the student.
 - d. If the student is on the FPS insurance scheme, the Finance Officer will write to inform the insurance company of the student's withdrawal within 3 working days
 - e. The student signs on the payment voucher confirming receipt of the refund amount.

C) Refund for any other purpose as stated (e.g. Deferment/Change of Subjects)

- i) The procedure for a refund (e.g. refund for deferment of subjects) is as follows:

- a. The student gives a written letter/email or an in-person request to the Course Consultant or Records Manager requesting a refund with the reasons.
- b. Records Manager looks into the student's eligibility for a refund and provides the Request Form FRM 020 to the student for making a formal request.
- c. Upon receipt of FRM 020, the Records Manager shall escalate the matter to the Principal to obtain approval for refund.
- d. Once approval is given by the Principal, the percentage of refund is calculated accordingly and the student is informed of the breakdown by the Records Manager.
- e. The Finance Officer will process the refund within 7 days from the date the refund request was formally made by the student.
- f. The student signs on the payment voucher, where applicable, confirming receipt of the refund amount. Where circumstances arise involving special requests by the student (e.g. request to deposit directly into student's bank account), the Finance Officer shall assess the request and keep appropriate evidence of the request and inform the student accordingly.
- g. If the student is on the FPS insurance scheme, the Finance Officer will write to inform the insurance company of the student's withdrawal within 3 working days.