

SAA-GE's Refund Policy aims to protect the interests of both students and the School. This policy takes into consideration the Committee for Private Education's (CPE) general principles for student protection. It strives to be fair and reasonable in managing refunds for students. The policy outlines the various conditions which refund is applicable. In addition, it states the time taken to process refund requests. This policy is reviewed annually to ensure that it remains fair and reasonable to the students.

The refund process is aligned with the policy ensuring that all refunds are processed in a fair and reasonable manner.

Refund arising from Withdrawal from the Course

1. Refund for Withdrawal Due to Non-Delivery of Course

1.1 The School will notify the student within 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 in the Student Contract within any stipulated timeline set by CPE; or
- The Student's Pass application is rejected by the Immigration and Checkpoints Authority of Singapore (ICA).

1.2 The student would 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 7 working days of the above notice.

2. Refund for Withdrawal Due to Other Reasons

- If the student withdraws from the Course for any reason other than those stated in Clause 1.1, the School will, within 7 working days of receiving the student's written notice of withdrawal, refund to the Student an amount based on Schedule D of the Student Contract.

3. Refund During Cooling-Off Period

- The School will provide students with a cooling-off period of 7 working days after the date that the Contract has been signed by both parties. Contract signing date is considered as Day 1 (One).
- The student will be refunded the highest percentage (stated in Schedule D of the Student Contract) of the fees already paid if the student's written notice of withdrawal is received within the cooling-off period, regardless of whether the student has started the course or not.

4. Course Transfer

- When a student transfers to another course, the fees paid will be transferred to the new course.
- A new Student Contract will be issued for the course the student is transferring to. The student would be deemed to have withdrawn from the previous course.
- The student will have to top up if there is any shortfall in the course fees. However if there is balance course fee, the amount will be refunded to the student within 7 working days from the course transfer date.

- **Refund Table**

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
80%	("Maximum Refund") More than 60 days before the Course Commencement Date
50%	Before, but not more than 60 days before the Course Commencement Date
0%	On or after the Course Commencement Date

Non-Refundable Fees:

Non-refundable fees	Remarks
Student's Pass Application Fee	Non-refundable except for circumstances listed under '1. Refund for Withdrawal Due to Non-Delivery of Course'
Student's Pass Renewal Administrative Fee	
Student's Pass Administration Fee	
Course Application fee (where applicable)	

Refund arising from Overpayments

Overpayments received will be refunded to the students upon request, otherwise the amount will be used to offset any fee instalment or payment due in future.

Refund Procedure

Student may request for refund in the following situations:

- Refund for withdrawal due to non-delivery of courses
- Refund for withdrawal due to other reasons
- Refund during cooling-off period
- Course Transfer
- Overpayment made

Refund application for the above mentioned situations must be made in writing by completing the Course Request Form indicating the reason and the application must be accompanied with supporting documents. Original receipt must be presented. If student is unable to present original receipt, he/she can request Student Support and Services staff to re-print a copy from the QUICK system. This duplicate receipt must have the word "reprinted" written on it.

Incomplete application will not be processed.

Processing time for refund is 7 working days from the receipt of the complete application.

Refund application received after 12pm is considered as submission on the next working day.

The refund request will be considered based on the premises of the refund policy. Student will be informed of the outcome of the refund application and the decision shall be final. If the refund application is approved, the computation of the refund amount will be communicated to the student at the same time.

Continuing Student Discount (if applicable) will be deducted in apportion to each paper withdrawal.

Refund will be made via the following modes of payment:

- Crossed Cheque made to student's name. If Cheque is to be made to a 3rd party, the particulars of the 3rd party must be written in the Course Request Form.
- Telegraphic Transfer made to student's bank account. If transfer is to be made to a 3rd party, the particulars of the 3rd party must be written in the Course Request Form. Charges arising from the telegraphic transfer from the destination's bank will be borne by the student.
- Student may request for cash refund if the amount is not more than S\$200.00.

Request for reissuance of cheque (due to expired cheque, error in details provided by student, loss of cheque, etc.) will be treated as a new refund application.

Bank administrative charges (if applicable) will be borne by the student.

Student must collect the refund (cash or crossed cheque) personally from the school with their Student's Pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of an authorisation letter.

