

Refund Process

Refund Policy

- a) TEG shall have a fair and reasonable refund policy (Refer Standard TEG-Student Contract Clause 2) for any payment made.
- b) The refund policy shall include, but is not limited to, the following:
 - i. Time taken to process refund request (must not be more than 7 days);
 - ii. Refund conditions;
 - When an offer of a place is withdrawn by the External Degree Provider.
 - Student VISA is denied;
 - The External Degree Provider is unable to provide the course.
 - iii. Any non-refundable fee paid (if applicable);
 - iv. Status of fee paid should any course be cancelled. TEG must state the conditions under which a course may be cancelled;
 - v. When transfer/withdrawal application is approved; etc.
- c) The refund policy shall be clearly communicated to all its students via the website, student registration form, student contract and student handbook.
- d) The refund policy shall be clearly explained to all students attending courses including short courses at TEG and prospective students. The policy should also be available in students' native languages where applicable.
- e) TEG shall regularly review the refund policy to ensure that it remains fair to the students.

Refund Procedures

- a) All course applicant application fee, assessment fee, course material fee, lab charge, medical insurance premium, and UK registration fee paid to TEG are non-refundable.
- b) TEG has refund procedures which are aligned with the refund policy that executes any refund request.
- c) The procedures are clearly communicated to the students via the website and student handbook.
- d) Refund records (maybe in softcopy) are accurate and up-to-date. Records are kept according to financial guidelines and are easy to retrieve for audit purposes.
- e) Relevant staff members are conversant with the refund procedures and demonstrate strict adherence.

f) TEG has adopted the provisions in the CPE-approved standard TEG-Student Contract regarding refunds, as given below:

1. TEG will inform the student immediately within three (3) working days in writing and refund 100% of fees paid under Schedule B and C within seven (7) working days after notifying the Student if:
 - i. TEG fails, for any reason, to commence the Course on the Course Commencement Date;
 - ii. TEG terminates the Course, for any reason, prior to the Course Commencement Date;
 - iii. TEG fails, for any reason, to complete the Course by the Course Completion Date;
 - iv. TEG terminates the Course, for any reason, prior to Course Completion Date;
 - v. 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
 - vi. The Student's Pass application is rejected by Immigration & Checkpoints Authority (ICA).

2. Where the Student withdrawn from the Course for any reason other than those set out above (for cause), TEG, as soon as practicable after receiving the Student's written notice of withdrawal (and in any event not more than seven (7) working days after receiving such notice), will refund to the Student.

Only the fees paid under Schedule B and C are refundable in the following instances:

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
[100]	more than [30] days before the Course Commencement Date
[50]	before, but not more than [30] days before the Course Commencement Date
[NIL]	after, but not more than [Zero] days after the Course Commencement Date
[NA]	more than [•] days after the Course Commencement Date

3. TEG will provide the Student with a cooling-off period of 7 working days after signing the CPE-Approved Standard PEI-Student Contract. Within these 7 days

and regardless whether the Course Commencement Date has passed, the Student can submit written notice of withdrawal to TEG and receive 100 % of [the amount of fees paid under Schedules B and C].

4. Any dispute in respect of how much Course Fees have been consumed pursuant to this clause shall be referred to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Clause 3.3, and only in respect of such decision, the decision of the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) shall be final and binding on all parties.
5. TEG shall also bring to the student's notice **Clause 2.3** by notifying the student of his rights under the cooling-off period, and received written acknowledgement as provided therein by the student that **Clause 2.3** has been brought to his notice. In the event that the notice in **Clause 2.3** has not been brought to the student's attention, the cooling-off period of seven (7) working days shall only commence from the date that **Clause 2.3** has been brought to the student's notice, and the student has acknowledged the same. The student shall have the right to withdraw from the Course and receive a refund as stated in this Student Contract Clause 2.3 anytime before the notice in **Clause 2.3** has been brought to the student's attention. The Clause 2.3 takes precedent over the TEG's refund policy stated in Schedule D.
6. TEG allows student to apply for refund of paid, but unconsumed course fees if he or she withdraw from the course after the commencement date. Such refund request must be made in writing together with supporting documentation and submitted to the Student Welfare and Services Department or Programme Manager.