

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 - When an offer of a place is withdrawn by the External Degree Provider.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

Objective

To make refund to student in accordance with the student contract as well as on compassionate ground.

Refund Policy is stated in TEG registration Form, the Standard Student Contract, Student Handbook, website and receipt. It is also displayed on the notice boards in the school.

Refund Procedures for Withdrawal with Cause

If TEG

- (i) fails, for any reason, to commence the Course on the Course Commencement Date;
- (ii) terminates the course, for any reason, prior to the Course Commencement Date;
- (iii) fails, for any reason, to complete the Course by the Course Completion Date;
- (iv) terminates the Course, for any reason, prior to Course Completion Date;
or
- (v) The student's pass application is rejected by Immigration & Checkpoints Authority (ICA)

- The Programme Manager/Course Administrator will inform the Students immediately via Email, Phone Call or SMS, within three (3) working days.
- Within seven (7) working days of notifying the students in writing of above circumstances, Programme Manager/Course Administrator will provide the students with information and details of the alternative confirmed course arrangement to allow the students to make timely and appropriate decision on the alternative arrangement.
- If the students are not agreeable with the alternative arrangement and decide to withdraw immediately from the course, they are required to fill up "Post-Enrolment Withdrawal Form" and submit it to Programme Manager/Course Administrator.
- The Programme Manager consults with Director of Admin/HR/Student Affairs to approve the refund request and submit the request to Finance Department to process.
- If the students' course fee payments are made under FPS Insurance Scheme, Admin Manager will terminate the FPS insurance policy within 3 working days. The Finance Department will refund the student within 7 working days.

Refund Procedures for Withdrawal without Cause:

Where the students withdraw from the Course for any reason other than the above circumstances, the refund procedures are as follows:

- a. Course Administrator will advise the students to fill up the “Post-Enrolment Withdrawal Form” and submit to the Programme Manager.
- b. The Programme Manager will communicate with the students within three (3) working days to have a better understanding of the reason for refund request.
- c. The Programme Manager in consultation with Director of Admin/HR/Student Affairs will then determine the refundable amount based on the school’s refund policy and the provisions stipulated in the duly signed Standard PEI – Student Contract and submit the request to the Director of Admin/HR/Student Affairs for approval.

Scenario 1: If the student submits the written notice of withdrawal within the cooling-off period of seven (7) working days after signing the Standard PEI – Student Contract and regardless whether the course commencement date has passed 100% of the paid fees stated in Schedule B and C of the Student Contract is refundable.

Scenario 2: If the student submits the written notice of withdrawal more than 30 days before the course commencement date, 100% of the paid fees stated in Schedule B and C of the Student Contract is refundable.

Scenario 3: If the student submits the written notice of withdrawal before, but not more than 30 days before the course commencement date, 50% of the paid fees stated in Schedule B and C of the Student Contract is refundable.

Scenario 4: If the Student submits the written notice of withdrawal on or after the course commencement date, 0% of the consumed course fee is refundable.

Scenario 5: If the student submits the written notice of withdrawal after the course commencement date and still has unconsumed course fee, the Finance Department is to calculate the unconsumed course fee and submit the request to the Director of Admin/HR/Student Affairs for approval.

TEG allows student to apply for refund of paid course fees if they withdraw from the course after the commencement date under special circumstances on a compassionate ground as follows:

- a. Medical circumstances, e.g. where a personal's medical condition has changed to such an extent that he or she is unfit to continue studies;
- b. Family/personal circumstances, e.g. death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is impossible to expect a person to continue studies;
- c. Employment-related circumstances, e.g. where a person's employment status has changed so that the person is unable to continue his studies in Singapore and this change is beyond the person's control.
Such refund request must be made in writing together with supporting documentation and submitted to the Student Welfare and Services Department or Programme Manager. The final decision rests with the Top Management.
- d. With the approval from the Director of Admin/HR/Student Affairs, Admin Manager will terminate the FPS insurance policy within 3 working days.
- e. The Finance Department will refund the unconsumed fees and insurance premium to the student within 7 working days.

Any dispute in respect of the refundable course fee, the Programme Manager/Finance Department shall refer to Director of Admin/HR/Students Affairs. If the dispute is not settled, the SWSD shall then refer the students to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre.

% 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