Transfer, Deferment, Withdrawal & Refund

Despite all good intent and planning, unforeseen situations may happen such that the school or student finds it difficult to proceed with the study plan. In the case of student, the school would provide prompt actions to understand, and to counsel and advise the student and their parents. Where feasible, the school would offer transfer or deferment as possible solution, failing which the withdrawal is the last resort.

If the student is below the age of 18, the College is required to seek approval from the students' parents and/or guardians before approving the application in particular to course transfer, refund, and deferment.

1. Transfer

Transfer means a student changes the course of study but remains as a student of the College. For an approved transfer request, the original student contract must be terminated and a new contract must be signed.

Student may seek transfer he/she finds the current course of choice difficult to handle, and/or he/she had found new interest in another course.

- Transfer to another course within ICASTEC
- Transfer to another course at other PEI or other Singapore Government School

Student who applies to transfer from one Course to another Course shall be considered to have withdrawn from the original course and refund policy shall apply as per Standard PEI-Student Contract. The school is committed to counsel and facilitate the transfer process. Therefore, in order to facilitate transfer, student has to raise formally to the school as early as possible.

Otherwise, the school is committed to understand and advise the student on the procedure and follow-on actions, where needed and subject to approval by the management. Upon approval by the school management, the SSC shall facilitate:

- (1) Transfer within ICASTEC (for international student holding STP)
 - Fill up new course application form
 - Submit online application to ICA for student pass
 - Upon approval by ICA, issue new LOA/Contract
 - Fee payment and purchase of certificate of insurance
 - · Cancel existing student pass and insurance
 - Collect new student pass
- (2) Transfer to Other School
 - Cancel existing student pass and insurance
 - Upon receiving request from other school, issue letter of attendance

2. Deferment

Deferment means a student's request to delay the course of study. All requests for deferment must be supported by official documentary evidence. This usually applied to student who has yet to start the course and it is before course commencement. And under deferment, the student no longer entitled to refund procedure. Students are allowed to defer only once up to the maximum period of three months. Further extension shall be subject to approval by the school. Should the student failed to return to school, she/he will be deemed to have withdrawn from the course and he/she would have to re-apply as a new applicant if the student wishes to register on the course again.

In the case of Singaporean who need to serve National Service (NS), the student can apply for deferment from the NS instead.

3. Withdrawal from Course

A withdrawal from course happens when a student discontinues an enrolled course with ICASTEC. Students who wish to withdraw from an enrolled course of study before completion, the main reason for withdrawal are as follows:

- Back to Country
- Go to another country for further study
- Employment in country of origin
- Family Matters/ Personal Reasons

Student must submit an official request form for withdrawal to the school. Verbal notice will not be accepted as a request for withdrawal.

Subject to Force Majeure, the student shall be entitled to immediately withdraw from the course by giving written notice to ICASTEC of his intention to do so. For international students, the student pass will be cancelled upon approval of the course withdrawal request.

Should the student plan to seek refund for withdrawal, he/she will have to apply before commencement of the course and the contract clauses shall apply.

If the student is below the age of 18, the College is required to seek approval from the students' parents and/or guardians before approving the application of Transfer/ Deferment/Withdrawal

TRANSFER-DEFERMENT-WITHDRAWAL PROCEDURE

Student

Fill up the Course Transfer/Deferment or Withdrawal Form and send to the Student Services Centre (SSC)

Student Services Centre

- An appointment will be arranged for the student to meet with the Counsellor for counselling session and advice
- Upon approval and/or rejection by the Management, the ICASTEC Student Centre will issue a formal letter to the student within 3 working days.
- SSC is required to cancel the Student Pass.

Sales Department

- For deferment and transfer (internal) cases, Sale shall apply Student Pass for the new course (for International Students)
- Terminate existing student contract and prepare a new contract for student to sign.
- Students are expected to make full payment of the new course fees directly to the school account accordingly.

Accounts Department

 If students paid extra school fees for the course transfer or deferment, Accounts will update FPS-G insurance service providers before 11 days of the following month.

Student Services Centre

College will update to CPE once every 6 months using CPE format (with data generated from wise.net).

3 working days

4. Refund

Despite of all good intent and planning, unforeseen situations may happen such that the school or student finds it difficult to proceed with the study plan. The purpose of this procedure is to manage refunds for student based on contract clauses in a fair and acceptable manner, and in compliance with CPE requirements.

A. Due-to-School Procedure

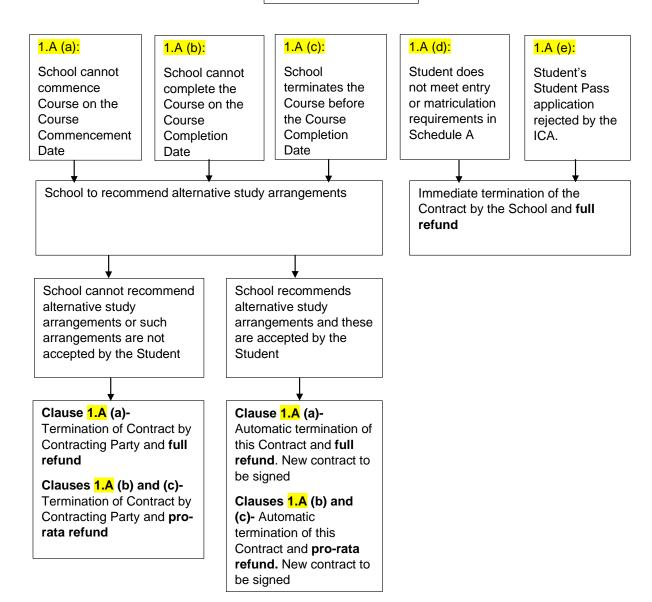
The school will notify the student in writing within three (3) working days after becoming aware of any of the following (refer to the "Refund Event"):

- (a) It cannot commence the provision of the Course on the Course Commencement Date;
- (b) It cannot complete the provision of the Course by the Course Completion Date;
- (c) The Course will be terminated before the Course Completion Date;
- (d) The Student does not meet the course entry or matriculation requirements as stated in Schedule A; or
- (e) The Immigration & Checkpoints Authority of Singapore (the "ICA") rejects the Student's application for the Student Pass.
- B. Where any of the Refund Events in Clause 1.A (a) to (c) above has occurred:
 - a) The school shall use reasonable efforts to make alternative study arrangements for the Student and shall propose such alternative study arrangements in writing to the Contracting Party, within ten (10) working days of informing the Contracting Party of the Refund Event.
 - b) If the Contracting Party accepts such alternative study arrangements, the school shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
 - c) If the school does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 1.B(a) above, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate this Contract by way of a written notice to the PEI.
- C. Where any of the Refund Events in Clauses 1.A(d) to (e) has occurred, the PEI shall forthwith terminate this Contract by way of a written notice to the Contracting Party.
- D. If the Contract is terminated pursuant to Clause 1.B(b) read with Clause 1.A(a), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

- E. If the Contract is terminated pursuant to Clause 1.B(b) read with either Clause 1.A(b) or Clause 1.A(c), the PEI shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.
- F. If the Contract is terminated pursuant to Clause 1.C or Clause 1.B(c) read with Clause 1.A(a), the school shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- G. If the Contract is terminated pursuant to Clause 1.B(c) read with either Clause 1.A(b) or Clause 1.A(c), the school shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

SCHEDULE E

REFUND EVENTS



H. <u>Due-to-Student Procedure</u>

1) Refund During Cooling-Off Period

The school shall provide the contracting party with a cooling-off period of ten (10) working days after the date that the Contract has been signed by both parties. The Contracting Party shall be entitled to, without any liability whatsoever to the school, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to the school. The school shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

2) Refund for Withdrawal Outside the Cooling-Off Period:

The Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to the school. Upon receipt of such notice, the school shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with refund table in Schedule D.

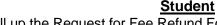
Refund for withdrawal shall be processed within 7 working days upon receiving the student request for withdrawal and issuing of refund according the following refund table in Schedule D:

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
[50%]	more than [14] working days before the Course Commencement Date
[15%]	on or before, but not more than [14] working days before the Course Commencement Date
[0%]	after, but not more than [7] working days after the Course Commencement Date
[0%]	more than [7] working days after the Course Commencement Date

- 1. Course Application Fee of the Standard PEI-Student Contract are non-refundable.
- 2. Miscellaneous Fees refer to any non-compulsory fees which the students pay only when applicable. Such fees are normally collected by ICASTEC when the need arises.
- 3. For withdrawals due to rejection of Student's Pass renewal by Immigration and Checkpoint Authority of Singapore (ICA), course fees and other miscellaneous fees shall refund to the Contracting Party such amount (if any) as determined in accordance with refund table in Schedule D.

- 1. Student fills up request for refund form.
- 2. Staff to counsel and advise the student.
- 3. If refund is confirmed, Accounts to compute the refund amount and submit for approval.
- 4. Issue a formal notice to student stating the decision and action.
- 5. Student acknowledges refund amount and refund within 7 working days from receipt of request for refund fund.
- 6. Student Services to lead and close p-files, attrition file, and wise.net.

REFUND PROCEDURE



- Fill up the Request for Fee Refund Form and submit to the Student Services Centre (SSC)
- Arrange for the student to meet with the counsellor for counselling and advice

Account Department

 To calculate the actual amount to be refunded if student is qualified for refund per refund policy 3 working days

Student Services Centre

- Upon approval and/or rejection from the Management Team, Student Services Centre will issue a formal letter to the student within 3 working days
- Student acknowledge the amount to be refunded
- SSC shall cancel current Student Pass (for International Students)

Account Department

Upon approval and/or rejection from the Management, Accounts
Department to process the refund, where applicable, within 7
working days of receiving the student's written notice of withdrawal
and refund.

Student

Student acknowledges refund received from the College