

1 REFUND POLICY

- 1.1 ERCI shall have a fair and reasonable refund policy for any payments made.
- 1.2 Maximum processing time of not more than 7 working days from the student's withdrawal/refund request for the issuing of refund.
- 1.3 Computation of the refund amount is to be communicated to the students.
- 1.4 The Institute is to maintain a List of Refunds, which is to be updated within 3 days after processing of the refund.
- 1.5 ERCI adopts the Refund Policy as per Clause 2 of the Student Contract as set out by CPE. This Policy will act as a framework in guiding the implementation of detailed refund processes and procedures in the following areas:
 - Refund for Withdrawal Due to Non-Delivery of Course
 - Refund for Withdrawal Due to Other Reasons
 - Cooling Off Period

Refund for Withdrawal Due to Non-Delivery of Course

ERCI 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 Organization 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).

The Student should 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.

Refund for Withdrawal Due to Other Reasons

If the Student withdraws from the Course for any reason other than those stated under the Refund for Withdrawal Due to Non-Delivery of Course (reflected in Clause 2.1 of the Standard Student Contract), ERC will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the following refund table (reflected in Schedule D of the Standard Student Contract):

FOR ERCI, UOW & UOG Programmes

% of [the amount of fees paid under Schedules B and C in Student Contract]	If Student's written notice of withdrawal is received
80%	More than [30] days before the Course Commencement Date
60%	Before, but not more than [30] days before the Course Commencement Date
40%	After, but not more than [7] days after the Course Commencement Date
20%	More than [7] days after the Course Commencement Date, but not more than [14] days after the Course Commencement Date
0%	More than [14] days after the Course Commencement Date

Non-Refundable Fees: -**For ERCI, UOW & UOG Programmes**

- Application Fee
- International Administrative Fee

FOR ERAU Programmes

% of [the amount of fees paid under Schedules B and C in Student Contract]	If Student's written notice of withdrawal is received
100%	More than [7] days before the Course Commencement Date
100%	Before, but not more than [3] days before the Course Commencement Date
100%	After, but not more than [7] days after the Course Commencement Date
0%	More than [7] days after the Course Commencement Date

Non-Refundable Fees: -

For ERAU Programme

- Local Student Administrative Fee
- International Student Administrative Fee
- International Student Matriculation Fee

Refund During Cooling-Off Period

ERCI 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.

The Student will be refunded the highest percentage (stated in the relevant refund table) of the fees already paid if the Student submits a written notice of withdrawal to ERCI within the cooling-off period, regardless of whether the Student has started the course or not.

- 1.6 The Refund Policy shall be communicated to all ERCI students via the website, Student Contract and Student Handbook.
- 1.7 The refund policy must be clearly explained to all students and prospective students.
- 1.8 ERCI shall regularly review the refund policy on an annual basis to ensure that it remains fair to students and for continual improvement. In addition, the process owner will review the policy to ensure its relevancy and up to date.

Notes:

Conditions where a course may be cancelled:

- 1) The intake does not meet an agreed minimum enrolment of students
- 2) Due to any unforeseen circumstances and the course is not able to run (e.g. The teacher is suddenly hospitalized and a substitute teacher cannot be found.)