

1 REFUND POLICY

- 2.1 ERCI shall have a fair and reasonable refund policy for any payments made.
- 2.2 Maximum processing time of not more than 7 working days from the student's refund request for the issuing of refund.
- 2.3 Computation of the refund amount is to be communicated to the students.
- 2.4 The Institute is to maintain a List of Refunds, which is to be updated within 3 days after processing of the refund.
- 2.5 ERCI adopts the Refund Policy as per Clause 3 of the Student Contract as set out by SSG. 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 During the Cooling-Off Period
 - Refund for Withdrawal Outside the Cooling Off Period

Cooling-Off period shall refer to the period of ten (10) calendar days commencing from and including the date on which the Student Contract is signed by both ERCI and the Contracting Party.

2.5.1 Refund for Withdrawal Due to Non-Delivery of Course

- i. ERCI will notify the student in writing within three (3) working days after becoming aware of any of the following (each a "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.
- ii. Where any of the Refund Events in Clause 3.1(a) to (c) of the Standard Student Contract has occurred:
 - a) ERCI 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, ERCI shall set forth such alternative study arrangements in a written contract and the existing Contract shall automatically terminate on the date that such new written contract comes into effect.
 - c) If ERCI does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(a) of the Standard Student Contract, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate the Contract by way of a written notice to ERCI.

- iii. Where any of the Refund Events in in Clauses 3.1(d) to (e) of the Standard Student Contract has occurred, ERCI shall forthwith terminate the Contract by way of a written notice to the Contracting Party.
- iv. If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a) of the Standard Student Contract, ERCI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- v. If the Contract is terminated pursuant to Clause 3.2(b) of the Standard Student Contract read with either Clause 3.1(b) or Clause 3.1(c) of the Standard Student Contract, ERCI 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.
- vi. If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) of the Standard Student Contract read with Clause 3.1(a) of the Standard Student Contract, ERCI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- vii. If the Contract is terminated pursuant to Clause 3.2(c) of the Standard Student Contract read with either Clause 3.1(b) or Clause 3.1(c) of the Standard Student Contract, ERCI 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.

2.5.2 Refund for Withdrawal During the Cooling-Off Period

- i. Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to ERCI, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to ERCI. ERCI shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

2.5.3 Refund for Withdrawal Outside the Cooling-Off Period

- i. Without prejudice to Clauses 3.1 to 3.8 of the Standard Student Contract, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to ERCI. Upon receipt of such notice, ERCI shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with Schedule D of the Standard Student Contract.

2.5.4 As the Refund Table can differ based on which periods that they are signed, and that each Student Contract is a legally binding document, reference should be made to each Student Contract that is signed with the School with regards to the % of refunds as stated in the Refund Table (Schedule D of the Student Contract) and Refund Event (Schedule E of the Standard Student Contract).

2.5.5 Refund Table:

FOR ALL PROGRAMME EXCEPT ERAU

% 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 [21] working days before the Course Commencement Date
60%	More than [7] working days, but not more than [21] working days before the Course Commencement Date
20%	Before, but not more than [7] working days before the Course Commencement Date
0%	On or After the Course Commencement Date

Non-Refundable Fees (Pre-enrolment Fee): -

FOR ALL PROGRAMME EXCEPT ERAU

- Application Fee
- English Placement Test (EPT) – 2nd & Subsequent times
- ICA Student Pass Processing Fee
- Medical Examination Fee
- ICA Student Pass Fee

2.5.6 **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

2.6 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.)