

REFUND POLICY AND PROCEDURE

REFUND POLICY

1. REFUND DURING COOLING-OFF PERIOD

Applicable to new commencing students only, Singapore Media Academy will provide the student with a cooling-off period of ten (10) calendar days commencing from and including the date that the Contract has been signed by both parties.

The Student will be refunded all Course Fees and Miscellaneous Fees paid within seven (7) working days of the receipt of the written notice of withdrawal within the cooling-off period, regardless of whether the Student has started the course or not.

2. REFUND FOR WITHDRAWAL DUE TO NON-DELIVERY OF COURSE

2.1 SMA will notify the student within three (3) working days after becoming aware of any of the following:

- i. It cannot commence the provision of the Course on the Course Commencement Date;
- ii. It cannot complete the provision of the Course by the Course Completion Date;
- iii. The Course will be terminated before the Course Completion Date;
- iv. The student does not meet the course entry or matriculation requirements as stated in Schedule A; or
- v. The Immigration and Checkpoints Authority of Singapore (the 'ICA') rejects the Student's application for the Student Pass.

2.2 Where any of the Refund Events in Clause 2.1(i) to (iii) above has occurred

- i. SMA shall use reasonable efforts to make alternative study arrangements for the student and shall propose such alternative study arrangements in writing to the student, within ten (10) working days of informing the student of the Refund Event.
- ii. If the student accepts such alternative study arrangements, SMA 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.
- iii. If SMA does not propose alternative study arrangements to the student within the time stipulated in Clause 2.2(i) above, or the student does not accept such alternative study arrangements, the student may forthwith terminate the student contract by way of a written notice to the PEI.

2.3 Where any of the Refund Events in Clauses 2.1(iv) to (v) has occurred, SMA shall forthwith terminate the contract by way of a written notice to the student.

2.4 If the contract is terminated pursuant to Clause 2.2(ii) read with Clause 2.1(i), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the student within seven (7) working days of the termination.

2.5 If the contract is terminated pursuant to Clause 2.2(ii) read with either Clause 2.1(ii) or Clause 2.2(iii), SMA shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the student within seven (7) working days of the termination.

2.6 If the contract is terminated pursuant to Clause 2.3 or Clause 2.2(iii) read with Clause 2.1(i), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the student within seven (7) working days of the termination.

2.7 If the contract is terminated pursuant to Clause 2.2(iii) read with either Clause 2.1(ii) or Clause 2.1(iii), SMA shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the student within seven (7) working days of the termination.

3. REFUND FOR WITHDRAWAL DUE TO OTHER REASONS (Outside the cooling-off period)

3.1 If the Student withdraws from the Course for any reason other than those stated in Clause 2, SMA will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the refund table stipulated in the Student Contract signed between student and SMA.

For Students who commenced their studies **on / after 1 January 2023**:

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
[100]	Before the Module Commencement Date
[0]	On or after the Module Commencement Date

3.2 The following payments are non-refundable and non-transferable:

- i. Application Fee (except in the event that the course is cancelled by SMA)
- ii. Fee Protection Scheme
- iii. Medical Insurance Premium
- iv. Fees charged for administrative services (e.g. late payment charges, re-print of transcripts)
- v. Consumed miscellaneous fees (refer to Schedule C of the Student Contract)

Refund requests that are received after 12 noon would be considered as submission on the next working day.

3.2 The following conditions must be fulfilled for the refund of course fee, if any is to be considered:

- i. Any request for withdrawal must be submitted in writing with the 'Request for Withdrawal Form' (duly completed) to the Student Affairs Department. Refund will be based on the remaining number of unconsumed module (s).
- ii. No refund will be given for modules that have already completed and/or have commenced. Students with medical conditions or face genuine financial difficulties must support their claims with official documentary evidence to SMA for consideration.
- iii. In the event that a company-sponsored student withdraws, the company is liable to pay any outstanding fees incurred.
- iv. SMA will seek parental/legal guardian approval for students under 18 years of age, prior to processing the request for withdrawal.
- iv. All requests pertaining to withdrawal matters are to be approved by the Management of SMA.
- v. Any decision relating to refund of course fee arising from withdrawal shall be made at the sole discretion of SMA and that shall be final. Upon which, the student concerned shall be informed in writing of the SMA's decision.

vi. Modes of Refund:

- Students will receive their refund (if eligible) through the following channels:
 - Payments made in bank transfer, PayNow, Credit card, refunds will be made via Giro#.
- # Exceptions may be made for cheque to be issued in the name of Parent or Legal Guardian of the student upon written request (subject to SMA's approval). Evidence of the relationship between the child and the Parent (ie. Birth Certificate) or Legal Guardian must be submitted to SMA to support the request.*
- The Academy may request for supporting documents to support the refund request. Please note that failure to produce requested documents may lead to a delay in the processing of refund.
 - SMA will notify the student/parent/legal guardian via email when the transaction is completed.
- 3.3 Upon successful withdrawal, the signed Student Contract between SMA and the student will be considered void.
- 3.4 Refund for withdrawal shall be processed within the next seven (7) working days from the date of approval of the Course Withdrawal and upon receiving all documents required to process the refund (excluding time taken for external processing by banks, reinstatement of SkillsFuture Credits or MOE Post Secondary Education Account).
- 3.5 There will be no refund of course fees and miscellaneous fees for students who have to terminate their studies due to disciplinary action being meted out for failing to abide by the regulations and guidelines the Academy and / or the university partner and / or Singapore Authorities.

REFUND PROCEDURE

1. For every refund request, students must submit the following documents to the Student Affairs Department:
 - Email to request of withdrawal to students@mediaacademy.sg
 - Request for Withdrawal Form
2. Student Affairs to interview the student via email / phone and verified the withdrawal request, reasons and record discussion summary in the withdrawal form.
3. Upon each interview session, SMA shall proceed with the withdrawal of the student from the course.
4. Student Affairs will calculate the refund amount (where applicable) based on the Refund Policy in of the Student Contract.
5. Head of SMA shall approve all withdrawal requests and refund amount. Student Affairs will inform the students on the outcome of their request and computed refund amount (where applicable) via email.
6. All withdrawal requests will be processed and completed within 7 working days and students will receive the Notice of Withdrawal email from SMA. Withdrawal requests that are received after 12 noon would be considered as submission on the next working day.

7. Upon successful withdrawal, the signed Student Contract between SMA and the student will be considered void.
 - For international students, the school will then proceed to process the cancellation of the student's Student Pass. The FPS for the Withdrawn Course shall also be terminated.
8. Student will receive their monetary refund (if eligible) through the following channels:
 - Payments made in bank transfer, Paynow, Paypal: Refunds will to be refunded directly back to the personal bank account via Giro.
 - Payments by Skillsfuture Credit (SFC) / MOE Post-Secondary Education Account (PSEA): SMA will refund the amount to the SkillsFuture Singapore / Ministry of Education, who will then refund the amount into student's SkillsFuture SFC account / MOE PSEA account.
9. The Academy may request for supporting documents to support the refund request. Please note that failure to produce requested documents may lead to a delay in the processing of refund.
10. SMA will notify the student / parent / legal guardian via email when the transaction is completed.
11. Student Affairs will record and file outcomes of refund requests in student p-file.