

REFUND POLICY AND PROCEDURE

REFUND POLICY

A. REFUND DURING COOLING-OFF PERIOD

Applicable to new commencing students only, Singapore Media Academy will provide the student with a cooling-off period of seven (7) working days from the date the Student Contract has been duly signed by both parties. Student will be refunded the highest refund percentage stated within the refund table in Schedule D of the Student Contract for the fees already paid if the student submits a written notice of withdrawal within the cooling-off period, regardless of whether the student has started the course or not.

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

Singapore Media Academy will notify the student in writing of alternative study arrangements (if any) within three (3) working days in the event of the following causes as listed in clause 2.1 of the Student Contract:

- a) It does not commence the Course on the Course Commencement Date;
- b) It terminates the Course before the Course Commencement Date;
- c) It does not complete the Course by the Course Completion Date;
- d) It terminates the Course before the Course Completion Date;
- e) It has not ensured that the student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A of the student contract within any stipulated timeline set by CPE; or
- f) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The student will 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 except for (f).

For (f):

- Only new students commencing the Course will be refunded the entire Course Fees and Miscellaneous Fees already paid.
- The existing students will be only refunded with the remaining Unconsumed Course Fee and Miscellaneous Fee already paid.

C. REFUND FOR WITHDRAWAL DUE TO OTHER REASONS

1. If the Student withdraws from the Course for any reason other than those stated in B, 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 following table:

% 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
[30]	before, but not more than [14] days before the Course Commencement Date
[0]	On or after the Course Commencement Date

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. 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.
 - (ii) Refund will be based on the remaining number of unconsumed module(s) from the date (of notice) of withdrawal in accordance to the stipulated timeline prior to the commencement of the next module as drawn out in the Refund Policy.
 - (iii) Refund will less any applicable bank administrative charges.
 - (iv) 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.
 - (v) In the event that a company-sponsored student withdraws, the company is liable to pay any outstanding fees incurred.
 - (vi) SMA will seek parental/guardian approval for students under 18 years of age, prior to processing the request for withdrawal.
 - (vii) All requests pertaining to withdrawal matters are to be approved by the Management of SMA.
 - (viii) 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.
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 postal services or external processing by banks).
5. In the event if student initiated a change of refund payment mode (with supporting documents through email), the refund request shall be processed within the next seven (7) working days from student revised acknowledgement date.
6. 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:
 - Letter or email to request for refund
 - Request for Withdrawal Form
2. The Request for Withdrawal Form can be obtained at the SMA reception. The students may also request for Student Affairs to email the form to them.
3. Student Affairs to interview the student via email / phone / face-to face and verified the withdrawal request, reasons and record discussion summary in the withdrawal form.
4. Upon each successful counselling session, SMA shall proceed with the withdrawal of the student from the course.
5. Student Affairs will calculate the refund amount (where applicable) based on the Refund Table in Schedule D of the Student Contract.

% of [the amount of fees paid under Student Contract 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
30%	before, but not more than [14] days before the Course Commencement Date
0%	On or after the Course Commencement Date

6. 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.
7. 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.
8. 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.
9. Student will receive their monetary refund (if eligible) through the following channels:
 - Payments made in cash, Nets, bank transfer, or cheque: Refunds will be made via *cheque.
 - Payments by credit cards: Refunds will to be refunded directly back to the credit card from which the payment was made or via *cheque.

**A crossed cheque will be issued in the name of the student (Name as registered on legal documents). #SMA will not entertain any requests for such cheque to be issued to a third party.*

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. Birthcert) or Legal Guardian must be submitted to SMA to support the request.

10. 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.
11. SMA will notify the student / parent / legal guardian via email when the transaction is completed.
12. Student Affairs will record and file outcomes of refund requests in student p-file.