

## **REFUND POLICY**

GSTM is committed to provide a fair and reasonable fee structure.

All Fees are stated in our marketing collaterals, Standard Student Contract and Student Handbook. GSTM however reserves the right to impose additional fees or charges due to any omission, neglect, and error or government statutory increase without prior notice.

### **Refund Policy and Procedure**

The Refund Policy herewith shall be read in conjunction with related information in:

1. Refund Table
2. Refund Terms and Conditions and Procedure

#### **a) Refund for Withdrawal due to non-delivery of course**

The GSTM will notify the Student within three (3) working days upon knowledge of any of the following:

- i. It does not commence the Course on the Course Commencement Date;
- ii. It terminates the Course before the Course Commencement Date;
- iii. It does not complete the Course by the Course Completion Date;
- iv. It terminates the Course before the Course Completion Date;
- v. It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- vi. The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

#### **b) Refund for Withdrawal due to other reasons**

If the Student withdraws from the course for any reason other than those stated in Clause 2.1 of the Student Contract, GSTM will within 7 working days of receiving the Student's written notice of withdrawal (subject to the Refund Terms & Conditions and Procedure), refund to the Student an amount based on the table in Schedule D of the Student Contract.

#### **c) Refund during Cooling-Off Period**

GSTM will provide students 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 Schedule D of the Contract) of the fees already paid if the Student submits a written notice of withdrawal to GSTM within the cooling-off period, regardless of whether the Student has started the course or not.

#### d) Non-Refundable Fees:

Non-Refundable Fees	Remarks
<b>Course Application Fee</b>	Non-refundable except for circumstances (i) to (v) listed under "Refund for Withdrawal due to non-delivery of course"

#### Refund Table

GSTM will provide students with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

% of [the amount of fees paid under Schedules B and C of the Student Contract]	If Student's written notice of withdrawal is received
<b>100%</b>	Refer to Standard Student Contract point 2.1

% of [the amount of fees paid under Schedules B and C of the Student Contract]	If Student's written notice of withdrawal is received
<b>75%</b>	("Maximum Refund") More than 30 days before the course commencement date
<b>50%</b>	Before, but not more than 7 days before course commencement date
<b>25%</b>	After, but not more than 7 days after course commencement date
<b>0%</b>	More than 7 days after the course commencement date

\* **Course Commencement Date is referring to Intake Start Date.**

#### Refund Terms & Conditions and Procedure

- 1) Refund application must be made in writing by completing the 'Refund Application Form', be accompanied with valid reason(s) and original copies of supporting documents and course fee receipts. Please contact our Student Management Services staffs or Marketing staffs for the Refund Application Form.
- 2) The completed 'Refund Application Form', together with the supporting documents and course fee receipts must be submitted through the school's counter at **420 North Bridge Road #02-06, North Bridge Centre, Singapore 188727.**
- 3) Processing time of refund is seven (7) working days from the complete receipt of the supporting documents. Refund received after 12pm is considered as submission on the next working day.
- 4) Refund, when approved, will be made via Crossed Cheque, made to student's name. If Cheque is to be made to a 3<sup>rd</sup> party, please provide the 3<sup>rd</sup> party details in the 'Refund Application Form'.
- 5) Request for reissuance of cheque (due to expired cheque, error in details provided by student, loss of cheque, et.) will be treated as a new refund application.
- 6) Bank administrative charges (if applicable) are borne by the student.
- 7) Student must collect the refund personally from the school with their Student's Card or Identification card for verification. Student may authorise a 3<sup>rd</sup> party to collect on their behalf by way of an authorisation letter signed off by the student.
- 8) Any decision relating to refund will be made at the sole discretion of GSTM and that shall be final.