

## **REFUND POLICY AND PROCEDURES**

### **Refund Policy**

The School has a Refund Policy that is made clear and transparent to all stakeholders. This policy is to ensure that all students are aware of the financial implications of any decision to withdraw from a course, transfer to another course, to defer entry or in the event of being expelled from the school.

Insworld undertakes to make all refunds within 7 working days in compliance with the school policy and regulations.

The Refund Policy shall apply to all students who have signed a Student Contract with Insworld and who have paid their course fees to the school either before or after the start of the contracted course.

All students are entitled to a refund under the following circumstances:

1. Refund for Withdrawal Due to Non-Delivery of Course:

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

- 1.1 It does not commence the Course on the Course Commencement Date;
- 1.2 It terminates the Course before the Course Commencement Date;
- 1.3 It does not complete the Course by the Course Completion Date;
- 1.4 It terminates the Course before to Course Completion Date;
- 1.5 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
- 1.6 The Student's Pass application (except renewal of Student's Pass) is rejected by Immigration and Checkpoint 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.

2. Refund for Withdrawal due to any other reasons

In the Student withdraws from the course for any reasons other than those stated in Clause 2.1 of the Student Contract, Insworld will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the student an amount based on the table below:

% of [the aggregate amount of the fees paid]	If Student's written notice of withdrawal is received
100%	more than thirty (30) days before the Course Commencement Date
50%	before, but not more than thirty (30) days before the Course Commencement Date
25%	after, but not more than three (3) days after the Course Commencement Date
0%	More than three (3) days after the Course Commencement Date

3. **Cooling-Off Period**  
Insworld will provide 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 Schedule D of the student contract) of the fees already paid if the Student submits a written notice of withdrawal to Insworld within the cooling-off period, regardless of whether the Student has started the course or not.
4. **Deemed withdrawal**  
A Student who transfer from the course to another course at Insworld shall be deemed to have withdrawn from the initial Course and the provision the above Clause 4.2 shall apply saves as otherwise agreed between Insworld and the Student.
5. **Expulsion**  
Any student who has been expelled from the school (cross reference to expulsion policy), shall be deemed as withdrawn and will be subjected to the refund policy.

**Refund Procedures**

1. All eligible refund will be processed within 7 working days from the date the student returned the original copy of the signed Notice of Request for Refund form to the school.