



# HANBRIDGE INSTITUTE

<b>Manual Code / Criterion</b>	: C4.4.1
<b>APSR Manual Title</b>	: Refund
<b>Approved By</b>	: Alan Go   Chairman of PMER Committee

## REVISION HISTORY

Version Number	Description of Revision	Effective Date
00	Initial Release	27 Mar 2017
<b>PM-0602-C4.3.1-06 Refund Policy</b>		
01	Added points: a) Computation of the refund amount is to be communicated to the students. b) The school is to maintain a List of Refunds, which is to be updated within 3 days after processing of the refund. c) The refund policy and procedure is to be reviewed at least once a year by the Independent Internal Auditor during the IPRAA.	15 Jun 2017
02	Updated Document Signatory List	27 Nov 2018
03	1. Amended Department Coding from "0601" to "0602" 2. Removed General Information header and box 3. Removed signing date from Document Signatory List 4. Amended Approved By Name 5. Added write-up on communicating the computation of the refund amount to their parents / guardian for students under the age of 18 in point c) in section Policy Statement 6. Added "working" in point d) on the school to maintain a List of Refunds which is to be updated within 3 working days in section Policy Statement	17 Jul 2019
04	1. Added "Systems & Review" Table	01 Dec 2019
05	1. Changed logo 2. Amended "School" to "Institute" throughout the manual	18 Mar 2020
06	1. Updated merchant fee (NETS / China Union) to Merchant Fee (Alipay / China Union)	19 Jan 2021
<b>OM-0605-C4.3.1-05 Student Refund Procedures</b>		
01	1. Changed Criterion to 4.3.1 2. Separated Box Information on Student Refund with Student To fill up Refund Request	15 Jun 2017

Version Number	Description of Revision	Effective Date
	<ol style="list-style-type: none"> <li>3. Added in under Section 3.3: Computation of such an amount will also be explained to Students and stated in the Refund Request Form.</li> <li>4. Updated documentation column to match write-up</li> <li>5. Revised section 6 to reflect actual practice</li> <li>6. Added to point 5.2 'update list of refunds'</li> <li>7. Added section 7 on review</li> <li>8. Updated flowchart to reflect changes</li> </ol>	
02	<ol style="list-style-type: none"> <li>1. Added point 7.2 on review by process owner</li> </ol>	15 Jan 2018
03	<ol style="list-style-type: none"> <li>1. Updated Document Signatory List</li> </ol>	27 Nov 2018
04	<ol style="list-style-type: none"> <li>1. Removed General Information header and box</li> <li>2. Removed signing date from Document Signatory List</li> <li>3. Amended Approved By Name</li> <li>4. Added Point (2) Non-Refundable Fees based on the Policy Manual are as follow (if applicable)" under Refund Procedure Note</li> <li>5. Amended Point 2 from " Student Services Executive to Meet Up with Student" to "Administration Department to Meet Up with Student"</li> <li>6. Added write-up on communicating the computation of the refund amount to their parents / guardian for students under the age of 18 in point 3.3 in section 3 Establishing of Refund Category and Amount</li> <li>7. Added "within 3 working days" in point 5.2 on updating the List of Refunds in section 5 Disbursement of Refund Amount</li> <li>8. Amended "Designated Independent Internal Auditor" to "Independent Internal Process Auditor" in Point 7.1</li> </ol>	17 Jul 2019
05	<ol style="list-style-type: none"> <li>1. Changed logo</li> <li>2. Amended "School" to "Institute" throughout the manual</li> </ol>	18 Mar 2020
<b>C4.4.1 Refund</b>		
06	<ol style="list-style-type: none"> <li>1. Revamped Manual Formatting.</li> <li>2. Combined Policy and Operation Manual <ol style="list-style-type: none"> <li>a. PM-0602-C4.3.1-06 Refund Policy</li> <li>b. OM-0605-C4.3.1-05 Student Refund Procedures</li> </ol> </li> <li>3. Amended Criterion Number from C4.3.1 to C4.4.1.</li> <li>4. Amended Manual Name from "Student Refund Procedures" to "Refund".</li> <li>5. Added Point 1 under Approach (Policy Manual) section.</li> <li>6. Added "...and procedures..." to Point (4) under Refund Procedure Note(s) of the Process (Operation Manual) section.</li> <li>7. Added Point 1.a. under Process (Operation Manual) section.</li> <li>8. Amended "Administration Department" to "School Operations Department" throughout the manual.</li> </ol>	01 Sep 2023

Version Number	Description of Revision	Effective Date
	9. Amended "Finance Department" to "Finance & Administration Department" throughout the manual. 10. Added "Institute's Website" and "Student Handbook" under Forms & Templates section.	

#### **GD 4.0 REQUIREMENT STATEMENTS**

1. Establish a refund policy and procedure which are communicated to all students, including prospective ones.  
The refund policy shall cover:
  - a. Maximum processing time of not more than 7 working days from the student's withdrawal / refund request for the issuing of refund.
  - b. Terms and conditions.
  - c. Any non-refundable fee, if applicable.
2. Communicate to students on the computation of the refund amount.
3. Maintain up-to-date and accurate refund records.
4. Review the refund policy and procedure for continual improvement.

#### **APPROACH (POLICY MANUAL)**

1. Communications of Refund Policy and Procedures
  - a. The Institute's Refund Policies and Procedures are made available to both prospective and potential students through the following channels:
    - i. Institute's website
    - ii. Student handbook
    - iii. Student Contract
    - iv. Orientation Programme Materials
  - b. These Policy and Procedures are also communicated to students during the Pre-Course Course Counselling Sessions and during the Orientation Programme.
  - c. Upon completion of any refund, the Institute Management System would need to be updated, including the status of students as part of maintaining accurate student records.

2. Refund Policy

- a. The Institute's Management Team shall ensure a fair and reasonable refund policy is detailed for any payments made.
- b. Time taken to process all refund requests will be done within 7 working days.
- c. Computation of the refund amount is to be communicated to the students. For students under the age of 18, computation of the refund amount is to be communicated to their parents / guardian.
- d. The Institute is to maintain a List of Refunds, which is to be updated within 3 working days after processing of the refund.
- e. The refund policy and procedure is to be reviewed at least once a year by the Independent Internal Auditor during the IPRAA.
- f. The Institute adopts the Refund Policy as per the Standard Student Contract as set out by CPE. This Policy will act as a framework in guiding the implementation of detailed refund processes and procedures in the following areas: -
  - i. Refund for Withdrawal Due to Non-Delivery of Course
  - ii. Refund for Withdrawal Due to Other Reasons
  - iii. Cooling off Period
- g. Institute Refund Policy as per clauses in the Standard Student Contract: -
  - i. **Refund for Withdrawal Due to Non-Delivery of Course: -**

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

- It does not commence the Course on the Course Commencement Date;
- It terminates the Course before the Course Commencement Date;
- It does not complete the Course by the Course Completion Date;
- It terminates the Course before the Course Completion Date;
- 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 standard student contract within any stipulated timeline set by CPE; or
- The Student's Pass application is rejected by Immigration and Checkpoints 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.

**ii. 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 standard student contract, the PEI 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 in Schedule D of the standard student contract.

**iii. Refund during Cooling-off Period**

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

**Notes:**

*Conditions where a course may be cancelled: -*

- 1) *The intake does not minimum enrolment of 3 students.*
- 2) *The teacher is suddenly hospitalized and a substitute teacher cannot be found.*

Refund Table: -

<b>% of [the amount of fees paid under Schedules B and C]</b>	<b>If Student's written notice of withdrawal is received:</b>
[80%]	More than [30] days before the Course Commencement Date
[70%]	Before, but not more than [30] days before the Course Commencement Date
[40%]	After, but not more than [5] days after the Course Commencement Date
[20%]	More than [5] days after the Course Commencement Date, but not more than [10] days after the Commencement Date
[0%]	More than [10] days after the Course Commencement Date

**h. Non Refundable Fees: -**

- i. Late Payment Fee
- ii. Re-Exam Fee
- iii. Locker Fee

- iv. Instalment Fee
- v. Course Transfer Fee
- vi. Exam Appeal Fee
- vii. Deferment Fee
- viii. Laboratory Fee
- ix. Medical Insurance Premium
- x. Merchant Fee (Alipay / China Union)
- xi. Application Fee
- xii. Medical Check-Up Fee
- xiii. Multiple-Entry Visa Application Fee
- xiv. ICA Processing Fee, Student's Pass Issuance Fee and Multiple-Entry Visa Fee

**PROCESS (OPERATION MANUAL)*****Information on Student Refunds***

*Refund Procedure Note(s): -*

*(1) All refund policy statements are detailed in the Institute's Refund Policy. All conditions must be satisfied before the Institute can proceed with the applications. The whole refund process should not take more than 7 working days (timeline to be monitored by the School Operations Department), from date of application to disbursement of funds to the student.*

*(2) Non-Refundable Fees based on the Policy Manual are as follow (if applicable): -*

- Late Payment Fee*
- Re-Exam Fee*
- Locker Fee*
- Instalment Fee*
- Course Transfer Fee*
- Exam Appeal Fee*
- Deferment Fee*
- Laboratory Fee*
- Medical Insurance Premium*
- Merchant Fee (NETS / China Union)*
- Application Fee*
- Medical Check-Up Fee*
- Multiple-Entry Visa Application Fee*
- ICA Processing Fee, Student's Pass Issuance Fee and Multiple-Entry Visa Fee*

*(3) Date of application will refer to the date that the Institute receives the duly executed Refund Form with all supporting documents.*

*(4) The refund policy and procedures can also be found on the following platforms: -*

- Institute's website*
- Student handbook*
- Official Receipt*
- Student Contract*



- *Orientation Programme Materials*

(5) *Reasons for Refund are based on the following: -*

- *Refund due to Non-Delivery of Course*
- *Refund due to Other Reasons*
- *Refund during Cooling off period*
- *Excess payments*
- *Any other reasons as stated*

**1. Student Refund Procedures**

- a. Communication of Refund Policy and Procedures
  - i. For communication of the Policy and Procedure to students, reference should be made Manual: Pre-Course Counselling, Selection & Admission for the conduct of Pre-Course Counselling Sessions and Orientation Programme.
- b. Student to Fill Up Refund Request Form
  - i. In the event of any refunds that is to be made, students are to fill up the Refund Request Form and hand it to the School Operations Department for further processing.
  - ii. Any supporting documentations that are required to process the refund request must also be submitted along with the Refund Request Form. This includes the Course Withdrawal or Course Transfer Request Forms.
  - iii. Reasons for Refund must also be clearly documented in the Refund Request Form.
- c. School Operations Department To Meet Up With Student
  - i. Upon receipt of any Refund Request Form (including supporting documents if any), School Operations Department is to meet up with the student and acknowledge the receipt of the refund request by signing on the form. This is to be done within 2 working days upon receipt of the Refund Request Form (based on the date of application).
- d. Establishing of Refund Category and Amount
  - i. School Operations Department is to refer to the Standard Student Contract details to establish if a refund is to be made to the students.
  - ii. School Operations Department will work out a Refund Amount (if any) based on the Refund Policy as stated in the Standard Student Contract. This amount will be indicated on the Refund Request Form.

- iii. Computation of such an amount will also be explained to Students and stated in the Refund Request Form. For students under the age of 18, computation of the refund amount is to be communicated to their parents / guardian.
- iv. All refund amounts will strictly adhere to the Refund Policy as stated under the Standard Student Contract.
- e. Management Approval of Refund Amount
  - i. Upon establishing of Refund Amount, School Operations Department is to seek the approval of Principal as part of Management Approval before the Refund Amount can be disbursed.
  - ii. Such Management Approval should be documented in the Refund Request Form.
- f. Disbursement of Refund Amount
  - i. Upon Management Approval of Refund Amount, School Operations Department is to pass the Refund Request Form to Finance & Administration Department for final processing.
  - ii. After tabulating the refund amount, CFO will disburse the refund amount to School Operations Department and update the List of Refunds within 3 working days.
  - iii. School Operations Department is to contact student to collect the Refund Amount.
- g. Student Acknowledgement of Refund Amount
  - i. Student is to acknowledge receipt of Refund Amount in the Payment Voucher.
  - ii. In the event if the refund amount is issued to the student via Cheque or bank transfer, the Institute will inform the student via E-mail or SMS, and request for an acknowledgement from the student.

## **SYSTEMS & REVIEW**

1. The Process will be reviewed by Independent Internal Process Auditor through Internal Process Review, Audit, and Assessment of the Institute.
2. At least once a year, respective process owners are to conduct a review of their procedures as laid out in the Policy and Operation Manuals to ensure they are up to date and relevant.

## **FORMS & TEMPLATES**

1. Institute's Website
2. Student Handbook
3. Refund Request Form
4. Refund Request Form and Supporting Documents
5. Student Contract
6. Payment Voucher
7. E-mail
8. SMS
9. IPRAA Report