

Refund Policy

- Refund eligibility follows the terms outlined in the Standard Student Contract and Institute Refund Policy.
- All refund requests will be processed within 7 working days.
- Non Refundable Fees includes: 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 (Alipay / 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
- Students may withdraw within seven (7) working days of contract execution and receive the highest applicable refund percentage (as defined in Schedule D), irrespective of course commencement status.
- Refund Scenarios:
 - Non-Delivery of Course: Full refund if the Institute cancels or fails to start/complete the course.
 - Student-Initiated Withdrawal: Refund percentage depends on timing (as defined in Student Contract Schedule D).

Refund Procedure

1. Student Submits Request

- Submit a Refund Request Form with supporting documents.
- Clearly state the reason for refund.

2. School Operations Department Review

- Meet with the student within 2 working days to acknowledge the request.
- Verify eligibility using the Standard Student Contract.

3. Refund Calculation

- Compute the refund amount based on the Refund Policy.
- Explain the calculation to the student and parents/guardians (if students under 18).

4. Management Approval

- Management Team approves the refund amount.

5. Disbursement

- Finance Department processes the refund within 7 working days.
- Notify the student or arrange for collection.
- Update the List of Refunds.

6. Student Acknowledgement

- Student signs a Payment Voucher or replies to confirm receipt.

Hanbridge Institute Refund Policy and Procedure

Standard PEI-Student Contract

SCHEDULE D **REFUND POLICY**

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
[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 Commencement Date, but not more than [10] days after the Commencement Date
[0%]	More than [10] days after the Course Commencement Date