

REFUND POLICY

1. Policy Statement

- 1.1 The Raffles Online Management Team shall ensure a fair and reasonable refund policy is detailed for any payments made.
- 1.2 The process all refund requests will be completed within seven (7) working days from the date of the request.
- 1.3 Computation of the refund amount is to be communicated to the students.
- 1.4 Maintain a List of Refunds, which is to be updated within 3 working days after processing of the refund.
- 1.5 All requests for withdrawal must be made in writing, no verbal request will be accepted. Parent/ legal guardian's written consent are sought if students is under 18 years of age.
- 1.6 Withdrawal and refund requests are acknowledged within 3 working days from the date of request and the final outcome of the withdrawal application, whether approved or declined will be notified in writing within seven (7) working days.
- 1.7 This Policy will act as a framework in guiding the implementation of detailed refund processes and procedures in the following areas:
 - Refund for Withdrawal due to Non-Delivery of Course
 - Refund for Withdrawal due to Other Reason
 - Cooling off Period

2. Refund for Withdrawal Due to Non-Delivery of Course

Raffles Online will notify the student within three (3) working days upon knowledge of any of the following:

- 2.1 It does not commence the Course on the Course Commencement Date;
- 2.2 It terminates the Course before the Course Commencement Date;
- 2.3 It does not complete the Course before the Course Completion Date;
- 2.4 It terminates the Course before the Course Completion Date;
- 2.5 It has not ensured that the Students meets the course entry or matriculation requirement as set by the organisation stated in Schedule A of the standard students contract.

The Student shall be informed in writing of alternative study arrangement (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.

3. Refund for Withdrawal Due to Other Reasons:

If a Student withdraws from the Course for any reason other than the situations under Refund for Withdrawal due to Non-Delivery of Course , Raffles Online will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the Refund Table in this policy.

4. Refund during Cooling-off Period:

Raffles Online will provide the Student with a cooling-off period of seven (7) working days from the date that the Student enrolled for the course.

The Student will be refunded the highest percentage (as Stated in Refund Table) of the Course fees already paid if the Student submits a written notice of withdrawal within the cooling-off period, regardless of whether of the Student started the course or not.

5. Refund Table

% of [the aggregate amount of the fees]	If Student's written notice of withdrawal is received
70%	("Maximum Refund") More than thirty (30) days BEFORE the course commencement date
50%	More than fifteen (15) days but Less than thirty (30) days BEFORE course commencement date
15%	More than seven (7) days but Less than fifteen (15) days BEFORE course commencement date
5%	Less than seven (7) days BEFORE course commencement date or Less than fourteen (14) days AFTER course commencement date
0%	More than fourteen (14) days AFTER the course commencement date

6. Refund table for Short Courses (less than 50 hours)

6.1 All withdrawal request must be made in writing, no verbal request will be accepted.

6.2 Refund will be mode no more than seven (7) working days from the date of refund request, as per the following refund policy.

% of [the aggregate amount of the fees]	If Student's written notice of withdrawal is received
70%	("Maximum Refund") More than thirty (30) days BEFORE the course commencement date
50%	More than fifteen (15) days but Less than thirty (30) days BEFORE course commencement date
0%	Less than or equal to fifteen (15) days BEFORE course commencement date

7. Types of Non-Refundable Fee:

7.1 Application Fees

7.2 3rd party charges (e.g. FPS charges, medical insurance charges, credit card charges, etc.)