



Policy Name: Refund Policy

Policy number: DCSG-PM-FIN-04	Version number: 09	
Developed by: Finance	Approved by: Director of Business Administration & Bursar: Paola Morris	Approval Date: 25 October 2024
Date last reviewed: 24 October 2024	Reviewed by: Head of Finance	Date of next review: 24 October 2026
Policy Location: Staff Parents		

1. Purpose of Policy

The purpose of this policy is to provide guidelines and clarify to all responsible staff that refunds shall be made as stipulated in the Standard Student Contract.

2. Scope

This policy applies to all prospective students and parents/guardians who have applied to Dulwich College (Singapore) (DCSG).

3. Policy Details

The College shall be transparent in conveying the information to students and parents/guardian to enable them in their decision making with regards to transfer, withdrawal, and refund. Fair and reasonable refund practices within the purview of the prevailing statutory regulations as stated in SSG's PEI-Standard Student Contract will be practiced.

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A. Termination and Refund Policy

3.1 DCSG will notify the Student in writing within three (3) working days after becoming aware of any of the following (each a “**Refund Event**”):

- (a) It cannot commence the provision of the Course on the Course Commencement Date;
- (b) It cannot complete the provision of the Course by the Course Completion Date;
- (c) The Course will be terminated before the Course Completion Date;
- (d) The Student does not meet the course entry or matriculation requirements as stated in Schedule A; or
- (e) The Immigration & Checkpoints Authority of Singapore (the “**ICA**”) rejects the Student’s application for the Student Pass.

3.2 Where any of the Refund Events in Clause 3.1 (a) to (c) above has occurred:

- (a) DCSG shall use reasonable efforts to make alternative study arrangements for the Student and shall propose such alternative study arrangements in writing to the Contracting Party, within ten (10) working days of informing the Contracting Party of the Refund Event.
- (b) If the Contracting Party accepts such alternative study arrangements, the PEI shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
- (c) If DCSG does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(a) above, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate this Contract by way of a written notice to DCSG.

3.3 Where any of the Refund Events in Clauses 3.1 (d) to (e) has occurred, the DCSG shall forthwith terminate this Contract by way of a written notice to the Contracting Party.

3.4 If the Contract is terminated pursuant to Clause 3.2 (b) read with Clause 3.1 (a), DCSG shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

3.5 If the Contract is terminated pursuant to Clause 3.2 (b) read with either Clause 3.1 (b) or Clause 3.1 (c), DCSG shall refund the Course Fees and Miscellaneous Fees in proportion to the

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uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

3.6 If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2 (c) read with Clause 3.1 (a), DCSG shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

3.7 If the Contract is terminated pursuant to Clause 3.2 (c) read with either Clause 3.1 (b) or Clause 3.1 (c), DCSG shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

B. Refund for Withdrawal During the Cooling-Off Period:

3.8 Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to DCSG, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to DCSG. DCSG shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

C. Refund for Withdrawal Outside the Cooling-Off Period:

3.9 Without prejudice to the Clauses 3.1 and 3.8 of the Student Contract above, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to DCSG. Upon receipt of such notice, DCSG shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with Schedule D.

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SCHEDULE D
REFUND POLICY

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If written notice of withdrawal is received or delivered by DCSG:
100%	Within the 10 calendar days 'cooling-off' period upon signing of the Contract and regardless of before or after Course Commencement Date, 100% of the Course Fees less administrative and bank charges will be refunded.
0%	After the 10 calendar days 'cooling-off' period
Refunds after due calculations, will be paid within seven (7) working days, after receipt of the notice of withdrawal.	

Clause 3.8 of the Student Contract does not apply to Application Fee and Enrolment Fee.

D. Miscellaneous Fees

Miscellaneous Fees are as prescribed in Schedule C of the Student Contract and may or may not be refunded.

For withdrawal after the acceptance of enrolment and after the "Cooling Off" period and prior or after the commencement of the Course, there is no refund of any portion of the term's Miscellaneous Fees that relate to the provision or service on a singular or sales basis that have been provided to the Student.

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Application Fee & Enrolment Fee

The Application Fee is strictly non-refundable and non-transferable. The Enrolment Fee is also strictly non-refundable and non-transferable except when any Student Pass or MOE exemption is rejected.

Refer to point 4 C below for the refund procedure of Enrolment Fee.

Convenience Fees

In the event of a refund for payment made by credit card for termly fees, the Convenience Fee will not be refunded. The refund amount will also be adjusted to account for any transition/charges, including, but not limited to, debit or credit card processing fees and changes in foreign exchange rate from the time the payment was submitted, where applicable.

E. Refund record

DCSG Finance department will maintain an up-to date and accurate refund record.

F. Communication of Refund Amount

The computation of the amount to be refunded will be reflected in the Refund Application Form.

G. Communication of Refund Policy and Procedures

The Refund policy and procedures shall be communicated to prospective and active students via the [DCSG website](#).

H. Review of Refund Policy

The Finance Department will review the Refund policy and its procedures once every two academic years or as and when necessary for continual improvement.

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4 Implementation Details

A. Refund Procedure

Once the refund request from parents has been approved by Admissions, the Admissions department will initiate the refund process by email to the Finance department. The Finance department will either prepare a blank Refund Application Form or initiate a Refund Application through Microsoft Form e-approval via Power Automate and attach the invoice and receipt as proof of payment for consideration of refund. The refund application forms will then be passed back to Admissions for their input and approval by the Head of Admissions, the Director of Admissions and Director of Business Administration & Bursar.

Upon approval, the Finance department will request the bank details from the refund recipient via email and communicate the refund amount. The Finance department will then generate a Credit Note and pass all the necessary documents to the Accounts Payable team for payment processing.

B. Refund of Course Fees during Cooling-Off Period

The entire refund procedure stipulated in the preceding paragraph will be within 7 working days, from the Parent's withdrawal /refund request to the refund payment.

C. Refund of Application Fee & Enrolment Fee

The Enrolment Fee is also strictly non-refundable and non-transferable except when any Student Pass or MOE exemption is rejected.

The Application fee of \$1,000 is strictly non-refundable without any exception.

The entire refund process for miscellaneous fees, other than for convenience fee, will be within 7 working days, from the Parent's withdrawal /refund request to the refund payment.

D. Maintaining of Up to Date and Accurate Refund Records

The DCSG Finance department will maintain an up-to date and accurate refund record for the different types of refund processed.

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5 Other related policies and procedures

Documents related to this policy	
Related policies	Withdrawal and Transfer Policy
Forms or other organisational documents	DCSG Student Contract Refund Application Form Summary of Refund Forms

6 Review processes

Policy review frequency: Once every two years or as and when necessary for continual improvement	Responsibility for review: Head of Finance
Review process: i) Head of Finance to conduct review of policy. ii) Modification will be made where appropriate. iii) Submit for review and approval by the Head of Finance via the DBA.	

7 Approval Details

Approved by: Paola Morris

25 October 2024

Signature and Date
Signed only required in hardcopy

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8 Revision History

Revision Table:		
Date	Version	Review Description
28 September 2015	1.1	Inclusion of 'C' and 'before and after' in Schedule D
23 August 2017	Version 2	<ol style="list-style-type: none"> 1. Rewrite on purpose of policy 2. Deletion" and Miscellaneous Fees already paid" 3. "policy will be reviewed as andnot later than 3 years"
10 January 2019	Version 3	<ol style="list-style-type: none"> i. Policy Review ii. Change in Policy Number iii. Change in Policy Structure iv. Complete revision in the content of the policy <p>3. Miscellaneous Fees Removal of sub pt: 3.2 and 3.3</p> <p>3. Miscellaneous Fees replaced with 5.5 Miscellaneous Fees</p> <p>4. Surcharge for Overdue Course Fees Removed</p> <p>5. Exclusion for Non-Payment Removed</p> <p>4.3.2 Refund Procedure</p> <p>Amendment of: <i>'A parent who wishes to withdraw must write in to Admission/Finance'</i></p> <p>To: <i>'A parent who wishes to withdraw must submit an online Withdrawal Form via MyCollege. Admission to process the withdrawal request.'</i></p> <p>4.3.2 Refund Procedure replaced with Appendix A: Refund Procedure</p> <p>Removal of 4.3.2 - Refund Procedure Flowchart</p> <p>Addition of:</p>

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		5.6 Additional Fees 5.7 Refund Record 6. Withdrawal Procedure 7. Exit Procedure Addition of Appendix A2: Refund Procedure Flowchart Revision 2.0
28 February 2019	Version 4	Added Section 3.4.2 Convenience Fees Added Section 4 Refund Procedures
30 August 2019	Version 5	<ol style="list-style-type: none"> 1. Added Section 2. Scope 2. Added 'The Capital Levy is strictly non-refundable and non-transferable in all circumstances' under Section 2D. Miscellaneous Fees 3. Added Section 3. F. Communication of Refund Amount and G. Review of Refund Policy, 3G. Communication of Refund Policy and Procedures, 3H. Review of Refund Policy 4. Changed the policy review frequency from 'annually' to 'once every two years' under Section 6. Review Processes
01 October 2021	Version 6	<ol style="list-style-type: none"> 1. Amended to the new manual template 2. Under section 3B, updated link for Withdrawal and Transfer Policy 3. Under section 3G, removed 'weekly openings, MyCollege (Firefly)' 4. Added section 4D, on maintaining up to date and accurate refund records 5. Added Summary of Refund Forms in section 5
9 January 2023	Version 7	<ol style="list-style-type: none"> 1. Under Section 4C added this point – 'Dulwich College transfers will receive full refund of the special application fees of \$4,000 regardless of the occurrence of entry assessment.'
27 November 2023	8	<ol style="list-style-type: none"> 1. Under Policy Details D. Miscellaneous Fees, updated the write up for both Application and Enrolment Fee. 2. Under Implementation Details A. Refund Procedure, added "initiate a Refund Application through Microsoft Form e-approval via Power Automate". 3. Under Implementation Details A. Refund Procedure, updated "Headmaster" to "Director of Admissions". 4. Under Implementation Details C. Refund of Application Fee & Enrolment Fee, updated the write up for both Application and Enrolment Fee.

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24 October 2024	9	<ol style="list-style-type: none">1. Under Policy Details, added A. Termination and Refund Policy2. Under Policy Details, amended B. Refund for Withdrawal During the Cooling-Off Period and its write-up3. Under Policy Details, amended C. Refund for Withdrawal Outside the Cooling-Off Period and its write-up.4. Under Policy Details, updated Schedule D Refund Policy.5. Added Appendix - From Standard PEI-Student Contract Version 4.0 Schedule E.
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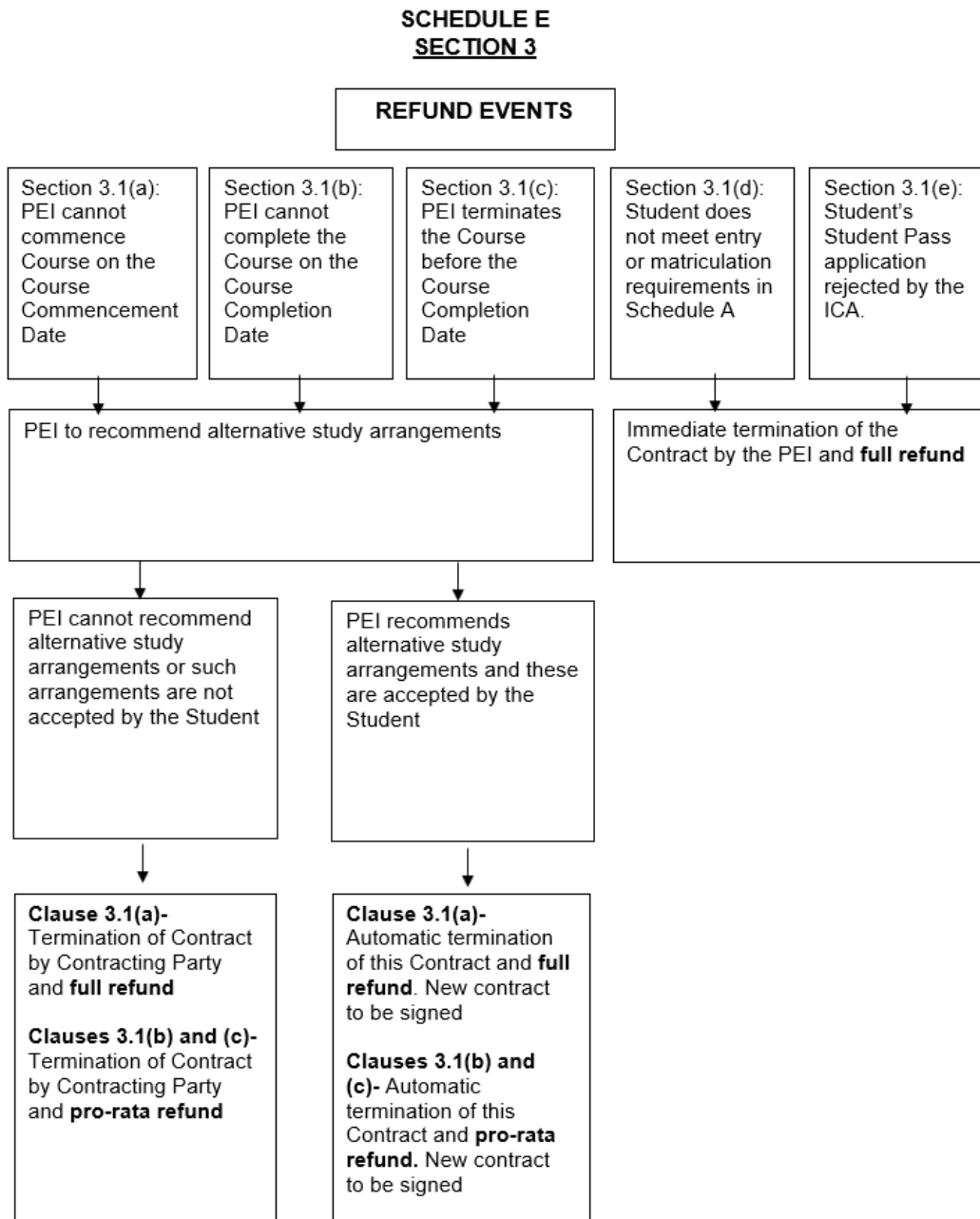
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PEI Registration Number: 201027137D | Period of Registration: 09 January 2024 to 08 January 2028



Appendix:

From Standard PEI-Student Contract Version 4.0



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