



<b>Policy Name: Refund Policy</b>
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Policy number: DCSG-PM-FIN-04	Version number: 08	
Developed by: Finance	Approved by: Director of Business Administration & Bursar: Paola Morris	Approval Date: 28 November 2023
Date last reviewed: 27 November 2023	Reviewed by: Head of Finance	Date of next review: 27 November 2025
Policy Location: Staff: <a href="https://dcsg.fireflycloud.asia/college-policies/finance">https://dcsg.fireflycloud.asia/college-policies/finance</a> Parents: <a href="https://dcsg.fireflycloud.asia/the-parent-handbook/policies">https://dcsg.fireflycloud.asia/the-parent-handbook/policies</a> Public: <a href="https://dcsg.fireflycloud.asia/public-policies">https://dcsg.fireflycloud.asia/public-policies</a>		

### 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 CPE's PEI-Standard Student Contract will be practiced.

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## A. Refund for Withdrawal Due to Non-Delivery of Course

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

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE, if applicable; or
- (vi) 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 Parent(s) decide to withdraw the Student, within seven (7) working days of the above notice.

## B. 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 DCSG Student Contract. DCSG will, within seven (7) working days of receiving the Parents' written notice of withdrawal, refund to the Parent(s) an amount based on the table in Schedule D and subject to the terms set out in Schedule D of the DCSG Student Contract. Reference should be made to the [Withdrawal and Transfer Policy](#) for more details.

## C. Refund During Cooling-Off Period

DCSG will provide the Parent(s) with a cooling-off period of seven (7) working days after the date that the Student Contract has been signed by both parties.

The Parents will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Parents submit a written notice of withdrawal to DCSG within the cooling-off period, regardless of whether the Student has started the course or not.

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**SCHEDULE D**  
**REFUND TABLE**

% of Course Fees paid under Schedule B	If written notice of withdrawal is received or delivered by DCSG:
100%	Within the 7 working 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 7 working days 'cooling-off' period
Refunds after due calculations, will be paid within seven 7 working days, after receipt of the notice of withdrawal.	

After the 7 days cooling off period, there will be no refunds for withdrawal, other than those stated under Clause 2.1 of DCSG Student Contract.

#### **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	<a href="#">Withdrawal and Transfer Policy</a>
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

28 November 2023

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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"> <li>1. Rewrite on purpose of policy</li> <li>2. Deletion" and Miscellaneous Fees already paid"</li> <li>3. "policy will be reviewed as and ....not later than 3 years"</li> </ol>
10 January 2019	Version 3	<ol style="list-style-type: none"> <li>i. Policy Review</li> <li>ii. Change in Policy Number</li> <li>iii. Change in Policy Structure</li> <li>iv. Complete revision in the content of the policy</li> </ol> <p><b>3. Miscellaneous Fees</b> Removal of sub pt: 3.2 and 3.3</p> <p><b>3. Miscellaneous Fees</b> replaced with <b>5.5 Miscellaneous Fees</b></p> <p><b>4. Surcharge for Overdue Course Fees</b> Removed</p> <p><b>5. Exclusion for Non-Payment</b> Removed</p> <p><b>4.3.2 Refund Procedure</b></p> <p><b>Amendment of:</b> <i>'A parent who wishes to withdraw must write in to Admission/Finance'</i></p> <p><b>To:</b> <i>'A parent who wishes to withdraw must submit an online Withdrawal Form via MyCollege. Admission to process the withdrawal request.'</i></p> <p><b>4.3.2 Refund Procedure</b> replaced with <b>Appendix A: Refund Procedure</b></p> <p>Removal of <b>4.3.2 - Refund Procedure Flowchart</b></p> <p>Addition of:</p> <p><b>5.6 Additional Fees</b></p>

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		<b>5.7 Refund Record</b> <b>6. Withdrawal Procedure</b> <b>7. Exit Procedure</b>  Addition of <b>Appendix A2: Refund Procedure Flowchart Revision 2.0</b>
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"> <li>Added Section 2. Scope</li> <li>Added 'The Capital Levy is strictly non-refundable and non-transferable in all circumstances' under Section 2D. Miscellaneous Fees</li> <li>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</li> <li>Changed the policy review frequency from 'annually' to 'once every two years' under Section 6. Review Processes</li> </ol>
01 October 2021	Version 6	<ol style="list-style-type: none"> <li>Amended to the new manual template</li> <li>Under section 3B, updated link for Withdrawal and Transfer Policy</li> <li>Under section 3G, removed 'weekly openings, MyCollege (Firefly)'</li> <li>Added section 4D, on maintaining up to date and accurate refund records</li> <li>Added Summary of Refund Forms in section 5</li> </ol>
9 January 2023	Version 7	<ol style="list-style-type: none"> <li>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.'</li> </ol>
27 November 2023	8	<ol style="list-style-type: none"> <li>Under Policy Details D. Miscellaneous Fees, updated the write up for both Application and Enrolment Fee.</li> <li>Under Implementation Details A. Refund Procedure, added "initiate a Refund Application through Microsoft Form e-approval via Power Automate".</li> <li>Under Implementation Details A. Refund Procedure, updated "Headmaster" to "Director of Admissions".</li> <li>Under Implementation Details C. Refund of Application Fee &amp; Enrolment Fee, updated the write up for both Application and Enrolment Fee.</li> </ol>

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