



# **SIR MANASSEH MEYER**

**International School**

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**C4.4.1 VERSION 09**

**REFUND**

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## GD4.0 REQUIREMENT STATEMENTS

1. Establish a refund policy and procedure which are communicated to all students, including prospective ones. The refund policy shall cover: (C4.4.1)
  - 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. (C4.4.1)
3. Maintain up-to-date and accurate refund records. (C4.4.1)

## APPROACH

- 1.1 The School's SLT shall ensure a fair and reasonable refund policy is detailed for any payments made.
- 1.2 Time taken to process all refund requests will be done within 7 working days.
- 1.3 Computation of the refund amount is to be communicated to the parents of students.
- 1.4 Communication of the school's refund policy and procedures to students/parents will be through the following platforms:
  - School's official website
  - Student Contract
- 1.5 The school is to maintain a List of Refunds, which is to be updated within 3 days after processing of the refund.
- 1.6 The School 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:-
  - Refund for Withdrawal Due to Non-Delivery of Course
  - Refund for Withdrawal Due to Other Reasons
  - Cooling off Period

1.7 School Refund Policy as per clauses in the Standard Student Contract: -

**Termination and Refund Policy:**

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

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

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

- The PEI 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.
- 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.
- If the PEI 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 the PEI.

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

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

1.12 If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), the PEI 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.

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

1.14 If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), the PEI 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.

**Refund for Withdrawal During the Cooling-Off Period:**

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

**Refund for Withdrawal Outside the Cooling-Off Period:**

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

1.17 Refund Table:

% 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:
50%	more than 20 working days before the Course Commencement Date
25%	on or before, but not more than 20 working days before the Course Commencement Date
10%	after, but not more than 5 working days after the Course Commencement Date
0%	more than 5 working days after the Course Commencement Date

Non-Refundable Fees: -

- Application Fees
- Enrolment Fees
- Development Fees
- Technology Fees
- Fee Protection Insurance

1.18 Tuition Period Withdrawal Deadlines will be on 15 October for withdrawal at the end of Semester 1 and 1 April for withdrawal at the end of Semester 2. If a written withdrawal notice is delivered to SMMIS during a holiday it will be deemed received on the next working day following the holiday.

1.19 The School will communicate to parents on the computation of the refund amount.

1.20 The School is to maintain a master list of refunds records which is to be updated after processing of the refund.

## PROCESS

- 1.1 The Refund policy and procedures can be found on the following platforms:
  - School's official website
  - Student Contract
- 1.2 In the event if any refunds that is to be made, parents of students are to fill up the Refund Request Form sent by the Finance Department with the computation of the refund amount indicated in the Refund Request Form and email back to Finance Department for further processing.
- 1.3 Any supporting documentations that are required to process the Refund Request must also be submitted along with the Refund Request Form.
- 1.4 Reasons for Refunds should also be clearly documented in the Refund Request Form.
- 1.5 Upon receipt of any Refund Request Form (including supporting documents if any), Finance Department is to 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).
- 1.6 Finance Department is to seek the approval of Principal and Trustees as part of Management Approval before the Refund Amount can be disbursed.
- 1.7 Finance Department will seek confirmation with Payee on payee's details before issuing bank / telegraphic transfer to ensure that payee's details are accurate.
- 1.8 Where possible, the school will get acknowledgement of receipt of refund amount from the parent. Should the school be unable to do so, clear records of the transaction should be kept.
- 1.9 Finance Department must ensure refunds, including payments to students, are processed within 7 working days and notify parents of the final outcome accordingly.
- 1.10 Finance Department is to maintain the Master List of Refunds Records which is to be updated within 3 working days from the approval by the Principal.

## GD4.0 Requirement Statements

4. Review the refund policy and procedure for continual improvement. (C4.4.1)

## APPROACH

- 1.1 The Process Owners will review their policies and processes at least once every two years for continual improvement as part of the Internal Review Process.
- 1.2 The Independent Internal Assessor will also review the policy and processes at least once a year during the Internal Assessment Process.

## PROCESS

- 1.1 The Process Owners will review their policies and processes at least once every two years for continual improvement as part of the internal review through the Internal Review Report (Reference should be made to the Manual: Internal Assessment).
- 1.2 The Independent Internal Assessor will also review the policy and processes at least once a year during the Internal Assessment Process with details documented in the Internal Assessment Report (Reference should be made to the Manual: Internal Assessment).

**Approving Authority:**

<b>Prepared By:</b>	<b>Name: Valentina Wijaya</b>
	<b>Designation: Finance Manager</b>
<b>Signature:</b>	
<b>Approved By:</b>	<b>Name: Elaine Robinson</b>
	<b>Designation: Principal</b>
<b>Signature:</b>	

## Revision History Table

<b>Version 00</b>	<b><u>Description:</u></b> Initial Release
	<b><u>Effective Date:</u></b> 02 September 2019
<b>Version 01</b>	<b><u>Description:</u></b>  Amended Point 1.4 “Office Support is to email the parent of the student and acknowledge the receipt of the refund request by signing on the form” to “Office Support is to acknowledge the receipt of the refund request by signing on the form” in Process Section
	<b><u>Effective Date:</u></b> 04 September 2020
<b>Version 02</b>	<b><u>Description:</u></b>  Added Point 1.6 “Upon Principal’s approval, the Office Support will email parents on the acceptance of refund request and the computation of the refund amount to parents before issuing the cheque in case of any dispute.”  Added Point 1.7 “Office Support will seek confirmation with Accountant and Payee on cheque payee's name before issuing of cheque to ensure that cheque payee's name is accurate as a layer to ensure correct payee’s name in cheque issuance.”
	<b><u>Effective Date:</u></b> 11 December 2020
<b>Version 03</b>	<b><u>Description:</u></b>  1. Amended language and sentence structure issues in the manual.
	<b><u>Effective Date:</u></b> 05 April 2021
<b>Version 04</b>	<b><u>Description:</u></b>  1. Amended Accountant to Finance Manager

	<p><b><u>Effective Date:</u></b> 01 October 2021</p>
<b>Version 05</b>	<p><b><u>Description:</u></b></p> <ol style="list-style-type: none"> <li>1. Amended Registration Fees to Application Fees</li> <li>2. Added in Enrolment Fees</li> </ol>
	<p><b><u>Effective Date:</u></b> 29 March 2022</p>
<b>Version 06</b>	<p><b><u>Description:</u></b></p> <ol style="list-style-type: none"> <li>1. Revamp Manual based on GD4 Requirements.</li> <li>2. Updated Office Support to Finance Department in the Process Section.</li> </ol>
	<p><b><u>Effective Date:</u></b> 08 June 2023</p>
<b>Version 07</b>	<p><b><u>Description:</u></b></p> <ol style="list-style-type: none"> <li>1. Updated to Refund and Termination Policy in Approach Section.</li> <li>2. Updated Point 1.16 Refund Table in the Approach Section.</li> <li>3. Updated Point 1.17 for Tuition Period Withdrawal Deadlines in the Approach Section.</li> </ol>
	<p><b><u>Effective Date:</u></b> 04 June 2024</p>
<b>Version 08</b>	<p><b><u>Description:</u></b></p> <ol style="list-style-type: none"> <li>1. Updated Point 1.7 to include bank transfer in the Process Section.</li> </ol>
	<p><b><u>Effective Date:</u></b> 08 August 2024</p>
<b>Version 09</b>	<p><b><u>Description:</u></b></p> <ol style="list-style-type: none"> <li>1. Added "Student Contract" to Point 1.4 in the Approach Section.</li> <li>2. Added "Student Contract" to Point 1.1 in the Process Section.</li> <li>3. Updated Point 1.6 to "Finance Department is to seek the approval of Principal and Trustees as part of Management</li> </ol>

	Approval before the Refund Amount can be disbursed” in the Process Section. 4. Updated the Review Section of the Manual.
	<b><u>Effective Date:</u></b> 09 May 2025