

OHC USA

1. **Payment of Fees** - All students must have paid in full at least 15 days before arrival. Tuition, accommodation and/or airport transfer details will not be confirmed until all fees have been paid in full.
2. **Insurance** - Every student must have appropriate medical insurance. OHC recommends using Global Guard Insurance (www.guard.me) and offers their insurance for \$2.25/day, minimum of 2 weeks. Students not wishing to take Global Guard Insurance must present an insurance certificate on arrival.
3. **Registration Fee and Accommodation Arrangement Fee** - The \$150 Registration Fee and the Accommodation Arrangement Fee are non-refundable.
4. **Cancellation and Refund Policy**
 - 4.1. For cancellation requests received before the first day of class, or for students who never attend their course (no show), students will be charged only the non-refundable registration and accommodation arrangement fees, plus the fees related to any services (such as couriers or insurance) that have already been provided by that date, the sum of which is not to exceed \$500. In addition, student may be liable for fees connected with accommodation cancellation (see section 5 for accommodation cancellation and refund information).
 - 4.2. If an applicant accepted by the institution enters the United States on an I-20 obtained through the institution and subsequently cancels prior to the start of scheduled classes or never attends class (no shows), the institution may retain:
 - 4.2.1. For an enrolment period of fewer than 12 weeks, all the tuition charges for up to four weeks of the first term/session, actual housing costs incurred by the institution, and a maximum total of \$500 for non-refundable charges including any application/ registration fees, courier fees, and travel cancellation insurance.
 - 4.2.2. For an enrolment period of 12 weeks or more, all the tuition charges for up to six weeks of the first term/session, any actual housing costs incurred by the institution and, a maximum total of \$500 for non-refundable charges, including any application/registration fee, courier fees, and travel cancellation insurance.
 - 4.3. **First Period of Financial Obligation:** For students whose last day of attendance occurs at any point in the first four weeks of their initial period of financial obligation, the institution may retain the charges applicable to the first four weeks. For students whose last date of attendance occurs after the first four weeks but before or at the mid-point of their period of financial obligation, the institution may retain a prorated amount of tuition. For students whose last date of attendance occurs after the midpoint, the institution may retain all of the charges for that period. Any tuition paid for the balance of the program must be refunded in full
 - 4.4. Refunds are calculated from the end of the last week the student attended classes at the non-discounted rate.
 - 4.5. Pro-rated refunds will be calculated on a weekly basis. OHC considers a partial week to be the same as a whole week.
 - 4.6. OHC will make all refunds within 45 days of the date of determination. OHC will only refund the person or agency that made the initial payment.
5. **Accommodation**
 - 5.1. Where cancellations are received in writing at least 15 days before the arrival date, the cost of accommodation will be refunded in full.
 - 5.2. For cancellations received in writing less than 15 days before the first day of the accommodation reservation but before the arrival date, the school will withhold a cost equal to one week of accommodation.

- 5.3. After arrival, four weeks' notice is required to change or cancel accommodation. An administrative fee of \$100 may be applied to any changes. Monthly Accommodation Providers (this includes Hotel 99 and any other accommodation providers not specifically named in this document)
 - 5.4. Where reservations are made more than one month in advance, first two months' payment must be received at least one month in advance.
 - 5.5. Where cancellations are received in writing at least one calendar month before the arrival date, the cost of accommodation will be refunded.
 - 5.6. For cancellations received in writing less than one calendar month before the first day of the accommodation reservation but before the arrival date, OHC will withhold a cost equal to one calendar month.
 - 5.7. After arrival, one calendar months' notice is required to change or cancel accommodation. An administrative fee of \$100 will be applied to any changes.
6. General
- 6.1. OHC makes every possible effort to ensure the best deal available for our students. However, if an accommodation provider subsequently publishes a discounted rate, OHC cannot be held responsible for the price difference.
 - 6.2. Minimum age to attend our adult group programs is 16 years old.
7. Approval to Use Photos C Printed Material
- I understand that OHC may take my photograph or ask me for written statements during studies, which may be used for promotional or marketing purposes in the future. I grant OHC, and its affiliates, the world-wide right to use my first/given name, country of origin, photograph and written statements for any commercial use.
8. Loss / Damage - OHC is not responsible for the loss or damage of any personal belongings brought onto the premises or into accommodation; students are encouraged to have sufficient insurance coverage in the event of loss or damage and to ensure the safe-keeping of their belongings at all times.
9. Force Majeure - OHC is not liable in the event they are unable to fulfill any obligation to which it is contractually bound because of fire, natural disaster, acts of governments, failure of suppliers or subcontractors, labor disputes or other reasons outside our control.
10. F1 VISA Holders - an F1 student VISA holder is required to attend a minimum of 80% of all scheduled classes. If your attendance falls below 80% you will be reported to SEVIS and a graduation certificate will not be issued. An F1 student VISA holder must also maintain an 80% or above grade point average throughout their course to obtain their certificate. Failure to maintain an 80% or above average you will be reported to SEVIS.

OHC Canada

1. OHC reserves the right to terminate without refund the classes and accommodation of any student whose conduct is clearly inappropriate.
2. OHC makes every possible effort to ensure the best deal available for our students. However, if an accommodation provider subsequently publishes a discounted rate, OHC cannot be held responsible for the price difference.
3. Minimum age to attend our adult group programs is 16 years old.
4. Approval to Use Photos C Printed Material - I understand that OHC may take my photograph or ask me for written statements during studies which may be used for promotional or marketing purposes in the future. I grant OHC,

and its affiliates, the world-wide right to use my first/given name, country of origin, photograph and written statements for any commercial use. Contact us if you do not wish to grant permission to OHC.

5. Loss / Damage - OHC or its affiliates are not responsible for the loss or damage of any personal belongings brought onto the premises or into accommodation; students are encouraged to have sufficient insurance coverage in the event of loss or damage and to ensure the safe-keeping of their belongings at all times.
6. Refunds - All refunds will be processed through and from the school for which you are registered. Refunds are made to the person, company, agency or organization that made the original payment. Refunds are processed within 45 days of receiving a written request for a refund. Students who are terminated due to violation of the school's written disciplinary and/or attendance policies or provincial or federal laws will receive no refund.
7. Non-Refundable Fees - All Registration, Application Fees and all Placement Fees are non-refundable, as well as all Health Insurance Policy purchases. Accommodation Fees will only be refunded with a four-week notice.
8. An 80% attendance is required for students to receive their certificate. Students studying for less than 12 weeks do not qualify to receive breaks in their studies. 12 week or longer enrollments may request a break in their studies 2 weeks prior to the desired break and only after they have completed 8 weeks of studies. Students wishing to postpone their studies or change their original enrollment, may do so with a two week prior written notice. A \$100.00 fee will be applied for all above requests. Fees and penalties may be waived based on documented proof of medical, visa or extraordinary events.
9. If you are a complete beginner (A0 to A1) we may not have a class for you.
10. Visa Refusal - Students who are denied, or unable to obtain the proper documentation to enter and study at the school for which they are registered, are entitled to a full refund less all Non-Refundable Fees (as indicated above). Students MUST request a refund in writing two weeks prior to the start of their course and or service(s) and produce proof of rejection from immigration authorities. Students failing to follow this procedure will only have the option for a refund under the Cancellations and/or Withdrawal section.
11. Applying through an Authorized Representative - Students enrolled through an authorized representative of the schools MUST request and obtain their refund directly from the representative's office. Please note some representatives have their own refund policies and charge cancellation fees for their services, which may or may not be the same as OHC. We are not responsible for such fees, nor their refunds.
12. Cancellation and/or Withdrawal Date of written notification Percentage of Tuition Refunded More than 30 days prior to start date 75% 0 to 29 days prior to your starting date 60% After 0% to 10% of program completion 50% After 10% to 20% of program completion 30% After 20% or more of program completion 0% Note: All changes to your program must be submitted in writing to the school administration or directly to our Registrar's office in Toronto. Above policies do not apply to Teacher Training or Junior Programs, which have their own refund and cancellation policies.
13. OHC considers that protecting your information is very important and we recognize that you have an interest in how we may collect, use and share such information. This Data Protection Statement outlines how we use and protect your information and states the principles which reflect our commitment to safeguarding that information. Our principles-
 - a. To keep your personal information and the business you do with us in strict confidence
 - b. To obtain your personal information lawfully and fairly,
 - c. To maintain appropriate procedures to ensure that personal information in our possession is accurate and, where necessary, kept up to date,
 - d. Where we choose to have certain services, such as data processing, provided by third parties we do so in accordance with applicable law and take all reasonable precautions regarding the practices employed by the service provider to protect personal information; not to sell your personal information.

- e. Use of Your Information - Any information collected about you will be treated as confidential and will only be used as follows; for Schools: for the administration of OHC. For Teachers: for considering any recruitment applications you make to us C sending you information you have requested.
 - f. For Students: for the purpose of sending you information you have requested; for statistical analysis; for marketing purposes.
 - g. General Information and Your Rights - You have the right to; receive a copy of information we hold about you if you apply for this in writing. A fee will be payable for providing this information; Have rectified any information that is inaccurate.
 - h. Please be aware that Internet communications are not secure unless the data being sent is encrypted. Therefore, OHC cannot accept responsibility for the unauthorized access by a third party and/or the corruption of data being sent to OHC.
 - i. Marketing Information - We may inform you of other products or services provided by us, selected partners, or by other companies within the OHC which may be of interest to you.
14. External Links - www.ohcenglish.com may contain link to other web sites. Please be aware that we are not responsible for the privacy policies of other sites, and so you must check their privacy policies when visiting other sites. This privacy statement is only valid for information collected by OHC.
 15. Program and Courses - All program/course fees and dates stated on www.ohcenglish.com are subject to change at any-time without notice. All fees are in Canadian dollars (CAD), unless stated otherwise. Please contact OHC for fees in other currencies. All programs and courses are offered on a demand basis. If your first program or course is not available, you will be given a selection of programs and courses to choose from.
 16. Policy Changes - OHC may decide to change this and other policies at any time. Changes may be made without notice. It will be the user's responsibility to check regularly for changes.
 17. Residence Toronto
 - 17.1. Check-in after 3pm (Early check-in based on availability)
 - 17.2. A Credit card must be provided and kept on file for the duration of your stay. The card may be charged for any outstanding balances, damages to the property, or additional fees incurred during your stay.
 18. Residence Calgary (Located at 2416 16 Ave NW)
 - 18.1. Check in after 3pm (Early check-in based on availability)
 - 18.2. A Credit card must be provided and kept on file for the duration of your stay. The card may be charged for any outstanding balances, damages to the property, or additional fees incurred during your stay.
 - 18.3. Lost Key \$50
 - 18.4. Details subject to change, please confirm all fees upon booking confirmation with OHC Calgary

OHC UK

1. The course fees and deposit are valid only for the person, course[s] and dates specified on the Enrolment Form.
2. The Registration Fee is non-refundable.
3. If you cancel your course before arrival due to visa refusal or you are refused entry to the UK, we shall refund your tuition fees in full minus a £140 cancellation fee. You must apply for a refund within six months of the refusal date. If you cancel your course before arrival for any other reason, no refund or credit will be given. (note: special cancellation terms apply to Erasmus+ grant applicants). If you cancel your course after arrival, leave it early, or miss any lessons, no refund or credit will be given, including in case of sickness.

4. The minimum age for individual students in all OHC English classes is 16 years (does not apply to one-on-one).
5. General Student Visa (GSV) students must book GE Plus, or Intensive Courses only.
6. One-to-One lessons include a 10 minute break if more than one hour is taken at a time.
7. When necessary, the College reserves the right to alter the timetable and/or transfer students from one class or course to another, from one time of study to another, and to merge small classes or cancel classes and courses. Fees may also be subject to change.
8. If you are a complete beginner (A0 to A1) we may not have a class for you.
9. There is no reduction in fees where there is a U.K. public holiday (see below).
10. You are strongly advised to organize medical and cancellation/curtailment insurance before you travel.
11. Holidays can be taken by arrangement but we require at least 2 weeks' notice.
12. You cannot change from a full-time course to a part-time course or One-to-One class.
13. OHC's policy to provide a safe environment for staff and students free from violence, abuse and discrimination of any kind. The school has a zero tolerance policy towards bullying, verbal or physical violence and drug taking. If your behaviour is unacceptable, we reserve the right to remove you from the school without any compensation.
14. Oxford House College may use additional classrooms in other buildings located near to the College, including local colleges/universities.
15. In arranging accommodation, Oxford House College may use agencies for the placement of students.
16. The Accommodation rent is valid only for the person and dates specified. Any changes of dates must be notified to us in writing or by email at least 2 weeks before the arrival date.
17. We reserve the right to allocate alternative accommodation without prior notification.
18. It is the client's responsibility to obtain the accommodation address before travelling to the U.K.
19. Two weeks' rent is non-refundable except in the case of a visa refusal.
20. If students in homestay or residential accommodation wish to leave earlier than the dates they have booked, they must give 2 weeks' notice to the school.
21. Accommodation cancellation policy: The accommodation placement fee is non-refundable in all cases. If notice is received 4 weeks prior to accommodation commencement date, all accommodation fees are refundable. If notice is received within 4 weeks of accommodation commencement date, 2 weeks' accommodation fees are non-refundable.
22. We will send you confirmation of your accommodation details after you have paid your full course fees and rent or minimum 2 weeks' rent, and you have received your visa (if a visa is required).
23. Homestay
 - a. Student between 16-18 years- old homestay supplement of £15.00/week.
 - b. Student between 11-15 years-old homestay supplement of £45.00/week.

- c. Student between 6-10 years-old homestay supplement of £60.00/week.
 - d. Dietary Requirements such as Halal meat, Gluten Free, Lactose intolerant and all other restrictions but vegetarian is a £40.00 per person per week supplement.
 - e. Vegetarian Diet £20.00 Supplement per person per week.
 - f. During peak season Summer Supplement applies at £15.00 per person per week (June, July and August).
 - g. Between 1st June and 31st August and students will be charged per full week(no pro rata).
 - h. Christmas supplement of £70.00/week for students booking homestay between 21/12 - 28/12
 - i. Twin room : Must book with another OHC Student travelling at the same time.
 - j. A one-week fee will be applied if students do not give one week's notice of cancellation or change.
24. Britannia Flat Share
- a. A deposit of £250 is required.
 - b. Stays must begin and end on Saturday or Sunday.
 - c. Accommodation charges are non refundable.
 - d. Cancellation, postponement, or curtailment of stay received less than 4 weeks prior to arrival will incur a charge of 4 weeks.
 - e. Minimum stay 2-week bookings.
 - f. Change fee for bookings already confirmed, £25 per change.
 - g. Twin room : Can be booked per bed. Do not have to be booked with another OHC Student travelling at the same time.

OHC Dublin

1. The course fees and deposit are valid only for the person, course[s] and dates specified on the Enrolment Form.
2. The Registration Fee is non-refundable.
3. If you cancel your course before arrival due to visa refusal or you are refused entry to Ireland, we shall refund your tuition fees in full minus a €150 cancellation fee. You must apply for a refund within six months of the refusal date. If you cancel your course before arrival for any other reason, no refund or credit will be given. (note: special cancellation terms apply to Erasmus+ grant applicants). If you cancel your course after arrival, leave it early, or miss any lessons, no refund or credit will be given, including in case of sickness.
 - a. In accordance with ILEP/TrustEd requirements, all course fees paid in advance of a visa application must be made to our nominated escrow/ delayed payment account (TransferMate) until a student's visa application is determined. Funds will only be released to OHC upon confirmation of a successful visa application. In the event of a visa refusal, fees (less the €150 cancellation fee referenced in clause 3) will be refunded to the student within 20 working days of the refusal decision being communicated to OHC.
 - b. It is the student's responsibility to notify TransferMate promptly upon receiving a decision on your visa application, whether successful or refused, in order to trigger the release or refund of the student's funds, either back to the student in the case of a visa refusal (less the cancellation fee), or to OHC in the case of a visa grant. Failure to notify TransferMate may a student's start date. OHC accepts no liability for delays arising from a student's failure to provide timely notification to TransfeMate.
4. The minimum age for individual students in all OHC English classes is 18 years.
5. It is the responsibility of all student visa students to register and pay for an external exam at the beginning of their study programme.
6. One-to-One lessons include a 10 minute break if more than one hour is taken at a time.

7. When necessary, the College reserves the right to alter the timetable and/or transfer students from one class or course to another, from one time of study to another, and to merge small classes or cancel classes and courses. Fees may also be subject to change.
8. If you are a complete beginner (A0 to A1) we may not have a class for you.
9. There is no reduction in fees where there is an Irish public holiday (see below).
10. Student visa students must attend at least 85% of their Course, failure to do so will affect a student's ability of remaining in Ireland as a student.
11. All students must inform OHC immediately if they change address, telephone number or email address.
12. Student visa students cannot change to another College during their Course without a written letter of release from OHC, and permission from G.N.I.B/I.N.I.S.
13. Under the terms of a student visa, students are not permitted to take any holidays until they have completed eight weeks of their course and all holidays must be booked in advance. The minimum holiday period must be for at least four weeks.
14. Students must consent to the use of any photographs, or videos which are released for promotional use by OHC.
15. OHC's policy to provide a safe environment for staff and students free from violence, abuse and discrimination of any kind. The school has a zero tolerance policy towards bullying, verbal or physical violence and drug taking. If your behaviour contradicts this, we reserve the right to remove you from the school without any compensation.
16. OHC may use additional classrooms in other buildings located near to the College, including local colleges/universities.
17. The Accommodation is valid only for the person and dates specified and must be paid as soon as an invoice for accommodation is issued to you to secure your place. Where you do not pay for your accommodation by the due date on the invoice, OHC has no responsibility to provide you with accommodation.
18. We reserve the right to allocate you to alternative accommodation which reasonably is the same as the previous accommodation booked without prior notification.
19. It is your responsibility to obtain the accommodation address before the start of the course and ensure that you arrive on time at the accommodation.
20. Any monies paid for accommodation are generally not refundable. However, where a booking for accommodation is cancelled for any reason, OHC may exercise a refund at its discretion as follows (consistent with its hosting partner's refund policy on cancellation for any reason).
 - For cancellation received at least 3 months prior to arrival date - 90% refund
 - For cancellation received at least 2 months prior to arrival date - 60% refund
 - For cancellation received at least 4 weeks prior to arrival date - 50% refund
 - For cancellation received at least 2 weeks prior to arrival date - 25% refund
 - For cancellation received at least 7 days prior to arrival date - 10% refund
 - For cancellation received less than 7 days prior to arrival date - 0% refund
 - The placement fee is not refundable in any circumstances.
21. Where a student's visa is refused, the above policy also applies. However, OHC will work with the accommodation provider to attempt to refund the student any monies they paid (less administrative charges and placement fee) on a compassionate basis.
22. We will send you confirmation of your accommodation details after you have paid your full course fees and the accommodation placement fee and any charges necessary to book your accommodation.

23. Personal information about students may be shared with GNIB. This information may include personal and contact details, course enrolment details and changes, and circumstances of any suspected breach by the student of a student visa condition. Information about student's Courses and progress may also be shared with the student's recruiting agents and Immigration agents as required.
24. All student visa students must sit an external proficiency exam at the end of their course i.e. TIE, FCE, CAE, IELTS. The Exam fee must be paid before the student commences the course. This is an immigration

requirement. All students must also pay a material resources fee. All exam fees are non-transferable and non-refundable.

OHC AUSTRALIA

1. Student refund requests must be in writing, addressed to the Admissions Office and include evidence supporting the request. All requests will be responded to within 28 days of receipt of request. If a refund is approved all refunds will be paid within 14 days of the approval. If OHC is unable to commence, continue or complete the delivery of a course tuition fees will be refunded within 14 days. All refunds will be paid to the person with whom OHC has a contract unless written authority is received by OHC to pay another party.
2. Visa Rejection - tuition fees are refunded if a visa application is rejected. Enrolment and accommodation support fees are not refundable. Where a student's visa is refused in Australia making them ineligible to study for a course they are currently studying, a refund of unused tuition will be granted on a pro rata basis.
3. Withdrawal - if an enrolment is cancelled more than 28 days prior to commencement of the course there will be a cancellation fee equivalent to 25% of tuition fees paid. If an enrolment is cancelled within 28 days of commencement of the course, or the student does not commence on the agreed date, or withdraws from the course once it has commenced there will be no refund. Where a student has been granted a deferral prior to commencement of a course or trimester/semester, tuition paid will be transferred to the subsequent study period. Where the student does not take up his/her place in the subsequent study period, a refund will only be payable if the student visa is not granted. Where a student's enrolment is cancelled because of misbehaviour or breaching of visa conditions there will be no refund.
4. Accommodation - accommodation fees will be refunded provided two weeks' notice is given before the commencement date of the homestay. If students cancel accommodation within two weeks before homestay commences, two weeks homestay fees will be deducted from the refund. Once in homestay, students must give two weeks' notice; otherwise, two weeks homestay fee will be deducted from the refund. Provider default is covered by the provisions of the ESOS Act 2000 and the ESOS Regulations 2001. In the unlikely event that OHC is unable to deliver your course in full, you will be offered a refund of any unused course money you have paid to date. The refund will be paid to you within 14 days of the day on which the course ceased being provided. Alternatively, you may be offered enrolment in an alternative course at no extra cost to you. You have the right to choose whether you would prefer a full refund of unused course fees, or to accept a place in another course. If you choose placement in another course, we will ask you to sign a document to indicate that you accept the placement. If OHC is unable to provide a refund or place you in an alternative course the Tuition Protection Service (TPS) will place you in a suitable alternative course at no extra cost to you, or, if this is not possible, you will be eligible for a refund as calculated by the Fund Manager