STUDENT REFUND POLICY



1. Introduction

MediCampus Europeo ("MCE") is committed to ensuring that its application, tuition fee, withdrawal and refund arrangements are clear, transparent and consistently applied to all applicants and students.

This Policy sets out the circumstances in which fees and other payments made to MCE during the application, pre-enrolment and enrolment process may or may not be refunded and establishes the procedures applicable to refund requests.

This Policy should be read in conjunction with the Student Contract, the Student Guide and MCE's applicable Policies and Procedures.

In the event of any inconsistency between this Policy and the Student Contract, the provisions of the Student Contract shall prevail.

2. Scope

This Policy applies, as applicable, to applicants and students and covers:

- the application fee payable for the Admission Test;
- the Seat Reservation Payment and other payments made prior to enrolment;
- the one-off administrative fee;
- annual tuition fees;
- voluntary withdrawal from studies;
- non-attendance and academic circumstances;
- cancellation or permanent discontinuation of the Programme by MCE;
- alternative arrangements for the commencement or continuation of studies; and
- the procedure for submitting and processing refund requests.

3. Application Fee

An application fee is required as part of the application process for the Admission Test.

The application fee is:

- €270 for applicants generally; or
- €180 for applicants from English-speaking countries.

The application fee is non-refundable.

The application fee relates exclusively to the application and admission process and is separate from any subsequent Seat Reservation Payment, pre-enrolment payment, administrative fee or tuition fees.

Payment of the application fee does not constitute enrolment in the Programme. Accordingly, the 14-day withdrawal period applicable from the date of enrolment does not apply to the application fee.

4. Seat Reservation Payment (€1,000)

4.1 Purpose of the Seat Reservation Payment

Following the issuance of a Conditional Offer of Admission, applicants are required to pay a Seat Reservation Payment of €1,000 to secure a place in the Medicine Programme, subject to successful completion of the Final Academic Validation Assessment and fulfilment of all remaining admission requirements.

The Seat Reservation Payment confirms the applicant's commitment to proceed with the admission process and enables MediCampus Europeo (MCE) to reserve a place for the applicant.

Upon receipt of the payment, MCE undertakes administrative, academic and organisational commitments, including the allocation of resources, admission capacity and the reservation of a place that may consequently become unavailable to other eligible applicants.

The Seat Reservation Payment is subject to the refund conditions set out below.

4.2 Refund in the Event of Unsuccessful Academic Validation

Where an applicant attends and completes the Final Academic Validation Assessment but does not achieve the required passing standard, the €1,000 Seat Reservation Payment shall be refunded in full.

The refund shall be processed following confirmation of the unsuccessful assessment result, in accordance with the refund procedure established in this Policy.

4.3 Voluntary Withdrawal, Non-Attendance or Failure to Complete the Assessment

The €1,000 Seat Reservation Payment is non-refundable if an applicant voluntarily withdraws from the admission process, decides not to proceed with the Programme, fails to attend, or voluntarily fails to complete the Final Academic Validation Assessment.

This provision applies regardless of when the applicant communicates their withdrawal or decision not to proceed, including before or after the scheduled Final Academic Validation Assessment.

The Seat Reservation Payment is intended to secure a place in the Programme and reflects the administrative, academic and organisational commitments undertaken by MCE upon reservation, including the allocation of resources and admission capacity that may no longer be available to other applicants.

Accordingly, voluntary withdrawal, non-attendance or failure to complete the assessment does not entitle the applicant to a refund of the Seat Reservation

Payment, irrespective of whether the Final Academic Validation Assessment has taken place, subject to any mandatory rights under applicable law.

4.4 Successful Academic Validation

Where an applicant successfully completes the Final Academic Validation Assessment, the €1,000 Seat Reservation Payment shall remain non-refundable and shall be deducted from the applicable tuition fee upon enrolment.

If the applicant subsequently decides not to enrol in the Programme, the Seat Reservation Payment shall remain non-refundable.

4.5 Exceptional Circumstances and Applicable Law

MCE may, at its discretion, consider refund requests arising from exceptional circumstances supported by appropriate documentary evidence, including serious medical emergencies or other extraordinary events beyond the applicant's reasonable control.

Any refund or alternative arrangement granted in such circumstances shall be confirmed in writing by MCE.

Nothing in this section shall exclude, restrict or otherwise limit any mandatory refund, withdrawal or consumer protection rights available under applicable Maltese law.

5. General Refund Policy

5.1 Seat Reservation and Pre-Enrolment Payments

Applicants who successfully complete the Admission Assessment may receive a Conditional Offer of Admission.

Upon acceptance of the Conditional Offer, a €1,000 Seat Reservation Payment is required to secure the applicant's place in the Programme and proceed to the Final Academic Validation stage.

The €1,000 Seat Reservation Payment is non-refundable once paid, except where the applicant attends and completes the Final Academic Validation Assessment but does not achieve the required passing standard, or where a refund is otherwise required under Section 4 or applicable law.

In particular, the payment remains non-refundable if the applicant voluntarily withdraws from the admission process, does not attend or complete the Final Academic Validation Assessment, or decides not to proceed with enrolment, regardless of when such decision is communicated.

Following successful completion of the Final Academic Validation, a €1,500 pre-enrolment payment is required in order to proceed with the final admission and enrolment process.

The €1,500 pre-enrolment payment is non-refundable once paid, including where the applicant subsequently decides not to proceed with enrolment or not to commence the Programme.

The refund conditions applicable to the €1,000 Seat Reservation Payment are governed by Section 4 of this Policy. The €1,500 pre-enrolment payment is non-refundable once paid, subject to the specific exceptions set out in this Policy and any mandatory rights under applicable law.

5.2 Annual Tuition Fee

The financial obligation undertaken by the student is annual and indivisible.

The organisation of teaching activities on a semester basis, or the possibility of paying the annual tuition fee in instalments, does not create separate semester-based financial obligations.

Except where expressly provided in this Policy or where otherwise required by applicable law, all tuition fees are non-refundable.

5.3 Withdrawal within 14 Days from Enrolment

Within 14 days from the date of enrolment, the student may exercise the right of withdrawal by submitting written notice to MCE.

In such case:

- the €500 one-off administrative fee is non-refundable;
- the €1,000 Seat Reservation Payment shall be treated in accordance with the refund provisions set out in Section 4 of this Policy, while the €1,500 pre-enrolment payment shall remain subject to the applicable conditions under Section 5.1, in each case subject to any mandatory rights under applicable law; and
- MCE may retain any reasonable administrative, organisational and academic costs already incurred.

Any remaining amount eligible for refund shall be determined by MCE in accordance with the Student Contract, this Policy and applicable law.

5.4 Voluntary Withdrawal after the 14-Day Period

After the 14-day period referred to above, all tuition fees are non-refundable, except where otherwise required by applicable law.

A student who wishes to withdraw from the Programme must submit the official "Application for Withdrawal from Studies" by email no later than 30 May of the relevant Academic Year.

The submission of a Request for Withdrawal from Studies, regardless of the date of submission or the reasons invoked, does not exempt the student from the obligation to pay in full all tuition fees and amounts due for the relevant Academic Year.

Any withdrawal request submitted after 30 May shall result in the automatic enrolment of the student in the following Academic Year, unless otherwise expressly accepted in writing by MCE.

5.5 Circumstances Attributable to the applicant or student

Subject to the specific refund provisions set out in Section 4 and any mandatory rights under applicable law, no refund shall be due where an applicant or student is unable or unwilling to enrol in, commence, attend or continue the Programme for reasons attributable to the applicant or student.

This includes, but is not limited to:

- a decision not to proceed with the admission or enrolment process;
- voluntary withdrawal;
- non-attendance;
- academic failure;
- failure to satisfy progression requirements;
- suspension or expulsion;
- failure to provide the documentation required for admission, enrolment or continuation of studies;
- inability to obtain or maintain any required visa or residence permit; or
- any other personal, administrative or academic circumstance attributable to the applicant or student.

6. Cancellation or Discontinuation by MCE

6.1 Cancellation before Commencement of the Programme

Where MCE cancels the Programme before its commencement and is unable to provide the applicant or student with a suitable alternative arrangement, a full refund of the €1,000 Seat Reservation Payment, the €1,500 pre-enrolment payment and any tuition fees already paid shall be provided, to the extent that such payments have been received by MCE.

Where MCE offers a suitable alternative arrangement as defined in Section 6.2, the refund conditions set out in that Section shall apply, subject to any mandatory rights under applicable law.

6.2 Suitable Alternative Arrangement

A suitable alternative arrangement may include the commencement or continuation of the student's studies directly at Trakia University, as the awarding body of the Programme, including at its premises in Bulgaria.

Such an arrangement shall be considered a suitable alternative where the student is given the opportunity to commence or continue, as applicable, the same Programme at Trakia University and, in the case of a continuing student, without loss of academic credits already successfully obtained.

Where such a suitable alternative arrangement is made available, no refund shall be due solely as a consequence of the change in the place of delivery from Malta to Bulgaria.

The student specifically acknowledges that, should MCE be unable to commence or continue the delivery of the Programme in Malta, a suitable alternative arrangement may involve the commencement or continuation of the Programme directly at Trakia University in Bulgaria, as the awarding body of the Programme, and that such arrangement may therefore require the student to relocate to Bulgaria in order to continue his/her studies.

6.3 Permanent Discontinuation after Commencement

Where MCE permanently discontinues the Programme after its commencement and is unable to provide a suitable alternative arrangement, the student shall be entitled to a partial pro-rata refund.

The refund shall be calculated in respect of the part of the Programme for which tuition fees have been paid but which has not been provided as a consequence of the permanent discontinuation.

No refund shall be due for the part of the Programme already delivered.

7. Refund Request Procedure

Any request for a refund must be submitted in writing to MCE.

The request must include:

- the applicant's or student's full name and identification details;
- the Programme and Academic Year concerned, where applicable;
- the reason for the refund request;
- details of the payment or payments concerned;
- any relevant supporting documentation; and
- bank details where required for processing an approved refund.

MCE may request additional information or documentation where reasonably necessary to assess the request.

Refund requests shall be reviewed against the Student Contract, this Policy and any applicable legal requirements.

The applicant or student will be informed in writing of the outcome of the request.

Where a refund is approved, MCE will process the amount due using an appropriate payment method and may request evidence necessary to verify the identity of the recipient and the relevant bank account.

8. Complaints and Disputes

Where an applicant or student disagrees with the outcome of a refund request, the applicant or student may submit a written complaint in accordance with MCE's applicable complaints procedures.

Nothing in this Policy prevents an applicant or student from exercising any mandatory rights or remedies available under applicable law.

9. Quality Assurance and Review

To ensure that the Student Refund Policy remains fit for purpose, the Policy will be:

- internally endorsed by the Managing Director on development or review, prior to approval by the Dean or other delegated authority;
- periodically reviewed by MCE to ensure consistency with the Student Contract, applicable Policies and Procedures and relevant legal or regulatory requirements; and
- updated where necessary to reflect changes to MCE's contractual, academic or regulatory framework.

Feedback or comments regarding this Policy may be submitted to the Student Office.

10. Applicable Law

This Policy shall be interpreted in accordance with the Student Contract and the substantive laws of Malta.

Nothing contained in this Policy shall exclude, restrict or otherwise limit any mandatory rights available to an applicant or student under applicable law.