

Refund Policies

1. Students must pay their fees due as laid out in the respective Standard PEI-Student Contracts and by the date(s) stipulated in the offer letter(s) and payment reminder(s).

The complete Refund policies relating to both Withdrawal for Cause and Withdrawal without Cause are governed by the Standard PEI-Student Contract entered into between SIMM and the student.

a) Terms and Condition of Refund

Refund policies stated here refers to SIMM Proprietary Courses only. Refund policies for Degree and Master Programs are governed by the respective overseas Universities and beyond the purview of SIMM.

Any request for refund of Course Fee paid before or after commencement of the course shall be made as per the following

%of [the aggregate amount of the course fees and miscellaneous fees paid]	If Student's written notice of withdrawal is received
[100%]	(Maximum Refund)More than [60] days before the Commencement Date
[30%]	Before, but not more than [30] days before the Commencement Date
[15%]	After, but not more than [1] days after the Commencement Date
[10%]	More than [1] days after the Commencement Date, but not more than [3] days after the Commencement Date
[0%]	More than [3] days after the Commencement Date

Any request for refund of Course Fees **3 days after commencement date** arising from unforeseen circumstances would be subject to management review and based on sole discretion of the management.

Commencement date refers to the date when the Course starts for the individual student as given by the School.

b) "Others" Fee Refund Policy

Other Fee comprises **Application Fee, SIMM Membership and other fees, and these are non refundable. There will be no refund of Other Fees for the current month or part thereof that has already been utilised.**

c) Miscellaneous Fees Refund Policy

Miscellaneous Fees are generally ad-hoc fees and are not refundable once service has been rendered. Miscellaneous Fee is defined as a fee that is paid by the student directly to the School or paid to government authority (or other external parties, as the case may be) but indirectly through the School. For the latter, any refund on these fees should be resolved between the relevant parties concerned.

d) Refund Policy for Course Cancelled by SIMM:

If the course is cancelled by SIMM (due to any unexpected or uncontrollable circumstances), the course fee and miscellaneous fee paid will be 100% refunded to student. Delay/Change of course commencement date shall not be considered as course cancelation, thus this policy is not applicable for such condition.

e) Refund Timeframe:

In accordance with the Standard PEI-Student Contract, it takes **approximately 7 working days from date of refund request** for the refund process to be completed. (Maximum 7 working days after refund request is raised)

All requests pertaining to refund matters are to be submitted to the Programme Consultant.

2. Transfer and Withdrawal and Deferment Policies

a) Transfers to SIMM From other Schools

A student who has previously enrolled in another institution in Singapore and applies for a transfer to SIMM is deemed to have withdrawn from the previous School and needs to reapply anew at SIMM. It takes approximately four (4) weeks for the process of transfer to be completed.

As a policy, we also allow an internal transfer that is i.e. transferring from one Course to another. In the Standard PEI-Student Contract, this is referred to as “Deemed Withdrawal”. Approval for internal transfer is not automatic and will be reviewed on a case-by-case basis.

b) Withdrawals (or Termination)

A student who withdraws from SIMM to enroll with another school or to return to his or her native country or for whatever other reasons shall be deemed to have terminated from the course and withdrawn from our school. Specifically, a withdrawal is defined as:

- i. Withdrawing from the SIMM Course (completed or partial) and applying for transfer to another Course within SIMM.
- ii. Withdrawing from the SIMM course (completed or partial) and applying to another institution in Singapore.
- iii. Withdrawing from the SIMM course (completed or incomplete) and returning to his/her native country.

c) Student Request for Withdrawal

If a student withdraws anytime 3 days after the date of Course commencement, please refer to the refund policy.

- i. Students who wish to withdraw (or terminate) from the course after commencement must request in writing. All refund amount will be subjected to SIMM's refund policy. The refund application form must be completed and submitted to the Programme Consultant.
- ii. Any decision relating to refund of Course Fee arising from withdrawal shall be made at the sole discretion of SIMM management and that shall be final. Upon which, the student concerned shall be informed in writing of the Institute's decision.

d) Withdrawal within the Cooling Off Period of 7 days

If a student withdraws anytime within 7 days upon signing of the Standard PEI-Student Contract, the Student shall be entitled to full refund of the Total Course Fee and Miscellaneous Fee less any fees that have already been consumed.

e) General Policies for Withdrawal

In the case of any withdrawal, a counselling session will be held between the student and the School's staff to understand the reasons for withdrawal and where appropriate to offer alternative Courses to the student. The student makes the final decision on whether to remain in the School or to proceed with the withdrawal or transfer.

It takes approximately 7 working days after the notice is served to process a withdrawal request.



f) **Deferment**

A deferment refers to a student who wishes to delay his study of the Course and to carry forward his paid fees to a later period. Deferment may arise due to factors such as the need to serve in the military service or for any other valid reason(s) such as: Medical Grounds, Official Overseas Arrangements, Bereavement of Parents, Spouse, Children.

As a policy, deferment is generally not encouraged unless on compassionate grounds and approval granted at the sole discretion of the Principal. All deferment requests must be supported by official documentary evidence.

All outstanding fees shall be settled by the student before applying for the deferment. A written notice must also be submitted **at least 14 working days** prior to semester commencement as we shall not accept any verbal notice.

It takes **approximately 14 working days** to process a deferment upon receipt of notice.

A participant is allowed to defer a **maximum of 2 modules per program**. If the request for deferment is not successful, then the Student is required to enroll for the module concerned. Deferment fees per module will be applicable.