

## Tuition Refund Policy

### Refund Policy

1. Payment of refunds: The account from which payment was originally received.

To ensure compliance with all applicable laws relating to the prevention of financial crime, refunds will only be made to:

- The original payer; and
- The account from which payment was originally received.

2. Non-Refundable Fees: The following Service fees (related to tuition) are non-refundable in respect of any bookings:

- Application Fee
- Courier Fee
- Medical Insurance
- Campus Fee
- Accommodation Placement Fee
- Program Supplement Fee
- Airport Transfer Fee
- Materials Fee (except as noted below)
- Program Deposit (except as noted below)

3. Terms:

- In the event of Kaplan cancelling or terminating a program, a full refund of all unused fees will be made. Tuition fees are non-transferable to other students.
- In all cases where a student terminates their studies the relevant immigration authorities will be informed.
- Kaplan will pay the tuition or fee refund within 30 days after receiving notice of withdrawal or refusal of study permit; providing a notice of dismissal, or the date on which the first 30% of the hours of instruction are provided (no-show).

Termination Policy: 'Termination' means stopping or leaving all or part of the course or courses booked, or reduction in weekly lessons, including extensions, once the first course has started. (In Canada, this applies to the current period of enrollment only).

When determining the number of weeks completed, a partial week will be counted as a whole week, provided the student was present at least one day during the scheduled week.

In all cases additional service charges (e.g., airport transfers, courier fees, application fees, medical insurance, accommodation placement fee, program supplement fee, etc.) are nonrefundable and written notification of termination must be given to the School Director. Students who terminate their program may not be eligible to receive a Kaplan certificate and will not be allowed to stay in Kaplan accommodation.

## REFUND POLICY (APPROVED PROGRAMS)

Circumstances when Refund Payable	Amount of Refund
<b>Before program start date, institution receives a notice of withdrawal (applies to all students)</b>	
<ul style="list-style-type: none"> <li>• No later than seven days after student signed the enrolment contract (i.e., the date on the Letter of Acceptance or Booking Confirmation Form issued by Kaplan) and</li> <li>• Before the program start date.</li> </ul>	<p>100% tuition and all related fees, other than application fee.</p> <p>Related fees include: administrative fees, application fees, assessment fees, and fees charged for textbooks or other course materials.</p>
<ul style="list-style-type: none"> <li>• At least 30 days before the later of:               <ol style="list-style-type: none"> <li>a) The program start date in the most recent Letter of Acceptance (international students)</li> <li>b) The program start date in the enrolment contract.</li> </ol> </li> </ul>	<p>Institution may retain up to 10% of tuition, to a maximum of \$1,000.</p> <p>Institution must refund fees paid for course materials if not provided to the student.</p>
<ul style="list-style-type: none"> <li>• More than seven days after the student and institution signed the enrolment contract (i.e., the date on the Letter of Acceptance or Booking Confirmation Form issued by Kaplan) and</li> <li>• Less than 30 days before the later of:               <ol style="list-style-type: none"> <li>a) The program start date in the most recent Letter of Acceptance (international students)</li> <li>b) The program start date in the enrolment contract.</li> </ol> </li> </ul>	<p>Institution may retain up to 20% of tuition, to a maximum of \$1,300.</p> <p>Institution must refund fees paid for course materials if not provided to the student.</p>
<b>After program start date, institution provides a notice of dismissal or receives a notice of withdrawal (applies to all students, except those enrolled in a program delivered solely by distance education)</b>	
<ul style="list-style-type: none"> <li>• After the program start date, and up to and including 10% of instruction hours have been provided.</li> </ul>	<p>Institution may retain up to 30% of tuition.</p> <p>Institution must refund fees paid for course materials if not provided to the student.</p>
<ul style="list-style-type: none"> <li>• After the program start date, and after more than 10%, but before 30% of instruction hours, have been provided.</li> </ul>	<p>Institution may retain up to 50% of tuition.</p> <p>Institution must refund fees paid for course materials if not provided to the student.</p>
<b>Student does not attend program – “no-show” (applies to all students except those enrolled in a program delivered solely by distance education):</b>	
<ul style="list-style-type: none"> <li>• Student does not attend the first 30% of the program.</li> </ul>	<p>Institution may retain up to 50% of the tuition.</p> <p>Institution must refund fees paid for course materials if not provided to the student.</p>

Institution receives a refusal of study permit (applies to international students requiring a study permit):		
<ul style="list-style-type: none"> <li>• Before 30% of instruction hours would have been provided, had the student started the program on the later of the following: <ul style="list-style-type: none"> <li>a) The program start date in the most recent Letter of Acceptance</li> <li>b) The program start date in the enrolment contract (i.e., the date on the Letter of Acceptance or Booking Confirmation Form issued by Kaplan) and</li> </ul> </li> <li>• Student has not requested additional Letter(s) of Acceptance.</li> </ul>	100% tuition and all related fees, other than application fee.	
Student enrolled in a program without having met the admission requirements for the program		
<ul style="list-style-type: none"> <li>• If the student did not misrepresent the student's knowledge or skills when applying for admission and the registrar orders the institution to refund tuition and fees.</li> </ul>	100% tuition and all related fees, including application fees	
Institution must pay the tuition or fee refund <b>within 30 days</b> after receiving notice of withdrawal or refusal of study permit; providing a notice of dismissal, or the date on which the first 30% of the hours of instruction are provided (no-show).		

Source: Kaplan T&Cs; Enrollment Agreement(s)

## **REFUND POLICY (APPROVAL NOT REQUIRED PROGRAMS)**

### **Tuition is less than \$4,000:**

Students wishing to terminate must give notice to the School Director; the notice of cancellation or termination (e.g., withdrawal or dismissal) is effective the date it is delivered. The refund will be calculated as below according to the percentage of the course ("instructional hours") completed including the notice period:

- If up to 10% of the program has been completed: 70% refund of unused tuition fees
- If 11-30% of the program has been completed: 50% refund of unused tuition fees
- If more than 30% of the program has completed: 0% refund of unused tuition fees

In all cases where a student terminates his or her studies, the relevant immigration authorities will be informed.

### **Tuition is \$4,000 or more:**

The institution will refund 100% of the tuition and all related fees, other than application fees, if both of the following apply:

- The student does not attend the program, and
- The institution receives from the student a notice of withdrawal or a copy of refusal of a study permit no later than 30 days after the later of:
  - a) the start date of the program in the most recent Letter of Acceptance
  - b) the start date of the program in the enrolment contract.

Otherwise, tuition refunds will be calculated as follows:

Students wishing to terminate must give notice to the School Director; the notice of cancellation or termination (e.g., withdrawal or dismissal) is effective the date it is delivered. The refund will be calculated as below according to the percentage of the course ("instructional hours") completed including the notice period:

- If up to 10% of the program has been completed: 70% refund of unused tuition fees
- If 11-30% of the program has been completed: 50% refund of unused tuition fees
- If more than 30% of the program has completed: 0% refund of unused tuition fees

In all cases where a student terminates his or her studies, the relevant immigration authorities will be informed.

The refund will be paid within 30 days of the date the institution receives the notice of withdrawal or copy of study permit refusal.