

REFUND POLICIES (as found in the Student Contract)

The Refund Policy of BAC is stipulated in the Student Contract. The relevant situations covered involve instances where the School fails to run the course, where the student withdraws from the course and where the statutory cooling-off period applies.

Refund of Course Fees due to Non-Delivery of Course by BAC

BAC will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

Refund for Withdrawal Due to Other Reasons:

If the Student withdraws from the Course for any reason other than those stated in **Clause 2.1 of the standard PEI-Student contract**, BAC will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D of that contract.

% of Course Fee Paid by Student	Date of receipt of Student's Notice of Withdrawal
80%	More than 14 days before the Course Commencement Date
70%	Before, but not more than 14 days before the Course Commencement Date
50%	After, but not more than 7 days after the Course Commencement Date
0%	More than 7 days after the Course Commencement Date

No refund is made for students withdrawing from the Course more than 7 days after the Course Commencement Date. Any balance unpaid fee under the Student Contract for the remainder of the duration of the Course shall become payable for students withdrawing from the Course more than 7 days after Course Commencement.

Refund During Cooling-Off Period:

BAC will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties (as required under the Private Education Act.)

The Student will be refunded the highest percentage (stated in the above Schedule) of the fees already paid if the Student submits a written notice of withdrawal to the BAC within the cooling-off period, regardless of whether the Student has started the course or not.

Refund for other purposes

Students may opt for deferment of particular subjects to the following academic year and as such, payment of fees already collected in relation to those subjects for the prevailing month's installment may be refunded to the student on a case by case basis.

Any other refund request that may be decided on a case by case basis at the absolute discretion of BAC shall be also subject to the fulfillment of the formalities.

The procedure for a refund for the above is as follows:

- The student gives a written letter/email or an in-person request to the Course Consultant or Records Manager requesting a refund with the reasons.
- Once approval is given by the Principal, the percentage of refund is calculated accordingly and the student is informed of the breakdown by the Records Manager.
- The Finance Officer will process the refund within 7 days from the date the refund request was formally made by the student.
- The student signs on the payment voucher, where applicable, confirming receipt of the refund amount. Where circumstances arise involving special requests by the student (e.g. request to deposit directly into student's bank account), the Finance Officer shall assess the request and keep appropriate evidence of the request and inform the student accordingly.
- If the student is on the FPS insurance scheme, the Finance Officer will write to inform the insurance company of the student's withdrawal within 3 working days.

FEE PROTECTION SCHEME (FPS)

BAC presently collects the Course Fees on either an Installment basis or by lump sum. BAC ensures purchases and cancellation of Fee Protection Scheme (FPS) Insurance are done in a prompt and timely manner i.e. within the same day as the receipt of payment of fees and where e-banking is concerned within 3 days after the money is credited into BAC's bank account. This

Insurance currently protects the individual installments paid by the students.

Fee Collection Cap

BAC will not collect more than the total course fees for one academic year at the signing of the Student Contract for each academic year

The Fee Protection Scheme (FPS) serves to protect students' fees in the event a private education institution is unable to continue operating due to insolvency, and/or regulatory closure. The Fee Protection Scheme also protects students if the private education institution fails to pay penalties or return fees to the students arising from

judgment made against it by the Singapore courts. The fees protected are referred to in the Student Contract as Course Fees. The Registration Fee and the Miscellaneous Fees in the Student Contract are not covered by the insurance.

BAC has adopted the Fee Protection Scheme Insurance from the following insurer:

Etiqa Insurance Berhad
Main No: (65) 6336 0477
Fax No: (65) 6339 2109
Website: www.etiqa.com.sg


For more info about Fee Protection Scheme (FPS) and protection status for existing students, please proceed to the CPE website: <https://www.cpe.gov.sg/for-peis/protection-of-course-fees>

MEDICAL INSURANCE







BAC College (Singapore) Pte Ltd has purchased medical insurance coverage from AXA Insurance. Whilst all students are required to be covered by the medical insurance, exemption can be given for Singaporeans/PR and non-student pass international students who are already covered by their own medical insurance plan. Evidence of the students' personal coverage is needed for our record purposes and the School seeks the cooperation of all students in providing such evidence where they do not wish to be covered by the Medical Insurance obtained by BAC.

A sum of S\$50 is payable by each student as premium for coverage over a 1-year period.





The medical insurance purchased by BAC has a maximum coverage of S\$20,000 and will include the following:

1. Hospital & Surgical Expenses
2. Medical coverage (Government & Restructured Hospitals – B2 Ward)
 Hospital & Surgical Expenses / Emergency Accident Outpatient Expenses







/ Day Surgery

-   Pre-Hospital Expenses up to 90 days
-   Post-Hospital Expenses up to 90 days
-   24 hours coverage in Singapore and overseas if student is involved in school-related activities up to maximum 90 days

3. Personal accident (24 hours coverage of S\$3000 each within Singapore only)

-   Death
-   Permanent Disability

4. Insurers have excluded liability of the following:

-   Pre-existing illness
and/or disability
-   Self-inflicted injury
-   Injury or illness due to consumption of illegal drugs

A copy of the generic policy cover is displayed at the notice board and TEAMIE.