

Refund Policy

- a. The School shall ensure that a fair and reasonable refund policy is detailed for all students.
- b. The maximum processing time from the student's withdrawal/refund request to the issuance of the refund shall not exceed more than 7 working days. The School will explain to students how the refund amount will be calculated.
- c. As the Student Contract can differ based on which periods that they are signed, and that each Student Contract is a legally binding document, reference should be made to each Student Contract that is signed with the School with regards to the refund terms and conditions.

Termination and Refund Policy

- d. The PEI will notify the Student in writing within three (3) working days after becoming aware of any of the following (each a "Refund Event"):
 - It cannot commence the provision of the Course on the Course Commencement Date;
 - It cannot complete the provision of the Course by the Course Completion Date;
 - The Course will be terminated before the Course Completion Date;
 - The Student does not meet the course entry or matriculation requirements as stated in Schedule A;
 - The Immigration & Checkpoints Authority of Singapore (the "ICA") rejects the Student's application for the Student Pass.
- e. Where any of the Refund Events in Clause 3.1(a) to (c) above has occurred:
 - The PEI shall use reasonable efforts to make alternative study arrangements for the Student and shall propose such alternative

study arrangements in writing to the Contracting Party, within ten (10) working days of informing the Contracting Party of the Refund Event.

- If the Contracting Party accepts such alternative study arrangements, the PEI shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
 - If the PEI does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(a) above, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate this Contract by way of a written notice to the PEI.
- f. Where any of the Refund Events in Clauses 3.1(d) to (e) has occurred, the PEI shall forthwith terminate this Contract by way of a written notice to the Contracting Party.
- g. If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- h. If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), the PEI shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.
- i. If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
- j. If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), the PEI shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.
- k. Refund for Withdrawal During the Cooling-Off Period:

- Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to the PEI, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to the PEI. The PEI shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.
- l. Refund for Withdrawal Outside the Cooling-Off Period:
- Without prejudice to Clauses 3.1 to 3.8 above, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to the PEI. Upon receipt of such notice, the PEI shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with Schedule D.
- m. Refund Table:

Schedule D

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
[100*]	20 working days or more before the Course Commencement Date or the Last Day of Attendance * Less any consumed course and/or miscellaneous fees if student has started to attend class
[0]	Less than 20 working days before the Course Commencement Date or the Last Day of Attendance

Commencement Date / Last Day of Attendance	Contracting Party's written notice of withdrawal:
06 January 2025	On or before 09 December 2024
28 February 2025	On or before 29 January 2025
31 March 2025	On or before 01 March 2025

30 April 2025	On or before 31 March 2025
30 May 2025	On or before 1 May 2025
30 June 2025	On or before 31 May 2025
31 July 2025	On or before 01 July 2025
29 August 2025	On or before 01 August 2025
30 September 2025	On or before 31 August 2025

n. The School will consider the best course of action for student fees in the event that a course must be cancelled due to circumstances such as, but not limited to low enrolment or an unexpected absence of the teacher.

o. All non-refundable amounts in the Student Contract are to be highlighted. As a guide of reference for internal staff who are preparing the Student Contract, the following are references for non-refundable fees include, but are not limited to:

- Application fee
- Document Request
- Bank Transfer Charges
- Student ID Replacement
- Additional Uniform
- Penalty for Late Payment
- Materials Fee, & Stationeries
- Personal Accident Insurance – PA
- Hospitalization & Surgical Insurance – H&S
- Fee Protection Scheme – FPS
- Online Support, Lesson Plan, & Syllabus
- Communication/System and subscription fees
- Books
- Regular Uniform & PE Uniform

- Campus Development Fee
- The School will keep accurate and up-to-date records of all processed refunds.

Deferment and Withdrawal Policy

- a) For any requests on Deferment and Withdrawal, students are to fill in the Student Withdrawal and Deferment Request Form and submit it to the Office of the Admin and Operations. For eligible refund cases, the Refund Request Form will be completed as well.
- b) Students should state the reasons for the request.
- c) Upon receipt of the Student Withdrawal and Deferment Request Form, the Office of the Admin and Operations is to contact the parents/guardians of student to find out further the intention of the request. This is to be done within 2 working days upon receipt of the Student Withdrawal and Deferment Request Form (based on the date of application).
- d) For any refund cases, the Office of the Admin and Operations would need to explain and document down in the Refund Request Form how the refund amount is being computed.
- e) The Office of the Admin and Operations would also need to inform External Academic Partners and seek permission for deferment of studies for students that are enrolled in courses with External Academic Partners (If applicable).
- f) The Management Team would need to approve (Course Deferment and Withdrawal) all requests in the Student Withdrawal and Deferment Request Form.

- g) For students under the age of 18 Years Old, a written consent would need to be obtained from the parent / legal guardian. Evidence of consent can either be signing off on the Student Withdrawal and Deferment Request Form or any emails / letters that will need to be attached to the same form.
- h) Upon Management Team approval, the Office of the Admin and Operations would need to notify students in writing of the outcome via email.
- i) Office of the Admin and Operations would need to take note of the maximum processing time, including informing students of the final outcome, as follows:
- Refunds, including payment made to students: within 7 working days.
 - Withdrawals and Deferment: within 4 weeks.
- j) The maximum processing time from students request of any deferment, and withdrawal to notifying students of the outcome in writing should not exceed 4 weeks.
- k) The school will base the student requests on the following definitions:
- Withdrawal: Student discontinues all courses with PEI
 - Deferment: Student delays or postpones the course
- l) Conditions for granting Deferment:
- m) Any deferment granted would ordinarily be up to a maximum of one year. If necessary and upon a fresh request, the deferment may be further extended.
- Requests for extension can be considered on a case-by-case basis.
 - Deferment is subject to the availability of courses offered. The school reserves the right to offer similar courses in replacement of discontinued courses.
 - The course must be on-going such that by the time the student returns at the end of the deferment period, he is still able to study all the required courses and successfully complete the requirements for graduation. Acceptable reasons may include:

- Family members who are very sick or dying where the student's presence at home is required.
 - Traumatic family circumstances (e.g. death of a parent in an accident) where the family needs to be together to support each other.
 - Sickness or poor health where the student needs to have an extended period of rest.
- n) If the student is under 18 years of age, the Office of the Admin and Operations will contact the parent / legal guardian and seek confirmation of the request for deferment. The Office of the Admin and Operations records the exchange and confirmation given and requests the parent/legal guardian to give written confirmation via email where appropriate.
- o) The principal will consider the deferment request and may consult with the Academic Board or other relevant staff as appropriate. The final outcome must be relayed and approved by the CEO.
- p) Where a deferment is allowed:
- All supervisory processes are suspended. The student does not undertake any academic work and is considered to be 'inactive'.
 - No course fees will be charged during the deferment period.
 - FPS protection will be extended as appropriate for unused course fees paid for the period of deferment.
 - Unused course fees will be accounted for in accordance with the school's revenue recognition policy where course fees are recognised on an accrual basis over the period which now includes the deferment period.
 - The length of time of the deferment is not included in the time period for completion of the program and any deadlines will be adjusted accordingly. (The policy of the school is not to allow course extensions where a student is given an extended period to complete a course that other students in the same course would not normally be given.)

- q) International Students are to note that they will need to apply for a new student pass when re-joining the school and this is subject to ICA's approval.
- r) Conditions for granting Withdrawal:
- All outstanding fees must be settled prior to approval of request.
 - 30-days' notice period
 - ICA will be informed through the cancellation of the Student's Pass. Student's Pass Holder is required to submit his/her Student's Pass to the School for cancellation of the Student's Pass with ICA.
 - A student who withdrew will have their contract terminated.
 - A New Student Contract and/or a Student Contract Addendum is to be signed when a course deferment has been approved by the school.
 - For any Course Withdrawal or Deferment, the School would need to obtain the student's parent / legal guardian's written consent if they are under 18 years of age.

Personal Data Protection Policy

HFSE International School implements the Personal Data Protection Policy to properly safeguard the Personal Data collected from Staff, Students, Parents and Guardians for use in the course of our business.

- HFSE International School may collect, use, and disclose the following data, videos or photographs:
 1. When applying for admission and enrolment
 2. When providing Personal Data by filling in feedback form when giving feedback, asking queries and job applications, requests, and submissions
 3. When contacting HFSE International School, a record of the correspondence including the possible recording of any telephone calls or text messages via WhatsApp or SMS

4. Details of the visit to HFSE website
 5. If and when responding to any of HFSE's Marketing promotional activities or newsletters
 6. When filling up job application form for HFSE
 7. When participating in any event or activity organized by HFSE
 8. When you are invited as trainer or speaker to Professional and Personal Development workshops initiated by HFSE
- Listed below are the kinds of Personal Data that may be collected through the different channels mentioned above:
 1. Name
 2. Date of Birth
 3. Mailing Addresses
 4. Email Addresses
 5. Telephone Numbers
 6. ID/Passport Numbers and copies
 7. Educational and employment history and professional qualifications, including and testimonials and references;
 8. Medical, legal and bankruptcy history;
 9. Next of Kin, family or guardian information;
 10. Photos and CCTV/videos;
 11. Bank account details and statements
 12. Curricula Vitae / Resume
 - Purposes of Personal Data Collection, Use and Disclosure
 1. To determine suitability for admission and enrolment at HFSE
 2. To perform or carry out HFSE obligations arising from any student's admission and enrolment at HFSE

3. To enable HFSE's service providers, to fulfil obligations arising from any student's admission and enrolment at HFSE
4. To enable HFSE to help students apply for accident and medical insurance
5. To handle requests and enquiries (including payments)
6. To administer and update student records in HFSE's databases; monitoring and maintaining copies of student records
7. To allow communications between HFSE and student's parents and guardians
8. To select speakers and trainers to speak to current HFSE students, staffs, teachers, parents and guardians;
9. To administer and facilitate travel and activities arrangements
10. To facilitate the delivery, maintenance and enhancement of HFSE's services, programmes and events
11. To plan, monitor, and enhance the provision of new services, projects, programmes and events
12. To improve HFSE's services through your feedback
13. To process your enquiries and any and all other ancillary administrative purposes
14. To send regular HFSE e-newsletters
15. For communications, marketing and publicity purposes
16. For government, audit and other regulatory purposes
17. For recruitment and evaluation purposes if you apply for a job with HFSE, *i.e. to determine job suitability*
18. For security, surveillance and monitoring purposes
19. For internal reporting and/or accounting purposes
20. Purposes incidental to each or all of the above

HFSE may also contact you by any means of communication for which you have given us contact details, including but not limited to via email, telephone numbers, and post, for the purpose of getting your feedback or for providing you with information which we believe could be of interest to you or your organisation.

- **Length of retaining Personal Data**

HFSE will cease to retain Personal Data, as soon as it is reasonable to assume that

the purpose for collection of such personal data is no longer being served by such retention, and such retention is no longer necessary for legal or business purposes

- **Use of cookies to collect and use Personal Data**

When you visit HFSE website, HFSE may collect or analyze anonymized information from which individual information will not be identified. The information collected may include the number of users and the amount of time they stay on our website, which countries they are from, and what mode of device they are currently using to view our website, as well as domain information that helps us to learn our client's profile, the frequency of viewing. We use this information to improve our website's content and navigation.

Some parts of this website may use cookies, which enable us to track usage patterns, enforce security, and offer you a customised content. A cookie is a small text file that our server places on your computer hard drive as a unique identifier.

Note that our cookies do not have an expiration date and do not collect personally identifiable information.

You may disable the use of cookies by selecting the appropriate settings on your browser. This may however result in you being unable to experience the full functionality of the websites.

- **HFSE Protection of Personal Data**

HFSE implements a variety of security measures to maintain the safety of your submitted information. All electronic storage and transmission of personal data is secured and stored on managed servers with controlled access and appropriate security technologies.

Although every reasonable effort has been made to ensure that all personal data will be so protected, HFSE cannot be responsible for any unauthorised use or misuse of such information and from risks which are inherent in all internet communications.

Your Personal Data will only be disclosed for the express purpose of delivering the product or service requested and shall not be sold or disclosed to any other company for any other reason whatsoever without your consent.

- **Links to third party websites from HFSE's website**

Our websites may contain links to other external websites, such as our business

partners. We are not responsible for the privacy policies and practices of these websites taken care of by third parties. We strongly encourage you to check the privacy policy of each website that you visit. Some of these third-party websites may have our logo or trademark acknowledged on their website. However, these websites are not operated and maintained by us. Please contact the owner of the respective websites should you have any questions on their privacy policies

- **Access and Correction of Personal Data**

Please contact us via dpo.hfhse@gmail.com should you wish to have access to or seek to update, correct or withdraw the consent to collect and use your Personal Data. Your email should identify yourself and state which Personal Data and information about its use and/or disclosure is requested

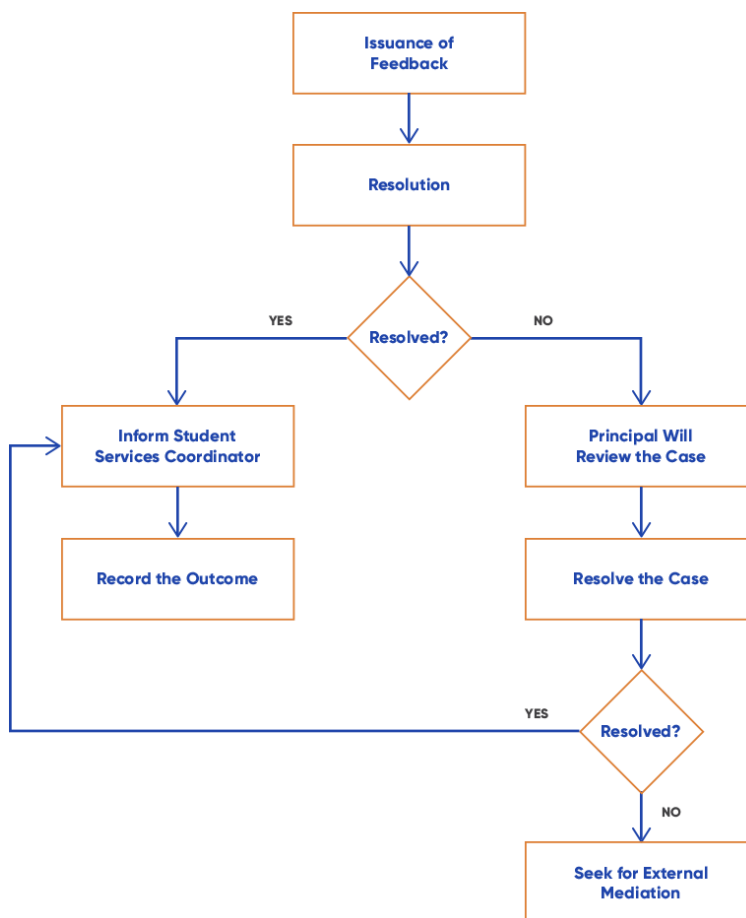
- **Further Information**

If you are concerned about the handling of your Personal Data, or if you have any complaints or queries related to your Personal Data or our Privacy Policy, please contact HFSE's Data Protection Officer ("DPO") at dpo.hfhse@gmail.com.

HFSE reserves the right to change this Policy with or without notice from time to time.

Feedback Policy

HFSE International School follows a standard in addressing and resolving different kinds of feedback from parents, guardians, students, and staff. For details about HFSE's Services Feedback Management, please refer to the process flow below.



- A feedback is a reaction to a product, a person's performance of a task, etc. which is used as a basis for improvement.
- Student/parent/guardian may provide feedback in written communication to the Students Services Coordinator via:

4.1 Physical Form (Available at the Admin Office)

4.2 Online Form: <http://bit.ly/HFSEServicesFeedbackForm>

- Student Services Coordinator will acknowledge receipt of the feedback and forward it to the relevant Team for investigation.
- Head of the team will investigate and communicate with the student / parent / guardian within 21 working days. If feedback is unresolved by the relevant team, the Principal will take over and review the case.
- External mediation may be sought in case the Principal is unable to resolve the case.

Transfer Policy

To view our step-by-step procedure and guidelines on handling requirements of students transferring from HFSE International School to another school, please refer to the information below.

Scope

This SOP shall cover the process of submission of Student Withdrawal and Clearance Form

Definition of Terms

Transfer: The act of moving from HFSE International School to another school whether in Singapore or another country

Process Flow

- Parents must notify HFSE International School on the intention to transfer to another school thru email and fill up the Student Withdrawal and Clearance Form to start the processing.
- Student Affairs officer will coordinate the form internally.

- After thorough evaluation of all the details of the students and the parents, the Academic assistant can send the documents (with school seal/stamp) to the parents via email or hard copies depending on the parent's request.
- In case wherein the school to be transferred requires their own documents to be filled up by HFSE IS, parents are also required to send an email to us attaching the forms needed from the other school.
- Our school principal and the form teacher will complete the requested documents from other school then send back to them via email.
- All requested documents must be certified with school stamp/seal before sending to the parents

References

Student Withdrawal and Clearance Form

Medical Insurance

HFSE International School has a medical insurance scheme in place for all students.

Please download the following documents for more information on the HFSE's Medical Insurance Scheme:

[Student Coverage Plans](#)

Fee Protection Scheme (FPS): Scheme to Protect Student Fees

HFSE International School has implemented a Fee Protection Scheme (FPS) in strict accordance with the guidelines set forth by the SkillsFuture Singapore (SSG). The primary aim of the FPS is to safeguard the financial interests of students in the event that HFSE International School faces insolvency or encounters regulatory closure. Additionally, the

FPS provides a protective shield for students should the Private Education Institution (PEI) fail to fulfil its obligations, including penalties or refunds mandated by Singaporean courts.

To ensure comprehensive financial security for its students, HFSE International School has engaged Liberty Insurance Pte Ltd, an insurance provider officially appointed by the SkillsFuture Singapore (SSG), to administer insurance protection for each enrolled student.

For clarity, “fees” encompass all monetary transactions made by students to the PEI for enrolment purposes. The following fees are excluded from FPS coverage when collected by the PEI:

- I. **Course Application Fee:** This fee is levied on students for the sole purpose of processing their application forms, enabling the PEI to assess their eligibility for course admission. Importantly, this application fee should not include any components intended to offset course fee payments.
- II. **Prevailing Goods and Services Tax (GST):** GST, as mandated by government regulations, is not covered by the FPS.
- III. **Miscellaneous Fees:** Any fees categorized as “miscellaneous” by the PEI are likewise exempt from FPS coverage.

