

Malta ICOM Educational REFUND POLICY

Purpose

This policy provides clear information on students' rights to a refund of tuition fees paid to Malta ICOM Educational, and on the process for seeking a refund of tuition fees that have been paid directly to Malta ICOM Educational. It also provides information on the correct procedures to follow when a student believes a refund is due.

Refunds may be issued in the following circumstances only:

- (i) when an amount in excess of the total fee due has been paid, e.g. a deposit plus full fee; or
- (ii) when a student officially withdraws from Malta ICOM Educational, and this results in a credit balance.

Policy

To withdraw officially a student must email the Dean. For fee purposes the date of receipt of this email will be taken as the date of withdrawal.

Students who officially withdraw on or before first official day of a new academic year will receive a full refund of payments made in respect of tuition fees.

Students who officially withdraw during the first term of the academic year are liable to pay the percentage of the term's fees:

- Cooling off period the first week 0%
- During the second week 20%
- During the third week 35%
- During the fourth week 50%
- During the fifth week 70%
- After the fifth week 100%

Withdrawal in the subsequent terms the percentage fee for that term will be

- the first week 20%
- During the second week 35%
- During the third week 50%
- During the fourth week 70%
- After the fourth week 100%

Protection of Enrolled Learners Procedure

If Malta ICOM Educational closes before the completion of a student's course it is committed to making sure that all enrolled learners may complete their course of study or are refunded their fees most recently paid.

Fees are paid triennially to Malta ICOM Educational to the value of 33.3% of the cost by students. ICOM therefore assure that the fees paid for that portion of an academic year will be refunded to the students in the unforeseen event of closure of the college.

Students will not be refunded for fees unpaid.

Deposits for new students will be refunded.

Consumer Protection Rights

Should a student be dissatisfied with the refund offered they can approach the Malta Competition and Consumer Affairs Authority (MCCAA) and take further action under the Consumer Affairs Act (Chapter 378 of the Laws of Malta).