

REFUND POLICIES

- 1.1 Withdrawal with Cause:** Student shall be entitled to withdraw immediately from the Course by giving written notice to the SWA of his/her intention to do so under the following circumstances:
- (i) the SWA fails, for any reasons, to commence the Course on the Commencement Date;
 - (ii) the SWA fails, for any reasons, to complete the Course by the Completion Date;
 - (iii) the SWA terminates the Course, for any reasons, prior to the completion of the Course; or
 - (iv) the SWA is in material breach of its obligations under this Agreement.
- 1.2 Refunds for Withdrawal with Cause:** The SWA shall, as soon as practicable after receiving the Student's notice of withdrawal under Clause 1.1 (and in any event no more than fourteen (14) days after receiving such notice), refund to the Student the entire amount of the Course Fees and Deposit.
- 1.3 Withdrawal Without Cause and Refunds:** Where the Student withdraws from the Course for any reason other than those set out in Clause 1.1, the SWA shall as soon as practicable after receiving the Student's written notice of withdrawal (and in any event no more than fourteen (14) working days after receiving such notice), refund to the Student the entire amount (100%) of the Deposit together with the following sums:

% of the aggregate amount of the Course Fees	If Student's written notice of withdrawal is received
[70%]	More than [20] calendar days before the Commencement Date
[50%]	Before, but not more than [20] calendar days before the Commencement Date
[20%]	Before, but not more than [10] calendar days before the Commencement Date
[0%]	On or after the Commencement Date

- 1.4 Deemed Withdrawal:** A Student who transfers from one Course to another Course with the SWA shall, for the purposes of this policy, be deemed to have withdrawn from the Course and the provisions of Clause 1.3 shall apply, save as otherwise agreed between the SWA and the Student.