

Refund Policy

I. Non-delivery of the course

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

- It does not commence the Course on the Course Commencement Date;
- It terminates the Course before the Course Commencement Date;
- It does not complete the Course by the Course Completion Date;
- It terminates the Course before the Course Completion Date;

The Student should be entitled to a refund of the entire Course Fees (less application fee and withdrawal administrative charge) already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

2. Withdrawal during the cooling-off period

HMTA will provide the Student with a cooling-off period of seven (7) working days after the date the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D of the student contract) of the course fees (less application fee and withdrawal administrative charge) already paid if the Student submits a written notice of withdrawal to the HMTA within the cooling-off period, regardless of whether the Student has started the course or not.

After this 7 working days period is over, refund should still be allowed according to the refund table found in the student's contract.

This table is reproduced below for reference:

% of [the aggregate amount of the fees paid under Schedules B and C]	If Student's written notice of withdrawal is received
100%+	At least 30 working days before the Course Commencement Date
75%+	21-29 working days before the Course Commencement Date
30%+	11-20 working days before the Course Commencement Date
0%	0 – 10 working days before the Course Commencement Date