

**Withdrawal and Refund (With Cause):**

Subject to Clause 9 of the PEI-Student contract entered and signed between Hua Mei Training Academy of Tsao Foundation (“HMTA”) and the student, the student shall be entitled to immediately withdraw from the Course by giving written notice to the HMTA of his/her intention to do so if the HMTA is in breach of any of its obligations under this Agreement or fails to perform its obligation(s) under the circumstances in Clause (i) to (iv) below.

The entire amount of the paid course fees and miscellaneous fee will be refunded to students within the ten (10) working days under the following instances:

- (i) HMTA fails, for any reason, to commence the Course on the Course Commencement Date;
- (ii) HMTA terminates the Course, for any reason, prior to the Course Commencement Date;
- (iii) HMTA fails, for any reasons, to complete the Course by the Course Completion Date;
- (iv) HMTA terminates the Course, for any reason, prior to Course Completion Date.

**Withdrawal and Refund (Without Cause):**

Where the Student withdraws from the Course for any reason other than those set out above (With Cause), the HMTA shall, as soon as practicable after receiving the Student’s written notice of withdrawal (and in any event no more than ten (10) working days after receiving such notice) refund to the Student the following sums (less administrative charges of \$50 + 7% GST = \$53.50):

% of [the aggregate amount of the fees paid under Clause 1.11 and 1.12 of PEI-Student Contract]	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