

Tuition and Refund Policy



GC Academy Limited

A10

Revision date 9 September 2026

Institutional approval pending

Withdrawal terms awaiting confirmation before issue

This policy explains the fees students agree to pay, how to request a refund and how GC Academy handles withdrawal, exceptional circumstances and changes to a programme. It sets responsibilities, decision and payment timelines, complaint routes and the records supporting each decision. The approved financial terms must agree with A12, the Student Agreement Template and public programme information before enrolment opens.

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1 Purpose and scope

This policy applies to the financial arrangements between GC Academy and its students, including payments made on a student's behalf. It is used with the completed student agreement and its programme and financial schedules. It does not determine academic marks, assessment attempts or progression decisions.

The Director of Operations owns the policy and implements approved financial arrangements within recorded authority under A16. The Accountant verifies calculations and payments; Administration receives requests and maintains student records. The Head of Institution confirms academic facts and effects. QA checks consistency, process and follow-up. Staff allocations and delegated authority are recorded before use.

The Board of Directors approves financial policy within its authority; academic provisions receive the appropriate academic review. The approval record identifies the effective date, permitted financial delegations and contact arrangements. This revision date does not establish approval or actual programme operation.

Outstanding decision before release

Section 5 records the unresolved difference between the submitted A10 and the original A12 and Student Agreement Template. Neither alternative is selected by this draft. Resolve and approve one consistent withdrawal rule before issuing the policy or a student agreement; update the related financial schedules and public information at the same time.

Approval reference and effective date: _____

Policy owner and next review date: _____

Related documents: A12 Student Learning Agreement; Student Agreement Template; A14 Business Continuity Plan; A16 Institutional Governance and Statute Manual; A2 Complaints and Grievances Procedure; A1 Academic Appeals Procedure; A5 Data Privacy and Usage Policy; A25 student-record arrangements.

Tuition fees and payment terms

2 Tuition fee structure

The approved programme fee schedule states the total tuition, currency, basis of charging, instalments and due dates. It identifies any registration, module or credit, examination, certification or graduation charge, what is included, and any compulsory additional cost. Mark a category as not applicable where no charge is approved. The schedule reflects the programme level, credits, duration and delivery mode.

The Academy makes the approved fees and withdrawal terms available in official programme information and on its website before enrolment opens, and supplies the same terms with the student agreement before signature. The Head of Institution verifies programme facts; the Director of Operations confirms the financial schedule. Administration checks that the version given to the student matches A10, A12 and the contract.

The original registration-fee provision treats that charge as non-refundable for ordinary withdrawal. Any such charge and its treatment must be expressly disclosed and reconciled with the approved section 5 rule before use. It cannot override the full refund on Academy cancellation, applicable institutional-default protection or mandatory rights. Labelling a compulsory charge separately does not remove protections that apply to it.

3 Payment terms and conditions

Both parties sign the complete student agreement before any payment by the student or a person acting directly or indirectly on the student's behalf, and before the programme starts. The student receives written admission confirmation and an opportunity to clarify the terms. Account registration, an agency recommendation or payment does not replace the signed agreement.

Full tuition for the agreed course or academic term is payable before that course or term starts, unless an instalment arrangement is agreed in advance. Record the amounts, due dates and covered period. Use the Academy's confirmed bank transfer, payment gateway or authorised payment-agent route. Administration supplies a receipt and records the payment against the correct student and agreement.

Before responding to a late payment, staff check the amount, due date, payment evidence and any agreed arrangement, then notify the student and allow a response. Only previously disclosed and agreed charges or restrictions consistent with applicable rights can be used. There is no automatic expulsion or academic sanction under this policy. A payment dispute does not remove the right to assessment results protected by the student agreement.

4 Financial assistance and scholarships

A scholarship, bursary, discount or partnership contribution is included only where an actual approved arrangement applies. Its amount, conditions, covered fees and effect on the student's balance and any refund are recorded before signature. The policy does not establish a general financial-assistance scheme. Staff supply the actual terms of any approved arrangement before accepting an application.

Withdrawal and exceptional circumstances

5 Voluntary withdrawal

Submit a withdrawal or refund request in writing through the confirmed contact route in section 10. Administration records the date received, the requested effective date, agreed starting day and relevant programme or fee period. A missed session or LMS inactivity alert is not itself a written withdrawal request or a completed termination decision.

Commercial refund rule awaiting institutional choice

The original A12 and Student Agreement Template provide for a tuition refund before the agreed starting day and no contractual tuition refund for voluntary withdrawal from that day.

The submitted A10 instead provides a 100% refund within 14 calendar days from the course start, a 50% refund within the first 25% of the course duration, and no refund after that point. These overlapping provisions are not presented as two simultaneously applicable schedules.

The Academy must select and approve one rule and state its exact scope, timing and fee calculation in A10, A12 and the Student Agreement Template before release. If the percentage-based schedule is selected, clarify the order of the 14-day and 25% periods, the agreed duration used, the refund base and the treatment of registration and other charges. This draft does not choose a rule or create a new refund entitlement.

Any no-refund term concerns ordinary voluntary withdrawal only. It does not remove section 6 exceptional review, section 7 institutional protections or mandatory cancellation, consumer or other legal rights. An applicable statutory withdrawal right is assessed separately from a commercial period measured from the course start.

6 Exceptional circumstances and interruption

The Academy considers requests arising from serious illness, family emergency or other exceptional circumstances individually on relevant evidence. Explain the event, dates and effect on study or withdrawal. Submit only necessary supporting information through an appropriate confidential route; Administration can help identify a suitable submission method.

The Director of Operations, or a duly authorised financial decision-maker, records the applicable policy, evidence, amount and reasons for granting or refusing an exception. The Head of Institution advises on academic effects without making the financial decision. A request alone does not guarantee a refund.

An approved interruption or return to study follows A12 and the academic rules. Staff record any agreed financial consequence separately, including how existing payments and future due dates are treated. Return in a later semester does not automatically create a new fee, reset a payment obligation or determine refund eligibility. The student receives the recorded terms before committing to the arrangement.

Programme changes and student protection

7 Cancellation and institutional changes

If GC Academy cancels a course or programme, students receive a full refund of all tuition and fees paid for it. An ordinary withdrawal restriction or registration-fee label does not reduce that protection.

Where course content, delivery method or duration changes substantially, affected students can request withdrawal with a full or proportional refund. The Academy explains the change, affected provision and available arrangements in writing. The decision records the relevant financial basis and any proportion used; no undisclosed fixed percentage is substituted for consideration of the actual change.

The Academy does not present an alternative course, transfer, deferred start or revised delivery arrangement as accepted until the student's position and the necessary academic, contractual and regulatory requirements have been addressed. A14 governs continuity planning and the responsible institutional decisions; the plan itself is not evidence of an agreed alternative or available funding.

Institutional default

Institutional default includes failure to begin on the agreed starting day, cessation before completion, or inability to provide the programme in full because of an MFHEA condition, restriction or withdrawal of the relevant authorisation. For these events, the applicable default does not arise in respect of a student who withdrew before the event. Failure to provide assessment results after the necessary requirements have been completed is also a default under the agreement.

The financial response follows the express institutional-default protections in A12 and the Student Agreement Template, together with applicable requirements. It includes the relevant tuition paid and applicable expenses actually incurred for studying in Malta, where due. Record the evidence and calculation. A student studying wholly online does not thereby incur travel or accommodation expenses that never arose.

A general cap at the online course fee cannot override express default obligations, the applicable reimbursement of expenses or mandatory rights. Any overlap between cancellation and default is resolved by identifying the applicable protection, without using the ordinary voluntary-withdrawal rule to reduce it.

Student default and distinct academic decisions

Withdrawal, failure to start and non-payment are considered under the completed agreement and the relevant financial terms. A description of an event as student default does not remove institutional-default protection or create an undisclosed charge. Academic failure, inactivity, mitigation and misconduct follow their own procedures, with notice and the applicable review route.

This policy preserves the student's right to take further action under the Consumer Affairs Act, Chapter 378 of the Laws of Malta, and to seek other available legal remedies. No internal complaint requirement or acknowledgement waives those rights.

Refund requests decisions and payment

8 Request and receipt

Use the refund request form in Appendix A or send the same information in writing to the confirmed financial contact. An unavailable form or inaccessible LMS does not prevent a written request. Administration provides an alternative contact route, records receipt and refers the case to the responsible financial staff. A contact received through a general support route is logged and routed without losing the original receipt date.

Identify the student and agreement, programme, agreed starting day, requested withdrawal or refund date, payments, reason and relevant evidence. An amount can be stated if known. Do not send passwords, full card details or unnecessary medical information. Staff request only information needed to establish the claim and use the appropriate confidential channel.

Review and written outcome

The Academy reviews the request and issues its financial decision within ten working days of receipt. Administration tracks the case; the Accountant checks the fee and payment ledger. The authorised decision-maker confirms the applicable contract and policy version, reason for eligibility or refusal, any exceptional or default provision, refundable amounts, disclosed deductions and balance.

If essential information is missing, tell the student promptly what is required and why, and record the follow-up. Keep the original receipt date visible. Where exceptional delay prevents the normal target, explain the reason and give a revised decision date; it is not an unrecorded extension. An applicable mandatory deadline takes precedence.

Send a written outcome showing the calculation, reasons, approved amount and currency, payment route, payment deadline and complaint route. A refusal is also reasoned and recorded. Academic or support decisions are communicated through their respective procedures; the financial outcome does not silently change credits, results or assessment attempts.

Payment and reconciliation

Approved refunds are processed within thirty working days of the decision, normally through the original payment method unless otherwise agreed. The Academy records the decision date and due date, confirms the lawful recipient and verifies any requested change through a secure route. A request from an agent does not by itself establish that the agent is entitled to receive the refund.

The Accountant records the authorised payment, amount, date and transaction reference and reconciles it against the student account. Administration notifies the student and records closure. A failed or delayed transfer remains open for follow-up; it is not recorded as paid merely because it was approved.

A financial concern or missed deadline is escalated to the Director of Operations. A conflict involving the usual decision-maker follows the recorded unconflicted route under A16 and A23. The student retains the section 9 complaint route. A support acknowledgement does not replace a refund decision or payment.

Responsibilities complaints and review

9 Responsibilities and acknowledgement

The student reviews the supplied financial terms, seeks clarification where needed, pays agreed amounts and supplies accurate information for a refund request. The Academy makes the completed agreement and actual policy version available before signature and retains evidence of the version supplied. Enrolment or a general LMS acknowledgement does not replace the two signatures required before payment and commencement.

The Director of Operations authorises financial action within delegated limits. The Accountant verifies calculations and payments; Administration manages requests and records; the Head of Institution confirms academic facts. QA checks consistency and procedure. Record the actual officer and authority, referring reserved decisions appropriately.

Complaints and academic appeals

Service, fee and refund complaints follow A2 Complaints and Grievances Procedure. Informal resolution is sought within ten working days of the incident where appropriate. A formal complaint is submitted to QA within twenty working days. A2 provides acknowledgement within five working days, investigation within fifteen, and a written outcome within five after investigation. A complaint appeal is lodged within ten working days and considered by a senior reviewer not previously involved.

Use the formal route where informal contact is inappropriate, and an unconflicted alternative under A23 where the usual contact is involved. Students can obtain support and representation without retaliation. Staff identify the correct route for mixed financial and academic concerns and preserve relevant deadlines. A1 Academic Appeals Procedure applies to academic decisions; it does not replace the A2 route for a financial dispute.

10 Review records and contact information

Review this policy annually and after a material legal, programme or institutional change. The Director of Operations and QA consider decision and payment times, complaints, exceptional cases and recurring discrepancies. The review records corrective action, responsibility and follow-up, with academic input where needed.

Reconcile A10, A12, the Student Agreement Template, approved fee schedules and public information before a new version is used. Retain the prior version and explain changes to affected students. A policy update or LMS upload does not silently rewrite an existing signed agreement. Apply the proper approval and contractual process.

Under A25 and A5, Administration retains the request, agreement and policy versions, necessary evidence, calculation, decision, communications and payment reference. Restrict sensitive evidence and use anonymised information for routine quality review.

Before publication and enrolment, Administration confirms the routes below, tests access and allocates cover. Supply them consistently in student information. The 24-hour first-response target during business hours is separate from financial and complaint deadlines.

Financial enquiries and refund submission: _____

Alternative route if the usual channel is unavailable: _____

QA complaints submission and support contact: _____

Confirmed by and date: _____

Refund request form

Appendix A Student request

Send this completed form, or the same information in writing, through the confirmed route in section 10. Use a separate page if needed. Ask Administration for help with access or submission. This is a request; completing it does not determine entitlement or waive any right.

Student name and identifier: _____

Student email and contact details: _____

Programme and cohort: _____

Agreement reference and version if known: _____

Agreed starting day: _____

Requested withdrawal or refund effective date: _____

Fees paid and currency: _____

Payment dates and receipt references: _____

Requested refund amount if known: _____

Reason and supporting information

Explain whether the request concerns ordinary withdrawal, exceptional circumstances, cancellation, programme change, institutional default or another reason. Include relevant dates and the effect on your studies.

Supporting documents supplied or to follow: _____

Provide only necessary information. Do not put full card details or passwords on this form. Ask for the confidential submission route before sending sensitive evidence. Staff confirm any payment-destination change separately.

Student confirmation

I confirm that the information I have supplied is accurate to the best of my knowledge. I request a written decision, with reasons and the applicable review route. This request is not consent to unrelated data use or a waiver of my contractual or legal rights.

Name and signature or recorded confirmation: _____

Date submitted: _____

Refund decision and release controls

Appendix B Financial case record

Complete for an actual case and link the supporting records. Apply A5 and A25 access controls. Do not prefill a decision, approval or payment as completed.

Case student and agreement references: _____

Applicable policy and financial schedule versions: _____

Original receipt date and decision due date: _____

Request type and relevant dates: _____

Evidence and further information references: _____

Fees paid refund basis and calculation reference: _____

Default exception or material change considered: _____

Decision amount currency and reasons reference: _____

Decision authority reviewer and actual date: _____

Written outcome and complaint route issued on: _____

Verified recipient payment method and due date: _____

Payment date transaction reference and reconciliation: _____

Notification closure and outstanding action: _____

Policy and agreement release check

Before first use, the Director of Operations and QA record the selected and approved withdrawal rule, the treatment of each fee category and the exact applicable dates or periods. Resolve the open section 5 difference; do not release competing rules to students.

Verify the same terms in A10, A12, the Student Agreement Template and public fee information. Confirm the contact routes, authorised staff, complete financial schedules and two-signature process before payment and commencement. Use labelled test data to check request receipt, calculation, approval, payment recording and student communication; a rehearsal is not an actual refund.

Approved refund rule and decision reference: _____

Aligned document versions and contact check: _____

Release authorisation date and action evidence: _____

Next review and outstanding follow-up: _____

Regulatory references: MFHEA Student Agreements guidance, <https://mfhea.mt/student-agreements/> ; S.L.607.03, regulations 26 to 29, <https://legislation.mt/getpdf/661cf07ac2ed1718d8c6716a> . These references support the student-agreement and default provisions; they do not replace the Academy's approved commercial terms.