

ABP REFUND, DEFERRAL AND TRANSFER POLICY

Version 2026.01

1. PURPOSE

This policy sets out the conditions under which Academy of Business Professionals (ABP) may approve refunds, transfers, deferrals, or credits relating to its programmes, qualifications, courses, workshops, training events, and other educational services.

By submitting an application, accepting an offer, registering for a programme, or making any payment to ABP, the learner confirms acceptance of this policy.

2. GENERAL PRINCIPLES

2.1 All fees paid to ABP for admission, registration, tuition, assessment, administration, certification, learning resources, learner support services, and related educational services are generally non-refundable and non-transferable except as expressly provided in this policy.

2.2 ABP incurs administrative, academic, compliance, learner management, quality assurance, technology, assessment, certification, and operational costs from the point of enrolment. Accordingly, refunds are limited and subject to this policy.

2.3 Any exception to this policy shall be entirely at ABP's discretion unless otherwise required by applicable law.

3. NON-REFUNDABLE FEES

The following fees are non-refundable in all circumstances:

- a) Application fees;
- b) Registration fees;
- c) Admission processing fees;

- d) Assessment fees;
- e) Certification fees;
- f) Recognition of Prior Learning (RPL) fees;
- g) Credit transfer fees;
- h) Administrative fees;
- i) Bank charges and transaction fees;
- j) Payment gateway charges;
- k) Foreign exchange costs;
- l) Any third-party fees incurred by ABP.

4. STUDENT WITHDRAWAL BEFORE PROGRAMME

COMMENCEMENT

- 4.1 More than 21 calendar days before commencement: ABP may approve a refund of up to 80% of tuition fees paid.
- 4.2 Between 8 and 21 calendar days before commencement: ABP may approve a refund of up to 50% of tuition fees paid.
- 4.3 Within 7 calendar days before commencement: No refund shall be payable.

5. STUDENT WITHDRAWAL AFTER PROGRAMME COMMENCEMENT

- 5.1 Once a learner has commenced studies, attended classes, accessed learning materials, received learner credentials, accessed the Learning Management System (LMS), attended induction, participated in assessments, or otherwise engaged with the programme, no refund shall normally be payable.
- 5.2 ABP may consider exceptional cases involving serious illness, death, or other exceptional circumstances supported by satisfactory documentary evidence.
- 5.3 Any approved refund after commencement shall be entirely at ABP's discretion.

6. INSTALMENT PLANS

- 6.1 Where a learner has chosen an instalment payment arrangement, the learner remains liable for all outstanding fees unless ABP expressly agrees otherwise in writing.
- 6.2 Withdrawal from a programme does not automatically cancel any outstanding fee obligations.

7. DEFERRED ENTRY

- 7.1 A learner may request to defer enrolment to a later intake before programme commencement.
- 7.2 Approval of any deferment request shall be at ABP's discretion.
- 7.3 Approved deferments may be subject to administrative charges.
- 7.4 A deferment does not create any entitlement to a refund.

8. TRANSFER BETWEEN PROGRAMMES

- 8.1 Requests to transfer between programmes may be considered before programme commencement.
- 8.2 Approval is subject to academic suitability, programme availability, and ABP's discretion.
- 8.3 Transfers may be subject to administrative fees and fee adjustments.
- 8.4 Fees paid for one programme are not automatically transferable to another programme.

9. BATCH TRANSFER

- 9.1 A learner may request transfer to a later batch in exceptional circumstances.
- 9.2 Such requests must be submitted in writing with supporting evidence.
- 9.3 Batch transfers may be subject to administrative fees and availability.

10. REFUNDS ARISING FROM ABP ACTION

- 10.1 Where ABP cancels a programme before commencement and no suitable alternative is offered, ABP shall provide a refund of tuition fees paid.
- 10.2 ABP's liability shall be limited to fees actually received by ABP.

10.3 ABP shall not be liable for accommodation costs, travel costs, visa costs, loss of earnings, business losses, indirect losses, or any consequential losses.

11. REFUND DEDUCTIONS

Where a refund is approved, ABP may deduct:

- a) Application and registration fees;
- b) Administrative charges;
- c) Assessment costs already incurred;
- d) Certification costs already incurred;
- e) Learning resource costs;
- f) Bank charges;
- g) Payment processing charges;
- h) Foreign exchange losses;
- i) Third-party service costs;
- j) Recruitment commission already paid;
- k) Any other reasonable costs incurred by ABP.

12. REFUND REQUEST PROCESS

12.1 All refund requests must be submitted in writing.

12.2 Requests must include:

- a) Learner name;
- b) Learner ID (if applicable);
- c) Programme title;
- d) Reason for withdrawal;
- e) Supporting evidence where relevant.

12.3 ABP may request additional information before making a decision.

12.4 Submission of a refund request does not guarantee approval.

13. REFUND PAYMENT METHOD

13.1 Approved refunds shall normally be made to the original payer.

13.2 Refunds shall normally be processed using the original payment method where possible.

13.3 ABP may require identity verification before processing any refund.

14. PROCESSING TIME

Approved refunds shall normally be processed within thirty (30) business days following approval.

15. EXCEPTIONAL CIRCUMSTANCES

ABP reserves the right to consider exceptional circumstances on a case-by-case basis and may approve, refuse, reduce, defer, or otherwise vary any refund request at its sole discretion.

16. POLICY REVIEW

ABP reserves the right to amend, revise, or replace this policy at any time. The version in force at the time of enrolment shall normally apply to the learner concerned.