

Refund Policy for Full-Time Online Students

1. Purpose and Scope

This Refund Policy outlines the terms and conditions under which tuition and fees may be refunded to full-time online students enrolled at **Atlantic Business College**. The policy applies to all students registered in approved online programs under the **Private Career College** framework.

2. Types of Refunds

A. After You Sign Your Enrolment Contract

Every student is entitled to a **4-day cooling-off period** after signing the Student Enrolment Letter.

- During this period, you may **cancel your enrolment for any reason without penalty**.
- If you cancel on or before the **4th business day** after signing your contract, **Atlantic Business College** will refund **all tuition and fees paid**, including any **registration fee**.

B. Before Your Program Start Date

You are eligible for a **full refund of tuition and all other fees paid** if:

1. You terminate your contract before the end of the 4-day cooling-off period.
2. The college terminates your contract before your program start date.
3. The program does not start on the agreed-upon date, and you choose to terminate your contract.

In these cases, any tuition or related fees paid will be refunded in full.

C. After Your Program Start Date

If your **enrolment contract is cancelled** by you or the college after your program start date, refunds will be issued as follows:

Portion of Program Completed College Entitlement Refund Owed to Student

Less than 10%	25% of tuition cost	75% of tuition refunded
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Portion of Program Completed College Entitlement Refund Owed to Student

10% to less than 50%	60% of tuition cost	40% of tuition refunded
50% or more	100% of tuition cost	No refund required

If the tuition paid exceeds the amount the college is entitled to retain, the **excess will be refunded** to your **student loan provider** (if applicable) or **directly to you** if no loan was used.

3. Refund Eligibility

A. Incidental Fees

Please note that **incidental fees are non-refundable** once the program has begun. These may include, but are not limited to: Student Fee

B. Completion Over 50%

Once **more than 50% of your program** has been completed, **no refund** will be issued.

4. Refund Payments

Refunds are issued to the party who originally made the tuition payment:

- **Directly to you**, if you paid tuition yourself.
- **To your lender**, if you received funding through a student loan.
- **To a government, agency, or sponsor**, if they paid on your behalf.

If the refund does not cover the full amount borrowed or provided for your studies, you remain responsible for repaying any remaining balance to your funding provider.

5. Processing Time

All approved refunds will be processed within **30 business days** of receiving the written notice of withdrawal or termination, in accordance with the regulations.

6. Exceptions

In certain circumstances, **Atlantic Business College** may enter into a **different written refund agreement** with a student, provided that the agreement meets or exceeds the **minimum refund standards** described in this policy.

Approved by:

Atlantic Business College Administration