THE INDIAN ACADEMY

SCHOOL FEES & REFUND POLICY

Ref: APR2026VR1

This Fees and Refund Policy is designed in accordance with KHDA regulations to ensure clarity, fairness, and transparency in all fee-related matters. It outlines the various applicable fees, including Application Fee, Registration Deposit, Re-Registration Fee, Tuition Fee, Other Mandatory Fees, Optional Fees, and Transportation Fees, together with the relevant terms and condition for refund, helping parents to understand their financial responsibilities and ensuring a fair and transparent approach that safeguards the interests of both parents and the school.

APPLICATION FEE - AED 525/- Including VAT

Application fee is charged for new student applications and cover standard assessments and administrative costs.

Non-Refundable

- Parents disagree with accepting formal offer of assessment or after assessment parents choose not to accept school offer.
- Parents decide not to proceed before school conduct an official student assessment.

Refundable:

- The student is not offered a place following an assessment.
- The school collected the fee without first informing the parents that no place was available or that the student would be put on a wait list.

This fee is non-deductible/non-adjustable from Tuition fee or any other fees.

REGISTRATION DEPOSIT /SEAT CONFIRMATION FEE: 10% of the Annual Tuition Fee

A registration deposit is a payment made by the parents to confirm a new student's enrolment in the school, following the assessment, offer from the school and acceptance by the parents.

The Registration Deposit must be paid within **7 days** from the date of offer of enrolment. Offers not accepted within this window may be released to the next applicant

The registration deposit is deductible from the tuition fees for the term of enrolment. It is not an additional cost, but an advance payment that is offset against fees once the student begins. If the parent does not pay the registration deposit by the stated deadline, The school cannot guarantee the child's place in the school.

If the parent pays the registration deposit but subsequently decides not to proceed:

Non-Refundable:

- **Students enrolling prior to the academic year**-The registration deposit is non-refundable if the parent formally notifies the school of their intention to cancel the enrolment less than 60 calendar days prior to the school's start date.
- **Students enrolling during the academic year** -The registration deposit is non-refundable

Refundable:

The registration deposit is refundable if the parent formally notifies the school of their intention to cancel the enrolment at least 60 calendar days prior to the school's start date.

RE-REGISTRATION DEPOSIT /RE-ENROLMENT FEES: AED 500 or 5% of Annual Tuition Fee whichever is higher.

A deposit paid by parents of the existing students to guarantee their child's place for the next academic year. Re-registration deposit is deductible from the tuition fees for the first term of the following academic year.

If the parent pays the re-registration deposit but subsequently decides not to proceed:

Non-Refundable:
The re-registration deposit is non-refundable if the parent formally notifies the school of their intention to withdraw their child less than 60 calendar days prior to the start of the following academic year.

Refundable:
The re-registration deposit is refundable if the parent formally notifies the school of their intention to withdraw their child at least 60 calendar days prior to the start of the following academic year.

WITHDRAWAL REQUEST AND WITHDRAWAL CERTIFICATE:

When a parent wishes to withdraw their child from school, they must complete and submit an official ***Withdrawal Request Form*****.** This is a formal school document on which the parent specifies the **Intended Withdrawal Date.**

- The intended withdrawal date recorded on the Withdrawal Request Form is the official date from which all applicable fee and refund calculations are made. The Intended Withdrawal Date cannot be set to an earlier date.
- The fee charge / refund date is not determined by the date the student was last physically present or last class attended.
- The school is entitled to withhold the Withdrawal Certificate until all outstanding fees have been paid in full.
- Upon receiving Withdrawal Request, subject to clearance of fees outstanding, if any, the Admissions Department will issue a Withdrawal Certificate from the school.
- The Withdrawal Certificate is mandatorily required for a student to register at any other private school or educational institution in Dubai and across the UAE.

Important:
A student's absence from school does not constitute withdrawal or trigger a refund. Being listed on the school's registrar is considered active enrolment, regardless of attendance. Parents must complete and submit a withdrawal request at the earliest opportunity to avoid additional fee liability

TRANSFER CERTIFICATE:

A Transfer Certificate is an official document confirming that a child is eligible to transfer to another school into a grade compliant with KHDA regulations.

- The school is entitled to withhold the Transfer Certificate until all outstanding fees have been paid in full. Outstanding fees include any tuition fees, mandatory or other approved charges that remain unpaid.
- The Transfer Certificate is required for a student to register at any other private school or educational institution in the UAE and in other countries.
- If outstanding fees are not settled, the Transfer Certificate will not be issued. Parents are strongly urged to ensure all fees are settled at the time of transfer to avoid any disruption to their child's continued education.

TUITION FEE - CHARGEABLE / REFUNDABLE:

KHDA approved Tuition Fee, Discount and Discounted Tuition Fee are published in the Parent School Contract, School Fees Fact Sheet and the School's Web Site for the respective Academic Year**.**

In compliance with Knowledge and Human Development Authority guidelines and to support parents' payment convenience, the school has structured the annual tuition fee into 9 or 10 equal instalments. These are payable on or before the 28th day of every previous month as specified in the Parent School Contract.

Refund Terms and Conditions:

For refund, the Tuition fee will be calculated on a term-by-term basis. The fee charge / refund calculation is based on the Withdrawal Date recorded on the Withdrawal Request Form, which is the same date that the parent specified in their withdrawal request submitted to the school.

- Tuition fees paid prior to the beginning of the Academic Year are refundable, and only the registration or re-registration fees will be deducted/charged by the school if the withdrawal was requested less than 60 calendar days prior to the start date.
- If the student was enrolled in the term for **two weeks or less (between term start date and withdrawal date): a month's fees** will be deducted/charged by the school.
- If the student was enrolled in the term between **two weeks and one month (between term start date and withdrawal date): two months' fees** will be deducted/charged by the school.
- If the student was enrolled in the term **more than one month (between term start date and withdrawal date): full term fees** will be deducted/charged by the school.

OTHER MANDATORY AND OPTIONAL SERVICE FEES - CHARGEABLE / REFUNDABLE:

Other Mandatory fees are part of the curriculum mandatory services and mentioned in the KHDA approved School Fees Fact Sheet.

Optional Services Fees are those fees for which service is provided either directly or through third-party providers. These include but are not limited to transportation, extracurricular activities, trips, uniforms, examination fees, and any other optional services.

Refund Terms and Conditions:

- Fees for other Mandatory Services paid prior to the beginning of the Academic Year are refundable if the parents withdraw the student prior to the beginning of the Academic Year.
- In case of discontinuation of students during the Academic Year, other Mandatory fees will be charged or refunded based on same calculation rules stated above for ***Tuition Fee - Charge/Refund Policy*.**
- Fees for Optional services paid before the start of the academic year are refundable, if the parents withdraw the student prior to the beginning of the academic year, provided no binding third-party contract is in place.
- Fees for Optional Services, once rendered, made available for use, or committed by the service provider, are chargeable and non-refundable.

SCHOOL TRANSPORT SERVICE FEE :

- The transport fee is applicable termly and charged from the effective date of enrolment of service to the end of the Academic Year.
- Termly advance payment is required to avail the school transport service.
- School cannot provide options for monthly payment of transportation fee. Termly advance payment is mandatory.
- Cheque payments will not be accepted for the Transport fee. Parents can make the payment by Cash/Card/Online via Zenda App.
- For Transport service discontinuation, the parents must provide at least one month's notice in the specified form available in the school transport department. Parents can approach the Transport Department and submit Service Discontinuation Form on time to avoid any inconveniences.
- In case the parents have not submitted a transport service discontinuation form, it will be considered as continuity of transport service, and the fee will be charged accordingly. The parents are liable to settle the transport fee accordingly.
- Transport fees are applicable for the month in which the transport service was made available even if the transport users are not utilized or utilized for a part of the month.
- For transport services, parents are required to submit a fresh application form for each academic year, as enrolment will not be renewed automatically.
- Exam periods or holidays do not qualify for transport fee waivers or refunds. One month's notice is mandatory for discontinuation of the transport service in any circumstances.

- No refunds will be provided where there are any interruptions, discontinuation, or suspension of the school transport service due to any matters beyond the reasonable control of the school or as per the restrictions imposed by the Government or any regulatory authorities, including KHDA, RTA etc.
- Approved refunds will be settled within 15 working days from the date of submitting the duly completed Service Discontinuation Form. Refund will be paid by an account payee cheque in the name of the parent, or any person duly authorized by the parent.
- There will be a charge of AED 25/- applicable for re-issue of transport ID card, if it is lost.
- Termly transport fee is applicable regardless of the number of school days or holidays in any given month/term due to any reasons like student's absence, exam days, winter holidays, spring holidays, holidays due to rain, natural calamities, pandemic situation etc. This is since the annual transport fee is calculated by considering all these facts and divided on a termly basis and applied to the transport users.

NON-RE-REGISTERED STUDENTS JOINING BETWEEN THE ACADEMIC YEAR:

If a student did not re-register during the given deadline and would like to begin in between the following Academic Year, the below given terms are applicable for Tuition Fee, Mandatory Fee and Optional Fee:

- Tuition fees & Other Mandatory Fees will be charged as per the ***Tuition Fee - Charge/Refund Policy.***
- Fees for Optional services charged based on the services provided.

SERVICE INTERRUPTION DUE TO CIRCUMSTANCES BEYOND THE CONTROL OF THE SCHOOL:

This sub-section applies where the delivery of services is fully or partially interrupted due to government enforced closure:

- The school fees remain payable for any period during which the service was available and delivered, including when the service is delivered through distance learning or any other alternative method deemed appropriate and approved by KHDA.
- Fees for the period when the service could no longer be delivered are eligible for a refund to the parents and will be addressed through one of the following methods, agreed in writing between the school and the parent:
  - **Credit note:** The school issues a formal Credit Note for the value of the eligible amount, to be applied against future tuition fees, provided the student remains enrolled at the same school upon resumption of services. Where the child does not return to school, the held amount is refunded to the parent.
  - **Transfer of credit:** Where the family has another child in the same school or anticipates enrolling another child at the same school, the eligible amount may be transferred and applied against the sibling child's tuition fees.
  - **Full refund**: The held amount is returned to the parent in full, corresponding to the period for which the service could not be delivered.
- A government-enforced closure does not affect a school's entitlement to open, communicate, and collect re-registration deposits for the following Academic Year through digital or remote means. Any re-registration deposits collected during a closure period are subject to the standard refund provisions set out in this policy.

GENERAL CONDITIONS:

- The above refund policy is applicable per term, depending on the withdrawal date recorded on the Withdrawal Request Form.
- The refund will be calculated from the start of the term to the Withdrawal Date specified in the Withdrawal Request Form — not from the date when the student was absent. Being on the school register counts as days in school.
- Book fees, if paid, are only refundable if the student leaves prior to the start of the Academic Year· Refund eligibility is subject to books being unused, undamaged, and returned in original condition.
- Tuition fees remain payable for any period during which the service was available and delivered, including when the service is delivered through distance learning or any other alternative method deemed appropriate and approved by KHDA.
- When the School delivers an approved distance learning programme, there will not be any reduction, discount, or waiver of any portion of the KHDA-approved tuition fee on the grounds that education is being delivered remotely. A parent's decision not to engage in the available distance learning programme does not constitute grounds for withholding or reducing tuition fees. Any concerns regarding the quality or delivery of distance learning should be raised through the school's internal complaints process. Fees remain payable in full during the resolution of any such complaint.

- The school retains all fees for the period during which the service was available and delivered. These fees are considered payable and are not refundable.
- Where the service continues to be available and delivered — including through distance learning or any other method approved by KHDA — fees are payable in full. A parent's choice not to use or engage with the service does not constitute grounds for non-payment. If a parent does not wish for their child to continue, they must formally withdraw their child in accordance with the withdrawal process set out in this policy. The standard refund provisions will then apply from the withdrawal date.
- School reserves the right to send email and / or written reminders, phone calls and SMS to parents who default on the payment of fees.
- Failure to comply with fee payment deadlines may result in consequences such as suspension of services, restricted access to school facilities, withholding of transfer certificates, student progress report, marksheets, letter of recommendation and not to accept re-enrolment for the next Academic Year.
- If the school fees is paid by way of a cheque and in case the cheque is dishonored, the school will not accept any other cheque payments from the same parent in the future.
- If the Re-registration fee is paid by way of a cheque and in case the cheque is dishonored, re-enrollment will stand cancelled.
- If the Re-registration fee is paid in advance and the school fees not paid on the due date or within the extended period, the school has the right to adjust the paid re-registration fee against the unpaid school fees for the same Academic Year and cancel the re-enrollment for next Academic Year.
- The school may consider appropriate legal action to recover any outstanding fees and inform the relevant authorities.
- The school reserves the right to claim legal fees and associated costs incurred in trying to recover any outstanding fees.

PAYMENTS MADE THROUGH TABBY INSTALMENT PLAN

School Accept fees payments through Tabby instalment plans. If choosing Tabby instalment payment plan, the parents unconditionally accept the following terms and conditions to the school:

- Parents are solely responsible for the terms and conditions of Tabby for their instalment payments.
- The school is not a party to the agreement between Tabby and the Parents
- If the school approves a refund on a Tabby paid transaction, the refund will be executed only through Tabby, unless otherwise agreed by Tabby.
- Disputes, if there are any, about the school fee (amount charged, eligibility for refund, withdrawal terms, etc) should be directed to the school's Accounts department and remain governed by KHDA's Registration and Refund rules.
- Any transaction level disputes (unauthorized charge, duplicate charge, incorrect amount debited by Tabby etc) must be addressed by the parent to Tabby directly via Tabby official contact details as given below:
  Email: help@tabby.ai
  Web Form: https://tabby.ai/en-AE/complaint-form
  Toll Free Number: 800-82229
- The school cannot take any responsibility for any dispute between the parents and Tabby.

DISPUTES AND ESCALATION TO KHDA

- Parent can visit the School Accounts Department to clarify any queries related to this policy, to resolve any concerns related to applicability of the school fees or refund due to Withdrawal of the Students.
- Parents can also send an official e-mail with the details of their concerns to the official e-mail address of the school accounts department - accounts@indianacademydubai.com
- The School Accounts department will connect with the parents to clarify or resolve the reported matter within 7 working days.
- If the issue is not resolved within 7 working days, it will be escalated internally within the school as per the internal escalation policy of the school.
- If the issue remains unsolved after the school's internal process has concluded, either party may refer the matter to KHDA through its official channels with necessary documents.