

SCHOOL REFUND POLICY

Toronto Campus Updated 2026

All requests for program changes or cancellations must be submitted in writing to St. George International College (SGIC). If a student has registered through an agency, all refund processing must be handled through the agency, and St. George International College (SGIC) shall not be held responsible for any additional charges or fees incurred as a result of the agency's refund procedures.

1. Refund Policy in Case of Visa Refusal

- If a student's Canadian study permit (student visa) application is refused, the student is entitled to a full refund of tuition fees and material fees, excluding the registration fee, homestay registration fee, insurance fee, and international bank transfer fees.
- The original visa refusal document must be submitted in writing to St. George International College (SGIC) before the program start date, and the refund will be processed within 45 days.
- If the visa refusal documents are submitted on the program start date, the student will be eligible for a 50% refund of tuition fees only, excluding the registration fee, homestay registration fee, insurance fee, and international bank transfer fees.
- If the visa refusal documents are submitted after the program start date, no refund will be issued.
- If a student cancels the program after the program start date for personal reasons, following the approval of the Canadian study permit, no refund will be provided.

2. Refund Policy After PAL (Provincial Attestation Letter) Issuance

- Students who register for 36 weeks or more in a St. George International College (SGIC) program are eligible to apply for a Canadian study permit and PAL (Provincial Attestation Letter).
- If a student receives a PAL through SGIC and the Canadian study permit (student visa) is subsequently refused, the student is entitled to a refund of tuition fees and material fees, excluding the registration fee (\$250) and the Letter of Acceptance (LOA) fee (\$500).
- The student must submit the original visa refusal documentation in writing to St. George International College (SGIC) prior to the program start date, and the refund will be processed within 45 days from the date of application.
- If the visa refusal documents and cancellation request are submitted after the program start date, no refund will be issued.
- If both the PAL and the Canadian study permit are approved, and the student cancels the program for personal reasons, no refund will be provided.

This Refund Policy is regularly reviewed and may be changed at any given time.

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3. Program Start Date / Admission Deferral Policy

1) Start Date Change Request

All requests to change the program start date must be submitted in writing to SGIC at least 4 weeks prior to the scheduled start date.

If a start date change is requested within 4 weeks of the scheduled start date:

- General English Programs: Change permitted without penalty
- Special Programs: Administrative fee and Letter of Acceptance (LOA) fee will be charged

2) Start Date Change Within 1 Year of Initial Registration

- Start date changes are permitted without penalty, regardless of tuition payment status.
- If tuition has been paid and the student changes the start date and subsequently cancels, a registration fee will be charged, and the standard refund policy will apply.

3) Start Date Change After 1 Year of Initial Registration

- A registration fee and administrative fee will be charged, regardless of tuition payment status.
- If tuition has been paid and the student changes the start date and subsequently cancels, both the registration fee and administrative fee will be charged, and the standard refund policy will apply.
- Maximum number of allowed changes: One (1) time only

※ Applicable Fees:

Registration Fee: CAD 250 / Administrative Fee: CAD 300 / Letter of Acceptance (LOA) Fee: CAD 500

4. Refund Policy Upon Program Cancellation

1) Before Tuition Payment

If a cancellation request is submitted before tuition payment, the program will be cancelled without any fees or penalties.

2) After Tuition Payment

① Promotion Package Programs

- If cancellation is requested more than 30 days before the program start date:
→ Refund issued after deducting up to 10% of the tuition fee
- If cancellation is requested within 30 days of the program start date:
→ Refund issued after deducting up to 20% of the tuition fee

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② Special Programs (Standalone 8-week Special Program Registration)

- If cancellation is requested more than 30 days before the program start date:
→ Refund issued after deducting up to 10% of the tuition fee
- If cancellation is requested within 30 days of the program start date:
→ Refund issued after deducting up to 50% of the tuition fee

Additional Notes:

- No separate administrative fees will be charged apart from the registration fee.
- For all refunds, an international wire transfer fee of CAD \$45 will be deducted in all cases.

5. No Refund After Program Start

No refunds will be issued after the program start date.

For students who are eligible for a refund under applicable policies, the refund will be processed and issued within 45 days from the date the refund application is received.

Toronto

150 Dundas St. West, Suite
200 Toronto, ON, Canada
M5G 1C6
T: 416-929-4050

Vancouver

605 Robson St., Suite 200
Vancouver, BC, Canada
V6B 5J3
T: 604-605-0220

W: www.sgiccanada.com
E: admin@sgiccanada.com