

PAYMENT AND REFUND POLICY

This policy applies only to students enrolled in a vocational training center (VTC) or school service center that has mandated Éducation internationale to collect tuition fees, related fees, and/or insurance fees. Otherwise, the student must refer to their institution's policy.

DEFINITIONS

- Tuition fees: Amount charged for vocational training programs.
- Related fees: Administrative fees related to school supplies.
- Insurance fees: Amount charged for health, hospitalization, and medication insurance, for institutions with mandatory group insurance.

A – Payment Policy

Students must pay the amounts indicated on the invoice sent by Éducation internationale within the prescribed deadlines.

If payment terms are not respected, Éducation internationale may cancel the admission request or terminate the training. A notice will be sent by email to the student and the educational institution.

Students are encouraged to pay their fees promptly to confirm their place in the training program.

1. Tuition Fees

French Citizenship: French students are exempt from tuition fees in vocational training (France–Québec agreement).

Canadian Citizenship or Permanent Residency, and other nationalities: First payment (min. 50%): 45 days before the start of classes. Balance: at one-third (1/3) of the training program.

2. Related Fees

100% of related fees must be paid 45 days before the start of classes.

3. Insurance Fees

French Citizenship: Students affiliated with the French Social Security System are eligible for coverage under the Régie de l'assurance maladie du Québec (RAMQ). Even if affiliated with the French system, **temporary group insurance** may be required **until RAMQ registration is confirmed**, if the chosen training center offers such coverage.

In this case, the student must pay the full insurance fees for the duration of the training no later than 45 days before the start of classes.

Once **RAMQ** affiliation is confirmed, the student may cancel the group insurance and obtain a refund for unused months, according to the VTC's terms.

Canadian Citizenship or Permanent Residency: No additional insurance is required.

Other Nationalities: 100% of insurance fees must be paid 45 days before the start of classes (if group insurance is mandatory).

4. Payment Terms and Conditions

- Online payments via Flywire (procedure sent with the invoice).
- Bank transfer.
- Insufficient transfer: risk of admission or training cancellation.
- Excess transfer: refund upon written request (see Section C).
- Flywire receipt: sent within 5 business days after receiving full first payment.
- Official receipt: available upon request once full payment (100%) is completed.

5. Payment Schedule Summary

Terms	Payment Deadline
100% of related fees	45 days before the start of classes
100% of insurance fees	45 days before the start of classes
Minimum 50% of tuition fees	45 days before the start of classes
Balance of tuition fees	At one-third (1/3) of the training

B - Cancellation and Refund Policy

1. Cancellation by the Institution

- More than 45 days before the start of classes: refund (minus bank fees). Another training option may be offered.
- Less than 45 days before the start of classes: if the cohort is canceled/postponed indefinitely and the student is already in Québec, the VTC may cover certain costs related to refund or renewal of immigration documents (CAQ, study permit), upon agreement.

2. Cancellation or Withdrawal by the Student

- Before the start of training: refund (minus bank fees).
- After the start of training: refer to the institution's policy.

C - Refund Request

To be eligible, any request must be sent to gmacomptabilite@education-internationale.com within 30 days following:

- Cancellation or withdrawal from the training, or
- Sending excess funds.

The refund will be processed within 30 days of receiving the request.

Éducation internationale is not responsible for exchange rate fluctuations. The amount received upon refund may differ from the amount initially paid (it may be higher or lower).