

1.10 WITHDRAWAL AND REFUND POLICY

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External Reference points	- Higher Education Commission (HEC) Pakistan-relevant policies (where applicable) - Academic Regulations of Partner Universities and Awarding Bodies

Version Control			
Previous Version	New Version	Date	Update/Notes
V4.1	V4.2	14-04-2026	Enhanced the refund of tuition fee waiver section.

Purpose

This policy defines the process for student withdrawal and refund at IVY Academic Network. It ensures that all withdrawals are recorded, reviewed, processed, and closed in a fair, transparent, and timely manner.

Scope

This policy applies to all students enrolled at IVY Academic Network campuses across all programmes, qualifications, and academic sessions.

It applies to:

- Student or parent-initiated withdrawals.
- Campus-initiated withdrawals.
- Auto withdrawals due to non-payment of fee or prolonged absence.
- Graduation or completion of studies.
- Refund cases linked to official withdrawal.



Reasons for Withdrawal

Campus-Initiated Withdrawals

A campus-initiated withdrawal may take place due to the following reasons:

- Expulsion.
- Disciplinary action.
- Academic malpractice.
- Prolonged absence.
- Non-payment of fee.
- Detention or repeated detention due to academic performance.
- Graduation or completion of studies.
- Ineligibility for promotion to the next academic year or semester.
- Non-acceptance by the foreign awarding body.

Student/Parent-Initiated Withdrawals

A student or parent may request withdrawal due to the following reasons:

- Migration to another country.
- Shift to another city where no IVY campus is available.
- Conveyance problem, change in residence, or long distance.
- Joining another college or institution.
- Dissatisfaction with teaching quality.
- Dissatisfaction with management or administration.
- Dissatisfaction with infrastructure or facilities.
- Dissatisfaction with faculty attitude.
- Dissatisfaction with campus discipline.
- Inability to meet the expectations of the programme enrolled in.
- Financial issues.
- Illness or death.
- Domestic or personal issues.
- Sibling-related issues where siblings are studying in another school or college.
- Cancellation of scholarship, concession, or financial aid.
- High or increased fee structure.
- Non-availability of the required degree specialisation.
- Parent or staff resignation, where applicable.
- Transfer to an awarding body on-campus programme.
- Private appearance in examinations.

Withdrawal Procedure

The process shall begin when a parent or student submits a withdrawal request to the campus. The Programme Head or Programme Leader shall investigate the reason for withdrawal. If the issue can be resolved by the campus, the Programme Head or Programme Leader shall take the required steps to retain the student.

In cases involving grievances, the Programme Head or Programme Leader shall arrange a meeting between the parent/student and the Head of Institute or Deputy Head of Institute



before processing the withdrawal.

If the parent or student is not convinced and wishes to continue with the withdrawal, the Head of Institute or Deputy Head of Institute shall instruct the Admission Advisor to raise the withdrawal request on the CRM/ERP.

Before raising the request, the Admission Advisor shall obtain clearance from the Accounts Officer to confirm that there are no outstanding dues against the student.

Once clearance is received, the Admission Advisor shall raise the withdrawal request on the CRM/ERP and forward it to the Head of Finance at Head Office for further processing.

As part of this clearance, the Admission Advisor shall also confirm that all institutional property (including the student ID card, library books, and any issued laboratory or other equipment) has been returned and that any related dues have been settled.

Campus-Initiated Withdrawal

In case of severe disciplinary violations, academic misconduct, or any other serious matter, the withdrawal process may be initiated on the instruction of the Head of Institute or Deputy Head of Institute.

The Admission Advisor shall initiate the withdrawal request on the CRM/ERP and forward it to the Head of Finance.

The Head of Finance shall process the withdrawal through the approved finance or ERP system. There shall be no notice period in such cases. The withdrawal shall become effective immediately once processing is confirmed by the Head of Finance.

In cases of campus-initiated withdrawal due to severe disciplinary reasons, Head Office is not required to contact the parent before processing the withdrawal.

Auto Withdrawal

In cases of non-payment of dues or prolonged leave, auto withdrawal may be processed through the system.

Once auto withdrawal is processed, the student shall be removed from the class list.

Fee reminders shall be sent to parents as per the approved IVY Fee and Recovery Schedule before auto withdrawal is processed.

Refund of Tuition Fee Under Withdrawal

If a student decides to withdraw from classes, the student or parent must contact the Head of Institute, Deputy Head of Institute, Programme Head, or Programme Leader.

The student or parent must complete the official Withdrawal Form with the Admission Advisor to initiate the formal withdrawal process. The official withdrawal date will be used for determining the applicable fee refund.

The tuition fee refunds will be processed in accordance with the HEC Revised National Fee-Refund Policy, as applicable. For semester/trimester programmes: 100% tuition fee refund applies where withdrawal takes place up to the 7th day from the commencement of classes. 50% tuition fee refund applies from the 8th to the 15th day from the commencement of classes. No tuition fee refund applies from the 16th day onwards.

For programmes operating on an annual system: 100% tuition fee refund applies up to the 15th



day from the commencement of classes. 50% tuition fee refund applies from the 16th to the 30th day. No tuition fee refund applies from the 31st day onwards.

The applicable refund percentage relates to the fee components covered by the policy and excludes security and admission charges, as specified by HEC.

All refunds will be processed through the approved withdrawal and refund procedure and within the applicable institutional processing timelines.

Where a scholarship, concession, or financial aid has already been applied or disbursed for the current academic period, the refund calculation will account for the value already provided, and any resulting adjustment will be recovered from the student or parent.

Refund Procedure

Once refund eligibility is calculated, the Finance Department at Head Office shall process the tuition adjustment and refund, where applicable.

Refunds shall be processed within 30 days after completion of the required verification and approval process.

Refunds shall be made through a crossed cheque in the name of the parent or student.

Ideally, the cheque shall be issued in the name of the parents/guardians or individual who signed the student registration form at the time of admission.

Where the parent or student does not hold a bank account to encash a crossed cheque, an alternative payment method, such as a direct bank transfer to a nominated account, may be arranged with the Finance Department.

No refund shall be processed until all financial records, outstanding dues, and required approvals have been verified.

Notice Period for Withdrawal

Parents or students are required to give one month's written notice if they wish to withdraw from IVY Academic Network.

The date on which the written notice is submitted at the campus shall be considered the effective date of notice.

Where no written notice is served, tuition fee in lieu of notice shall be adjusted from the student's security deposit.

No notice shall be required in the following cases:

Where the student is withdrawn before the commencement of the next semester.

Where the student has completed the programme or graduated.

Where the student has been withdrawn due to non-payment of fee.

Where the student has been withdrawn due to prolonged absence.

If a student is withdrawn due to disciplinary reasons, IVY Academic Network is not required to give any notice before enforcing its decision.

Record Keeping

All withdrawal requests, forms, approvals, fee clearance records, refund calculations, and communication records shall be maintained by the campus and Head Office.

The CRM shall be updated at each stage of the withdrawal process.



The student record shall be closed only after the withdrawal request, financial clearance, and refund decision have been completed.

Records relating to withdrawal, refund, and fee clearance are retained securely for a minimum of six years from the date the student record is closed, or for as long as required by an active case or applicable legal requirement.

Any exception to this policy shall require approval from Head Office.