

Withdrawals and Tuition Refunds Policy

NorthBridge College (NBBT College)

Website: NBBTCollege.ca

Location: Moncton, New Brunswick

Compliance: Private Occupational Training Act (P-16.1) and Regulation 84-207, New Brunswick

Policy Title: Withdrawals and Tuition Refunds Policy

Approved by: Executive Director / College Administration

Effective Date: Aug. 2026

Next Review Date: On or Before 31. Dec. 2029

1. Background & Purpose

NorthBridge College (NBBT College) is a private training organization operating in New Brunswick under the *Private Occupational Training Act* and Regulation 84-207.

The purpose of this policy is to provide students and prospective students with clear information regarding the **withdrawal/rescission process, tuition refund entitlements, refund calculations, and related procedures** applicable to occupational training programs offered by the College.

In accordance with **Section 10 of Regulation 84-207**, a student or prospective student who has entered into a contract for an occupational training program may rescind the contract by serving written notice of rescission. Where a contract is rescinded, any applicable refund will be determined and processed in accordance with the *Private Occupational Training Act*, Regulation 84-207, and the terms of the student contract.

This policy forms part of the College's policies and procedures established for students and is intended to support compliance with applicable New Brunswick regulatory requirements.

2. Scope

This policy applies to students and prospective students who enter into a contract with NorthBridge College (NBBT College) for an occupational training program that is subject to the *Private Occupational Training Act* and Regulation 84-207.

The policy applies, as applicable, to:

- full-time and part-time students;
- domestic and international students;
- students participating in approved in-person, blended, or online components of an occupational training program; and
- students whose enrolment ends before completion of their occupational training program, subject to the applicable provisions of the Act, Regulation, student contract, and College policies.

3. Official Withdrawal Process

3.1 How to Officially Withdraw

To officially withdraw from a course or program at NorthBridge College, students must:

1. **Submit Written Notice: Provide written notice of withdrawal to the College Administration through one of the following methods:**
 - **In Person:** 3rd Floor, 196 Robinson St, Moncton, NB E1C 5C4, or such other College address as may be published on the College's official Contact Us page.
 - **By Mail:** To the College address stated above, or the current mailing address published on the College's official Contact Us page at the time the notice is submitted.
 - The College may also accept a copy of the withdrawal/rescission notice by email at **students@nbbtcollege.ca**
2. **Include Required Information:**
 - The written notice should include, where available:
 - student's full name and student ID number;
 - name of the occupational training program;

- a clear statement that the student intends to withdraw from the program and rescind the student contract;
- date of the notice; and
- student's signature where the notice is submitted in person or by registered mail.
- A reason for withdrawal is not required. Under Section 10(5), a notice is sufficient if it indicates to a reasonable person an intention to rescind the contract.

3. College Acknowledgment:

The College will provide written confirmation of withdrawal within 2 business days of receiving the notice, Upon receiving a withdrawal/rescission notice, the College will:

- acknowledge receipt of the notice;
- record the applicable date of rescission;
- determine the student's program completion, where applicable;
- calculate any refund payable in accordance with Regulation 84-207; and
- provide information regarding the refund process and any other required next steps.
- Where a refund is payable under Section 10, the College will refund the applicable amount to the payer within 30 days after the notice of rescission has been delivered in accordance with the Regulation.

3.2 Effective Date of Withdrawal

The effective date of withdrawal will be determined as follows:

Method of Submission	Effective Date
Email	Date the email is received by the College (as shown in the email timestamp)
In Person	Date the written notice is delivered to the College office
By Mail	Date the letter is received by the College (as shown in the postmark or delivery record)
Online Form	Date the form is submitted (as shown in the system timestamp)

Important: The effective date of withdrawal determines the refund percentage under Section 10 of Regulation 84-207. Students are encouraged to submit withdrawal notices as early as possible to maximize refund eligibility.

3.3 Verbal Withdrawal (Not Recommended)

A verbal notice of withdrawal, including a telephone call or an in-person conversation without written notice, **does not constitute written notice of rescission under Section 10 of Regulation 84-207.**

A student or prospective student who communicates an intention to withdraw verbally will be advised to provide written notice in accordance with **Section 3.1 of this policy.**

The applicable date of rescission will be determined in accordance with Regulation 84-207 based on the method by which the written notice is served.

3.4 Deemed Withdrawal

A student's enrolment may be ended by the College in accordance with the **student contract and applicable College policies**, including, where applicable:

- **Non-Attendance:** Failure to meet the attendance requirements established in the College's Attendance Policy.
- **Non-Payment:** Failure to meet financial obligations specified in the student contract or applicable College policy, following any required notice or opportunity to resolve the outstanding amount.
- **Academic or Conduct Dismissal:** Dismissal in accordance with the College's Student Dismissal Policy for failure to meet applicable academic, conduct, or other program requirements.
- **Other Administrative Reasons:** Enrolment may be ended where permitted or required under the student contract, College policies, or applicable legislation.

The College will provide the student with appropriate written notice of any College-initiated withdrawal or dismissal and will document the effective date and reason in the student's record.

Any refund or financial adjustment resulting from a College-initiated withdrawal or dismissal will be determined in accordance with the *Private Occupational Training Act*, Regulation 84-207, the student contract, and other applicable College policies.

4. Tuition Refund Calculation

4.1 Mandatory Refund Schedule (Regulation 84-207, Section 10)

When a contract for an occupational training program is rescinded in accordance with **Section 10 of Regulation 84-207 under the *Private Occupational Training Act***, the student or prospective student is entitled to a refund of tuition fees at the following rates:

Program Completion at Time of Withdrawal	Refund Percentage of Tuition Fees
Program has not commenced	80%
30% of the program or less	70%
31% to 40% of the program	60%
41% to 50% of the program	50%
51% to 60% of the program	40%
61% to 70% of the program	30%
71% or more of the program	0% (No refund)

4.2 How Program Completion is Calculated

For the purpose of determining the applicable tuition refund percentage, the College will determine the percentage of the occupational training program completed as of the effective date of withdrawal/rescission.

Program completion is calculated based on **instructional hours** (or weeks, if the program is structured by weeks):

Formula:

Program Completion % = $\left(\frac{\text{Hours Completed at Withdrawal Date}}{\text{Total Program Hours}} \right) \times 100$

Example: If a 1,000-hour program has completed 350 instructional hours as of the applicable withdrawal date, the program is **35% complete**. Under the refund schedule in Section 4.1, a student withdrawing at 35% completion would be entitled to a refund of **60% of the applicable tuition fees**.

4.3 Definition of "Tuition Fees"

For the purpose of this policy, **"tuition fees"** will have the meaning assigned to that term under the *Private Occupational Training Act*. Tuition fees are the fees charged by the College to a student, or to a third party on the student's behalf, for an occupational training program.

In accordance with the Act, tuition fees **exclude enrolment fees, registration fees, non-refundable deposits, and the costs of materials and supplies**.

The **Student Protection Fee** is identified separately from tuition fees and is calculated in accordance with the *Private Occupational Training Act* and Regulation 84-207.

Any refund will be calculated using the tuition fees and other amounts, if any, that are refundable under the applicable legislation and the student's contract.

4.4 Refund Calculation Examples

The following examples illustrate the application of the refund schedule:

Example	Program Completion at Withdrawal	Tuition Fees	Refund Percentage	Refund Amount
1 — Before Program Commences	0% (program has not started)	\$10,000	80%	\$8,000
2 — Withdrawal at 25%	25% (30% or less)	\$10,000	70%	\$7,000
3 — Withdrawal at 35%	35% (31%–40%)	\$10,000	60%	\$6,000
4 — Withdrawal at 55%	55% (51%–60%)	\$10,000	40%	\$4,000
5 — Withdrawal at 75%	75% (71% or more)	\$10,000	0%	\$0 (No refund)

These examples are provided for illustration. The actual refund amount will be calculated based on the student's applicable tuition fees and program completion at the effective date of withdrawal, in accordance with the refund provisions of this policy.

4.5 Refund Calculation for Partial Withdrawals (Course-by-Course)

If a student withdraws from individual courses within a program (rather than the entire program):

- Refund will be calculated separately for each course based on the course's instructional hours
- The same refund percentages under Section 10 of Regulation 84-207 apply to each course
- Refunds will be processed after all courses have been evaluated for completion percentage

5. Refund Processing

5.1 Refund Timeline

Where a student is entitled to a refund under the *Private Occupational Training Act* and Regulation 84-207, the College will process the applicable refund in accordance with the timelines prescribed by the legislation.

Refund Process Timeline:

1. **Withdrawal Notice:** The student submits written notice of withdrawal/rescission in accordance with the applicable requirements.
2. **Acknowledgment and Calculation:** The College reviews the student's account, determines the effective date of withdrawal and calculates the applicable refund.
3. **Refund Payment:** Where a refund is payable under Section 10 of Regulation 84-207, the applicable refund will be issued to the payer **within 30 days after the notice of rescission has been delivered in accordance with the Regulation.**

5.2 Method of Refund Payment

Where a refund is payable under the *Private Occupational Training Act* and Regulation 84-207, the College will issue the refund **to the person or third party who originally paid the applicable fees ("the payer")**, as required by applicable legislation.

Refunds may be issued by an appropriate payment method determined by the College, which may include:

- refund to the **original method of payment**, where available and practicable;
- **electronic funds transfer (EFT) or bank transfer;**
- **College cheque;** or
- another payment method agreed upon or considered appropriate by the College.

The College may require the payer to provide or confirm information reasonably necessary to process the refund, including current contact, banking, mailing, or payment information.

All refunds will be processed within the time period prescribed by applicable New Brunswick legislation. Where Section 10(6) of Regulation 84-207 applies, the refund will be made to the payer within 30 days after the notice of rescission has been delivered in accordance with the Regulation.

5.3 Outstanding Balances

Any outstanding tuition, fees, or other amounts owing to the College at the time of withdrawal will be reviewed and addressed in accordance with the Student Contract, this policy, and applicable New Brunswick legislation.

Any refund payable will be calculated in accordance with the *Private Occupational Training Act* and Regulation 84-207. Where an amount remains owing after the applicable refund calculation, the student or other responsible payer remains responsible for any amount lawfully due to the College.

5.4 Student Protection Fee

In accordance with section 6.6 of the *Private Occupational Training Act* and section 9.2 of Regulation 84-207, the College collects the prescribed **Student Protection Fee**, calculated at **1% of the tuition fees** for the occupational training program.

The Student Protection Fee is collected before commencement of the occupational training program and remitted to the Minister in accordance with the requirements of the *Private Occupational Training Act*. The fee supports the statutory student protection framework established under the Act.

Any refund or other treatment of the Student Protection Fee will be determined in accordance with applicable New Brunswick legislation.

6. Special Circumstances

6.1 College Unable to Complete a Program

If NorthBridge College is unable to provide an occupational training program to completion, the College will notify affected students and take the actions required under the Private Occupational Training Act, Regulation 84-207, and any direction of the Minister.

Students may be eligible for protection through the Training Completions Fund in accordance with the Private Occupational Training Act.

6.2 Medical or Compassionate Circumstances

- A student who withdraws because of serious medical or compassionate circumstances may request additional consideration from the College.
- The College may request reasonable supporting documentation and may, at its discretion and where permitted by applicable legislation, consider options such as:
- deferral to a future program intake, subject to availability and approval; or
- additional refund consideration beyond the amount otherwise payable under the applicable refund requirements.
- Any additional consideration will be determined on a case-by-case basis and does not reduce a student's statutory rights or refund entitlement.

6.3 Military Deployment

A student who is a member of the Canadian Armed Forces or Reserve and is required to interrupt their studies because of military service may request special consideration.

The College may consider deferral, re-enrolment, or additional refund consideration on a case-by-case basis, subject to supporting documentation, program availability, and applicable legislation.

6.4 Transfer to Another Institution

A student's decision to transfer to another institution does not, by itself, alter the refund requirements applicable to the student's withdrawal/rescission.

Any applicable tuition refund will be determined in accordance with the *Private Occupational Training Act*, Regulation 84-207, the student contract, and this policy.

Where requested and permitted, the College will provide appropriate academic documentation in accordance with applicable College policies.

7. Disputes and Appeals

7.1 Disputing Refund Calculations

A student who disagrees with a refund calculation should first submit a written request for review to the College Administration.

The request should include:

the reason for disputing the refund calculation; and
any relevant supporting documentation.

The College will review the student's written dispute and provide a written response within 10 business days of receiving the dispute. If an error is identified, the College will correct the refund calculation and issue any additional amount payable as promptly as practicable and within any applicable statutory timeframe.

7.2 Appeal to the Minister

If a student has completed the College's internal dispute or complaint process and remains dissatisfied, the student may submit a complaint to the **Minister of Post-Secondary Education, Training and Labour** in accordance with Section 6.8 of the *Private Occupational Training Act*.

Complaints must be submitted in accordance with the procedure established by the Minister. Students should include relevant supporting documentation, which may include the student contract, withdrawal/rescission notice, refund calculation, and the College's written response.

8. Non-Refundable Fees

The following fees are **non-refundable** under all circumstances:

Fee Type	Amount	Reason
Application Fee	50 CAD	Covers administrative costs of processing application
Registration Fee	100 CAD	Covers administrative costs of enrolment and file setup
Student Protection Fee (if applicable)	1% of tuition	Remitted to Training Completions Fund under POTA Section 6.6
Late Payment Fees	As per Tuition and Fees Policy	Penalty for late payment of tuition
Textbooks and Supplies (if already provided)	Actual cost	Physical items provided to student
Transcript Fees (for official transcripts already issued)	\$25 per copy	Administrative cost of issuing transcript
Test/Exam Fees (if exam already administered)	As per Tuition and Fees Policy	Cost of exam administration

9. Record-Keeping and Documentation

9.1 Withdrawal Records

Under **Regulation 84-207, Section 15.1**, NorthBridge College is required to maintain records of all student withdrawals, including:

- Written notice of withdrawal (email, letter, or form)
- Effective date of withdrawal
- Refund calculation and supporting documentation
- Refund payment method and date
- Correspondence with the student regarding withdrawal and refund

9.2 Financial Records

The College will maintain financial records related to refunds for a minimum of **7 years** in compliance with Canada Revenue Agency requirements and **Regulation 84-207, Section 15.1(4)**.

9.3 Reporting to the Minister

NorthBridge College may be required to submit annual reports to the Minister under POTA, including:

- Number of withdrawals by program
- Total refund amounts issued
- Reasons for withdrawal (if collected)
- Any disputes or complaints related to refunds

This information will be used by the Minister to monitor compliance and identify systemic issues across private career colleges in New Brunswick.

10. Related Policies

This policy should be read in conjunction with the following NorthBridge College (NBBT College) policies:

Policy Name	Purpose
Student Contract Policy	Terms and conditions of enrolment, including fees and refund entitlements
Student Dismissal Policy	Grounds and procedures for dismissal from the College (including refund implications)
Student Complaint and Appeal Policy	Process for disputing refund calculations
Tuition and Fees Policy	Detailed breakdown of tuition, fees, and payment schedules
Attendance Policy	Proof of attendance used to determine program completion percentage

Policy Name	Purpose
Grading Policy	Academic records used to determine completion status
Financial Aid and Student Loans Policy	Implications of withdrawal for student loans and financial assistance

11. Policy Distribution and Acknowledgment

- This policy will be provided to students **before the student contract is signed**, in accordance with Regulation 84-207.
- Students will be provided with access to this policy through the College's established student information channels, including the Student Handbook and/or College website.
- The College will ensure that relevant staff responsible for student administration and refunds are familiar with the requirements of this policy.

12. Legislative Compliance

This policy is developed and administered in accordance with the:

- Private Occupational Training Act (P-16.1), New Brunswick**, including provisions respecting student protection fees and student complaints; and
- General Regulation 84-207**, including:
 - Section 3.1(1)(a)(vii)** – policies on withdrawals and refunds;
 - Section 9.1** – student contract and refund policy requirements; and
 - Section 10** – rescission of contracts and tuition refunds.

This policy will be updated as necessary to remain consistent with applicable legislation and regulatory requirements.

13. Definitions

Term	Definition
Withdrawal / Rescission	A student's discontinuation of enrolment or rescission of the student contract in accordance with applicable requirements.
Tuition Fees	Fees charged for an occupational training program, excluding enrolment fees, registration fees, non-refundable deposits, and costs of materials and supplies, as defined under the Act.
Program Completion	The percentage of the occupational training program completed at the applicable date of withdrawal/rescission.
Applicable Date of Rescission	The date determined in accordance with Regulation 84-207 based on how the written notice is served.
Student Protection Fee	A fee equal to 1% of tuition fees, remitted to the Training Completions Fund under POTA Section 6.6 to protect students' financial investment
Training Completions Fund	A fund established under POTA to protect students' tuition fees in the event a training organization closes or is unable to complete programs .
College-Initiated Withdrawal or Dismissal	The ending of a student's enrolment by the College in accordance with the student contract, applicable College policies, and applicable legislation.
Minister	The Minister of Post-Secondary Education, Training and Labour for the Province of New Brunswick

14. Important Regulatory Information

NorthBridge College (NBBT College) is a private training organization operating in New Brunswick under the *Private Occupational Training Act* and Regulation 84-207.

The College is committed to administering student withdrawals, contract rescissions, and tuition refunds in accordance with applicable New Brunswick legislation. Accordingly, the College will:

- Apply the tuition refund requirements prescribed under **Section 10 of Regulation 84-207** when a student or prospective student rescinds a contract;
- Charge and collect the prescribed **Student Protection Fee**, calculated at **1% of tuition fees**, and remit the fee to the Minister in accordance with the *Private Occupational Training Act*;
- Maintain appropriate records and provide information to the Minister as required by applicable legislation; and
- Issue any refund payable under Section 10 to the payer **within 30 days after the notice of rescission is delivered in accordance with the Regulation**.

Nothing in this policy is intended to limit or waive any right, benefit, or remedy available to a student or prospective student under the *Private Occupational Training Act* or Regulation 84-207.

This policy will be interpreted and administered in accordance with applicable New Brunswick legislation. Where there is any inconsistency between this policy and the applicable legislation, **the legislation will govern**.

15. Contact Information

For questions regarding this policy or to submit a withdrawal notice, contact:

Student Services Office

NorthBridge College (NBBT College)

Address: 3rd Floor, 196 Robinson St, Moncton, NB E1C 5C4, or such other College address as may be published on the College's official Contact Us page.

Website: NBBTCollege.ca

Email: students@nbbtcollege.ca

Phone: +1-506-800-0851

For External Complaints about Refunds:

Private Occupational Training Branch

Department of Post-Secondary Education, Training and Labour

Government of New Brunswick

Email: LFPSP-POTA@gnb.ca

Phone: (506) 453-2597