

GEMS Co-branded Credit Card
Made Especially for GEMS Families!

Advance Tuition Fee Discount Scheme on GEMS Credit Card: 2018 & 2019
(applicable from July 10th 2018)

3 Term & Monthly Invoicing schools that start September

Fee Cycle	Payment Due Date	Payment Period	Fixed Rate %	No of months fees in advance
Term 1	On or before 23rd Aug 2018	Full year fees	4.25%	10 months
	On or before 23rd Aug 2018	1st & 2nd Term fees	3.00%	7 months
	On or before 23rd Aug 2018	1st Term fees	1.50%	4 months
Term 2	On or before 15th Dec 2018	2nd & 3rd Term fees	2.50%	6 months
	On or before 15th Dec 2018	2nd Term fees	1.25%	3 months
Term 3	On or before 15th Mar 2019	3rd Term fees	1.25%	3 months

2 Term Fee Invoicing schools

Fee Cycle	Payment Due Date	Payment Period	Fixed Rate %	No of months fees in advance
Term 1	On or before 23rd Aug 2018	Full year fees	4.25%	10 months
	On or before 23rd Aug 2018	1st term fees	2.50%	5 months
Term 2	On or before 15th Jan 2019	2nd term fees	2.50%	5 months

Monthly Invoicing schools that start in April

Fee Cycle	Payment Due Date	Payment Period	Fixed Rate %	No of months fees in advance
Term 2	On or before 23rd Aug 2018	2nd & 3rd Term fees	2.50%	7 months
	On or before 23rd Aug 2018	2nd term fees	1.50%	4 months
Term 3	On or before 15th Dec 2018	3rd Term fees	1.25%	3 months
Term 1	On or before 15th Mar 2019	Full year fees	4.25%	10 months
	On or before 15th Mar 2019	1st & 2nd Term fees	3.00%	7 months
	On or before 15th Mar 2019	1st Term fees	1.25%	3 months

For any clarifications on tuition fee discount offered, please contact the GEMS school cashier

Terms & Conditions:

- Discount scheme is based on fixed rate percentage on tuition fee paid in advance according to the above calendar of fee cycle using GEMS NBAD Titanium Credit Card only.
- The discount is applicable only if a minimum of one term Tuition Fee is paid in advance and can avail for a maximum of one Academic year.
- Any outstanding fees must be paid in full before being eligible for the fee discount.
- The discount is based on the current fee structure. Should any revision to the fee structure be approved by the regulatory authority at a later date, the difference shall be payable by the cardholder.
- In case of any refunds, the official refund policy will be applied and the discount already granted will be adjusted accordingly.
- The discount is applied on the net Tuition Fee after concession/reduction/advance payment, if any.