



### GEMS Co-branded Credit Card

Made Especially For Gems Families!

### Advance Tuition Fee Discount Scheme on Gems Credit Card 2020 & 2021

#### For American / IB schools:

#### 3 Term & Monthly Invoicing Schools That Start In September

FEE CYCLE	PAYMENT DUE DATE	PAYMENT PERIOD	FIXED RATE %	NO. OF MONTHS FEES IN ADVANCE
<b>Term 1</b>	On or before 15th August 2020	Full year fees	4.25%	10 months
	On or before 15th August 2020	1st and 2nd term fees	3.00%	7 months
	On or before 15th August 2020	1st term fees	1.50%	4 months
<b>Term 2</b>	On or before 15th December 2020	2nd and 3rd term fees	2.50%	6 months
	On or before 15th December 2020	2nd term fees	1.25%	3 months
<b>Term 3</b>	On or before 15th March 2021	3rd term fees	1.25%	3 months

*For any clarifications on tuition fee discount offered, please contact 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 the GEMS FAB 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.*

#### FAB Sales Associates:

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- *Mr. Ganesh*
- *Sales Associate, Credit Card / Personal Loan*
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