

Avail 4.25% discount and installment plan without interest and without processing fee



FAB GEMS Credit Card

Made especially for GEMS families

Advance Tuition Fee Discount Scheme on GEMS Credit Card - Academic Year 2020-2021

Academic Year starting Sept 2020

| Fee cycle | Payment due date | Payment Period | Fixed rate % | No. of monthly fees in advance |
|-----------|-------------------------------|-----------------------|--------------|--------------------------------|
| Term 1 | On or before 20 August 2020 | Full year fees | 4.25% | 10 months |
| | On or before 20 August 2020 | 1st and 2nd term fees | 3.00% | 7 months |
| | On or before 20 August 2020 | 1st term fees | 1.50% | 4 months |
| Term 2 | On or before 20 December 2020 | 2nd and 3rd term fees | 2.50% | 6 months |
| | On or before 20 December 2020 | 2nd term fees | 1.25% | 3 months |
| Term 3 | On or before 20 March 2021 | 3rd term fees | 1.25% | 3 months |

Academic Year starting April 2021

| Fee cycle | Payment due date | Payment Period | Fixed rate % | No. of monthly fees in advance |
|-----------|-------------------------------|-----------------------|--------------|--------------------------------|
| Term 2 | On or before 20 August 2020 | 2nd and 3rd term fees | 2.50% | 7 months |
| | On or before 20 August 2020 | 2nd term fees | 1.50% | 4 months |
| Term 3 | On or before 20 December 2020 | 3rd term fees | 1.25% | 3 months |
| Term 1 | On or before 20 March 2021 | Full year fees | 4.25% | 10 months |
| | On or before 20 March 2021 | 1st and 2nd term fees | 3.00% | 7 months |
| | On or before 20 March 2021 | 1st term fees | 1.25% | 3 months |

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

Terms and conditions:

- The discount scheme is based on a fixed rate percentage of the tuition fee paid in advance and in accordance with the above fee cycle calendar using the GEMS FAB Titanium Credit card.
- The discount can be used for a maximum of one academic year and is only applicable if a one term minimum tuition fee is paid in advance.
- Eligibility for the fee discount requires any outstanding fees to be paid in full.
- 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.

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