



RUGBY SCHOOL
JAPAN

Finance and Fees Policy

v2.5

1. Purpose, scope and governing principles

- 1.1. This policy explains the fees charged by Rugby School Japan (“RSJ”), when each fee becomes payable and earned, how withdrawals and refunds are handled, and the process followed where an account is overdue or disputed.
- 1.2. It applies to every application, offer, enrolment and re-enrolment unless a written scholarship, sponsorship or corporate agreement expressly varies a particular provision.
- 1.3. The policy is designed to operate under Japanese law, including the Consumer Contract Act, the Civil Code and the Act on the Protection of Personal Information, together with education and private-school requirements applicable to RSJ. Mandatory law prevails over any inconsistent term.
- 1.4. RSJ will draft, explain and administer fees in a clear, plain and consistent manner. Material fee conditions (including cancellation, boarding and visa requirements) will be disclosed before the family accepts an offer or renews enrolment.
- 1.5. No fee label determines refundability by itself. Refundability depends on the purpose of the fee, the benefit or service already provided, the relevant service period, actual non-recoverable commitments, the applicable withdrawal deadline, and Japanese law.
- 1.6. RSJ will not retain a cancellation charge, forfeiture or amount in lieu of notice above the amount permitted by Japanese law. The contractual maximum and safeguards are set out in Section 7.7.
- 1.7. Payment annually, termly or under an early-payment programme does not remove or reduce a family’s substantive right to withdraw or receive a refund under this policy. Refunds are calculated from the Net Fees actually payable after any remission or discount.
- 1.8. The School will consider pupil welfare, safeguarding, compulsory-education requirements, proportionality and educational continuity when applying this policy. Financial issues will not be discussed with pupils directly.
- 1.9. Donations and voluntary contributions are separate from mandatory fees, are never a condition of admission or continued enrolment, and are administered under RSJ’s applicable governance procedures.

2. Definitions

Defined term	Meaning
Academic Year	the school year stated in the applicable Schedule of Fees and published school calendar.
Acceptance	the family’s valid acceptance of the Offer Letter through the method specified by RSJ. The pupil’s place is secured only when the amounts identified in the Offer Letter as necessary to secure the place, including any applicable Pupil Account Reserve, have been paid, unless RSJ agrees otherwise in writing.
Affected Future Term	for cancellation before the Commencement Date, the first scheduled academic term of enrolment for which notice was late or insufficient; for withdrawal or a change of service status after enrolment has begun, the first Complete Future Term after the Final Financial Term for which notice was late or insufficient. For example, if the Financial Leaving Date falls in Autumn Term and the deadline for leaving at the end of Autumn Term was missed, the Affected Future Term is Spring Term.
Calendar Day	any day of the calendar, including weekends and Japanese public holidays
Cancellation Charge	an amount that may be payable because notice was late or insufficient in relation to an Affected Future Term; it is not a fee for educational services and is subject to the contractual maximum and safeguards in Section 7.7.

Defined term	Meaning
Commencement Date	the first date on which the pupil is scheduled to attend RSJ, whether as a day or boarding pupil, regardless of whether the pupil actually attends on that date.
Complete Future Term	a full academic term beginning after the Final Financial Term and during which the pupil receives no service.
Fee Payer	each person or entity that signs or electronically accepts the Admissions Terms as contractually responsible for Fees. Each Fee Payer is jointly and severally liable for the Fees, and designating an employer, sponsor, company or other third party to make payment does not release a Fee Payer unless RSJ agrees in writing.
Fees	all amounts charged by or through RSJ, including one-time, recurring, conditional, optional and third-party charges.
Final Financial Term	the academic term in which the Financial Leaving Date falls. It is the last term for which Tuition, Boarding, Facility Maintenance and Meal Fees are ordinarily payable under this policy.
Financial Leaving Date	the final date through which Fees remain payable as determined under Section 7.3, or Section 8 for immigration-related departures, which may differ from the pupil's last physical day of attendance.
Net Fees	Fees after applying any scholarship, sibling remission, financial aid, discount, credit or approved adjustment.
Parent	a parent or legal guardian with parental responsibility for the pupil.
Published Withdrawal Deadline	the relevant date in Appendix C or a later date expressly notified in writing by RSJ.
Pupil Account Reserve	the refundable security amount described in Section 4, payable only for the cohort identified in the applicable Schedule of Fees and Offer Letter.
School-initiated Cancellation	withdrawal of an offer, cancellation of enrolment, closure of a programme or termination by RSJ, except where caused by a material breach, misrepresentation or serious misconduct attributable to the family or pupil.
Substantive Processing	work beyond automated receipt or payment, including staff review of the application, document checks, arranging or conducting an assessment or interview, and active case management.
Working Day	a day on which RSJ's administrative offices are open, excluding weekends and Japanese public holidays.

For clarity, references to a **Parent** concern decisions requiring parental responsibility, while references to a **Fee Payer** concern financial liability or account administration. Where either may act, this Policy refers to the Parent or Fee Payer.

3. Fee categories and when fees are earned

- 3.1. The approved Schedule of Fees is in Appendix A. RSJ will publish each Academic Year's Schedule of Fees before the earliest application, payment or withdrawal deadline to which it relates. Fee increases apply prospectively and require Board approval.

3.2. Each invoice will identify the fee category, service period, amount, due date and any applicable discount, remission or surcharge. A fee is earned only in accordance with this section and the relevant service provisions.

3.3. One-time admissions fees

3.3.1. Application Fee. The Application Fee covers admissions administration and assessment, is payable when the application is submitted, and is non-refundable.

3.3.2. Enrolment Fee. The Enrolment Fee is consideration for securing the right to enrol, reserving the offered place and completing enrolment administration. It becomes earned when RSJ receives valid Acceptance and confirms the place. It is ordinarily non-refundable following family-initiated cancellation. It will be refunded if RSJ cancels or withdraws the place for reasons not attributable to the family or pupil. It will not be refunded where the cancellation or withdrawal results from a material breach, misrepresentation or serious misconduct attributable to the family or pupil, subject to Section 7.8 and applicable law. Should a pupil re-enrol at RSJ after withdrawing, the Enrolment Fee applicable at the time of re-enrolment will ordinarily be payable again, unless RSJ expressly agrees otherwise in writing.

3.3.3. School Development Fee. The School Development Fee supports shared facilities, infrastructure and educational resources. It becomes earned on the pupil's scheduled Commencement Date, regardless of whether the pupil actually attends on that date. If the family cancels before the Commencement Date, it will be refunded, less any pupil-specific, non-recoverable costs already incurred or committed by RSJ. After the Commencement Date, it is not ordinarily refundable, subject to statutory rights and School-initiated Cancellation. Should a pupil re-enrol at RSJ after withdrawing, the School Development Fee will ordinarily not be charged again where the pupil's new Commencement Date falls within three Academic Years of the pupil's previous Financial Leaving Date. Where re-enrolment occurs after that period, the School Development Fee applicable under the then-current Schedule of Fees will be payable.

3.4. Recurring and service-period fees

3.4.1. Tuition, Boarding, Facility Maintenance, Meals and similar recurring charges are earned by reference to the period and services to which they relate. Payment in advance does not by itself make a future-period charge earned or non-refundable.

3.4.2. Fees for a period in which services have been provided or the pupil's place and contracted resources have remained available are payable, subject to Sections 7–9 and applicable law.

3.4.3. Fees allocated to Complete Future Terms are refundable where notice is given by the Published Withdrawal Deadline, less any undisputed debts. No Cancellation Charge applies where notice is given by that deadline. Where notice is late or insufficient, any refund for the Affected Future Term is subject to the Cancellation Charge provisions in Sections 7.5 and 7.7. Fees for any later Complete Future Terms are refunded, subject only to undisputed debts and actual non-recoverable third-party costs. Meal Fees are treated under Section 5.4. Optional and third-party charges are stopped or refunded from the earliest date RSJ or the supplier can reasonably cancel them.

3.5. Third-party and optional charges

3.5.1. Before an optional or third-party charge is incurred, RSJ will identify the provider, price or pricing basis, cancellation terms and whether RSJ contracts as principal or collects as agent, except in a genuine medical or safeguarding emergency.

3.5.2. Refunds of third-party charges are limited to amounts recovered or not yet committed to the provider, less disclosed and reasonable non-recoverable costs. RSJ will not retain a margin on a cancelled third-party service unless the margin and its purpose were disclosed in advance.

4. Pupil Account Reserve

4.1. A refundable Pupil Account Reserve in the amount stated in the applicable Schedule of Fees is payable for each pupil to whom the requirement applies. It is held without interest as security for the defined financial obligations in this section and is not tuition, income, an enrolment fee or a cancellation penalty.

- 4.2. The Pupil Account Reserve applies to new pupils entering RSJ in the 2027–2028 Academic Year only where the Offer Letter expressly requires it. It will not be added retrospectively to an Offer Letter already accepted or charged to a pupil already enrolled before the 2027–2028 Academic Year unless the Board approves a separate transition arrangement and RSJ gives affected families advance written notice.
- 4.3. The initial Pupil Account Reserve is invoiced upon Acceptance, ordinarily with the Enrolment Fee, and is due within 14 Calendar Days of the invoice or before the Commencement Date, whichever is earlier, unless a different date is stated in the Offer Letter or invoice. The pupil's place is not fully secured until the Reserve and all other amounts identified in the Offer Letter as necessary to secure the place have been paid. If the Reserve is not paid by the due date, RSJ will give written notice and a reasonable final period to remedy the non-payment, ordinarily at least 7 Calendar Days where the timing before the Commencement Date permits. If it remains unpaid before the Commencement Date, RSJ may treat the place as not secured and release it in accordance with the Offer Letter and applicable law. Late-payment interest under Section 10.1.3 does not apply to the initial Reserve before the Commencement Date.
- 4.4. RSJ may apply the Reserve only to an itemised amount that is due and unpaid, including:
 - unpaid tuition, boarding, meal, examination, activity or other authorised Fees;
 - reasonable repair or replacement cost for loss or damage beyond fair wear and tear;
 - approved emergency, medical, travel or repatriation cost paid by RSJ on the pupil's behalf; and
 - a lawful Cancellation Charge determined under Section 7.7.
- 4.5. RSJ will give the Parent or Fee Payer an itemised notice before applying the Reserve, except where an immediate emergency payment has been authorised by the Admissions Terms. The Parent or Fee Payer may dispute a deduction under Section 13; the undisputed balance will not be withheld while a dispute is considered.
- 4.6. If the Reserve is used while the pupil remains enrolled, RSJ may require it to be replenished within 30 Calendar Days after issuing an itemised statement. A Parent or Fee Payer who anticipates difficulty meeting the replenishment requirement may apply for a hardship review under Section 10.2. The deadline is varied only where RSJ confirms an alternative arrangement in writing. An overdue replenishment after the Commencement Date is handled under Section 10 and may attract the late-payment interest stated in Appendix A, subject to applicable law.
- 4.7. Within 30 Calendar Days after the pupil's Financial Leaving Date, RSJ will provide a provisional final account. RSJ will return the remaining Reserve to the original payer within 60 days after departure or, if a supplier invoice is still pending, within 15 Working Days after that invoice is finalised. RSJ will explain any delay.
- 4.8. RSJ will manage the Reserve with due care, keep it separately identifiable from the School's general operating assets, and account for it as a refundable liability until validly applied under this policy. RSJ will use reasonable efforts to trace a payer entitled to a refund and will not treat an unclaimed balance as School income except as permitted by law.

5. Tuition, boarding and other recurring charges

5.1. Tuition Fees

5.1.1. Tuition Fees include:

- academic tuition;
- academic resources provided by the School;
- specified curriculum trips;
- specified events and sports fixtures;
- school clubs and co-curricular programmes delivered by RSJ staff; and
- RSJ-designated enrichment programmes described in current School communications.

5.1.2. Externally assessed examinations, external co-curricular activities, optional programmes and other charges identified in Appendix A or the applicable activity notice may be charged separately with prior approval.

5.2. Boarding Fees

5.2.1. Boarding Fees include:

- lodging;
- tutorial sessions;
- supervision outside school lessons;
- routine room cleaning;
- linen changes;
- laundry; and
- the residential programme identified in the boarding handbook.

5.2.2. Meals are charged separately where stated in the Schedule of Fees.

5.2.3. A change between full boarding, weekly boarding and day status requires approval and is treated as a change of service status under Section 7.6. Immigration, parental residence, approved educational guardianship, safeguarding and capacity requirements must be satisfied before a change is confirmed.

5.2.4. Unless expressly stated otherwise in the Schedule of Fees or a written award, Tuition and Boarding Fees do not include:

- school uniform fees;
- English as an Additional Language (EAL);
- Special Educational Needs (SEN) support;
- transport to and from school;
- optional trips;
- laptop computers and other electronic devices; and
- other personal expenses.

5.3. Facility Maintenance Fee

5.3.1. The annual Facility Maintenance Fee supports the upkeep, repair and improvement of the campus and learning environment. For new pupils starting after the beginning of the Academic Year, the charge is allocated by term as stated in Appendix B.

5.3.2. For withdrawal and refund purposes, the fee is allocated to the relevant terms rather than treated as fully earned for the entire year on the first day. A Complete Future Term portion is refundable under Section 7.

5.4. Meals

5.4.1. Meal Fees are allocated to the relevant academic term. Where valid notice is given by the Published Withdrawal Deadline, Meal Fees remain payable through the Final Financial Term and any prepaid Meal Fees for later Complete Future Terms will be refunded. No refund is ordinarily due for individual meals or for part of the Final Financial Term where the catering service remained available. Any amount recovered from, or not charged by the catering provider after cancellation will be credited to the pupil account or refunded to the original payer, as appropriate.

5.4.2. No refund is due for individual meals missed through ordinary absence where the service remained available. Extended medical absence may be considered under Section 13.

5.5. Learning support, examinations, activities and emergency costs

5.5.1. Additional Learning Support, including English as an Additional Language (EAL) and Special Educational Needs (SEN) support, will be charged only after the need, programme, price and review period are explained and approved by the Parent, unless immediate action is reasonably necessary to protect the pupil.

5.5.2. Examination entry and cancellation charges are passed through at actual cost, together with any disclosed administration fee. Where an examination board permits a refund, RSJ will pass it to the payer.

5.5.3. RSJ may pay reasonable urgent medical, transport, supervision, travel or repatriation costs for a pupil where prior consent cannot practicably be obtained. RSJ will provide an itemised account and may apply the Reserve if the amount is not paid.

- 5.5.4. Optional trips and excursions may be charged separately. Before a family commits, RSJ will identify the provider, the services included, the price or pricing basis, the applicable cancellation terms and any disclosed non-recoverable costs.

5.6. Pupils joining after a term begins

- 5.6.1. Tuition, Boarding and Meals for a pupil joining after a term begins will be calculated using the published weekly allocation for the remaining school weeks. Attendance for any part of a school week ordinarily counts as one week, unless the delayed start was caused by RSJ or another written arrangement applies.
- 5.6.2. The Facility Maintenance Fee is charged at 100% for an Autumn Term start, 67% for a Spring Term start and 33% for a Summer Term start, subject to Appendix B and the refund rules in this policy.

6. Invoicing, payment options and discounts

6.1. Invoices and due dates

- 6.1.1. Application Fees are due when the application is submitted. The Enrolment Fee, School Development Fee and, where applicable, the Pupil Account Reserve are invoiced upon Acceptance and are due within 14 Calendar Days of the invoice or before the Commencement Date, whichever is earlier, unless the Offer Letter or invoice states a later date. The consequences of non-payment of the initial Pupil Account Reserve are set out in Section 4.3.
- 6.1.2. A newly admitted pupil whose ordinary payment deadline has passed must pay by the date specified by RSJ in the Offer Letter, invoice or other written notice.
- 6.1.3. Ancillary charges will ordinarily be invoiced at least 14 Calendar Days before the due date. An urgent or pass-through cost may be invoiced sooner if the reason is explained.
- 6.1.4. Fee Payers are responsible for ensuring that the full JPY invoice amount reaches RSJ and for payer-side bank or payment-platform charges. Where an employer, sponsor, company or other third party is designated to make payment, each Fee Payer remains jointly and severally liable for any amount not paid, unless RSJ has expressly agreed a release in writing. RSJ bears charges caused by its own refund or billing error.

6.2. Payment methods

- 6.2.1. Payments must be made through the approved payment platform identified on the invoice, unless RSJ approves an alternative payment method in writing. A direct bank transfer outside the approved platform is accepted only where an exception has been authorised. RSJ may change its payment-platform provider on reasonable notice without changing the family's substantive rights.
- 6.2.2. Refunds are made in JPY to the original payer and payment source where practicable. RSJ is not responsible for exchange-rate movements or recipient-bank charges, except where the refund corrects an RSJ error.

6.3. Annual and termly payment

- 6.3.1. Families may pay Tuition and Boarding annually or termly where offered. Termly payment is subject to the surcharge in Appendix A. The surcharge is included in the Net Fees used for any refund allocation.
- 6.3.2. Annual payment is allocated across terms using the term proportions in Appendix B. It is not deemed fully earned on receipt.

6.4. Early Payment Discount Programme (EPDP)

- 6.4.1. The EPDP, if offered for the relevant year, applies only to the annual Tuition and Boarding Fees stated in Appendix A. A family must make an affirmative election each Academic Year by the published application date; participation does not roll over automatically or without affirmation.
- 6.4.2. The discount is applied after scholarships or financial aid unless the relevant award terms say otherwise. It does not apply to one-time fees, the Reserve, Facility Maintenance, Meals or optional charges.

- 6.4.3. EPDP families use the same Published Withdrawal Deadlines as all other families. An early invoice is cancelled or a prepaid amount refunded where valid notice is given on time.
- 6.4.4. A refund of annual fees is calculated by allocating the Net Fees actually paid, including the discount, to the applicable terms. RSJ will not retrospectively remove the discount from service periods already completed solely because the pupil later withdraws.
- 6.4.5. Failure to pay by the applicable EPDP date removes the discount for that Academic Year. Future participation may be refused where an account is not in good standing, but there is no automatic lifetime exclusion.
- 6.4.6. RSJ may amend or discontinue the EPDP for a future Academic Year by giving affected families at least 30 Calendar Days' written notice before the earliest EPDP application deadline for that Academic Year. A change will not retrospectively alter an accepted invoice or accrued right

6.5. Allocation, errors and credits

- 6.5.1. RSJ will apply a payment to the invoice or pupil identified by the payer. If the reference is unclear, RSJ may apply it to the oldest undisputed amount due after notifying the payer.
- 6.5.2. An overcharge will be refunded without interest or, with the payer's written agreement, held as a credit. An undercharge caused by an evident calculation or administrative error may be corrected by a new invoice with a reasonable payment period. RSJ will not correct an error in a way that defeats an agreed discount or final settlement.

7. Cancellation, withdrawal and change of status

7.1. Giving notice

- 7.1.1. A Parent must request and submit the prescribed withdrawal form to the Registry Office (or via the Parent Portal once available). Notice to a teacher or informal verbal notice is not sufficient.
- 7.1.2. Notice is effective when received by RSJ. RSJ will acknowledge it within three Working Days. A failure by RSJ to acknowledge does not invalidate notice where the Parent can show timely receipt.
- 7.1.3. RSJ may reasonably confirm parental responsibility or seek the agreement of another person with parental responsibility, but will not impose a process that unreasonably prevents exercise of a withdrawal right.
- 7.1.4. A request to cancel a withdrawal or reinstate a pupil is subject to space, immigration, parental residence, approved educational guardianship, safeguarding and admissions requirements. Re-admission after departure may require a new application and payment of the then-current Application Fee. The treatment of the Enrolment Fee and School Development Fee on re-enrolment is set out in Sections 3.3.2 and 3.3.3.

7.2. Published Withdrawal Deadlines

- 7.2.1. The Published Withdrawal Deadlines are set out in Appendix C. They apply equally to annual, termly and EPDP payers. RSJ will make the applicable future-year deadlines available to families together with the relevant School calendar and annual fee information.
- 7.2.2. For a pupil leaving at the end of a term, or not returning for the following Academic Year, notice must be received by the applicable Published Withdrawal Deadline in Appendix C.

7.3. Timely withdrawal after attendance has begun

- 7.3.1. Where valid notice is received by the Published Withdrawal Deadline, Tuition, Boarding and Facility Maintenance Fees remain payable through the end of the Final Financial Term. Prepaid amounts allocated to later Complete Future Terms will be refunded.
- 7.3.2. Where the pupil physically leaves before the end of the Final Financial Term, the Financial Leaving Date ordinarily remains the term end because it is often difficult to fill the vacancy during the same term and staffing, boarding and programme commitments have been made for that term. Meal Fees are treated under

Section 5.4. Optional and third-party services will be stopped from the earliest date on which RSJ or the relevant provider can reasonably cancel them. An exceptional adjustment may be made under Section 13, including where the withdrawal occurs near the beginning of a term and the place is filled or material costs are avoided.

- 7.3.3. The same result applies to an annual payer: the annual Tuition and Boarding Fees actually payable after applicable discounts and remissions are allocated by Appendix B, the Final Financial Term portion remains due, and later Complete Future Term portions are refunded.

7.4. Cancellation before the Commencement Date

- 7.4.1. Where a family cancels before the Commencement Date:

- the Application Fee is treated under Section 3.3.1;
- the Enrolment Fee is ordinarily retained under Section 3.3.2;
- the School Development Fee is treated under Section 3.3.3;
- the Pupil Account Reserve is refunded in full, less any separate undisputed amount already due;
- prepaid Tuition, Boarding, Facility, Meals and other unused service charges are refunded, subject only to a lawful Cancellation Charge and non-recoverable third-party cost.

- 7.4.2. For an Autumn Term start, cancellation on or before the applicable pre-start deadline in Appendix C ordinarily attracts no Cancellation Charge beyond Fees already earned. For cancellation after that deadline, RSJ may apply a Cancellation Charge for the Affected Future Term under Sections 7.5 and 7.7. For an offer accepted after the applicable pre-start deadline, or for a mid-year start, the Offer Letter will state a reasonable pre-start deadline; if none is stated, it is 30 Calendar Days before the Commencement Date.

- 7.4.3. Any Cancellation Charge will be assessed under Sections 7.5 and 7.7. No factor automatically makes all future Fees non-refundable.

7.5. Late or insufficient notice

- 7.5.1. Where notice is received after the relevant deadline, RSJ may charge a Cancellation Charge for the Affected Future Term, being the first Complete Future Term after the Final Financial Term for which notice was late or insufficient. The charge is not automatically the full invoice.

- 7.5.2. The maximum contractual Cancellation Charge is the Tuition and Boarding Fees attributable to the Affected Future Term after applicable discounts and remissions, plus actual non-recoverable ancillary or third-party costs.

- 7.5.3. The amount actually charged will be assessed case by case, taking into account the timing of the withdrawal, the time and cost reasonably required to fill the vacant place, committed costs, costs avoided, whether and when a replacement pupil is enrolled, any replacement revenue received, and the Tuition and Boarding Fees that RSJ cannot collect before the replacement pupil is enrolled. RSJ will not recover the same loss twice.

7.6. Change of boarding or service status

- 7.6.1. A move from full boarding to weekly boarding, from boarding to day status, or cancellation of another recurring service is treated as a withdrawal from that service. The same Published Withdrawal Deadline, refund of Complete Future Terms and Cancellation Charge framework apply to the relevant fee.

- 7.6.2. A change is effective only after RSJ confirms that immigration, parental residence, approved educational guardianship, pastoral and capacity requirements are met.

7.7. Cancellation Charge

- 7.7.1. A Cancellation Charge may be imposed only for an Affected Future Term where notice was late or insufficient and is subject to the contractual maximum in Section 7.5.2.

- 7.7.2. On request, RSJ will provide the Parent or Fee Payer with an understandable outline of the calculation basis, including the Affected Future Term, the fee categories used and the principal case-specific factors considered, without disclosing confidential information about other families or staff.

7.7.3. Any portion of a Cancellation Charge above the contractual maximum in Section 7.5.2 is not payable and will be refunded if already received.

7.8. School-initiated cancellation or termination

7.8.1. If RSJ withdraws an offer or cannot provide the place for reasons not attributable to the family or pupil, RSJ will refund the Enrolment Fee, School Development Fee, Reserve, and all prepaid unused recurring charges.

7.8.2. If RSJ terminates enrolment after attendance begins, Fees for services provided through the effective date remain due. Prepaid fees for Complete Future Terms will be refunded, less any lawful debt or damage, unless mandatory law requires a greater refund or other more favourable treatment for the payer.

7.8.3. Where enrolment is terminated in accordance with the School Regulations or Admissions Terms and Conditions because of material misrepresentation, serious misconduct or a material contractual breach attributable to the family or pupil, RSJ may retain Fees already earned and, to the extent permitted by the contract and applicable law, claim either a lawful Cancellation Charge under Section 7.7 or separately proven actual loss, but not both in respect of the same loss. RSJ will not impose an automatic forfeiture of all future Fees.

8. Visa and immigration-related circumstances

8.1. Admission and continued attendance may depend on the pupil holding valid immigration permission and satisfying immigration-related requirements applicable to enrolment at RSJ. The family remains responsible for truthful, complete and timely information and for complying with immigration instructions.

8.2. Before accepting a place, Parents should carefully review all information provided by RSJ regarding immigration requirements, boarding arrangements, parental residence and approved educational guardianship, and should seek clarification where anything is unclear. Parents are responsible for ensuring that they understand and can meet the requirements applicable to the pupil's enrolment and attendance. RSJ will provide information on material School-related requirements then known, but immigration decisions are made by the Immigration Services Agency. RSJ does not act as the family's immigration adviser and does not prepare or submit the family's Certificate of Eligibility or visa application. Any fees charged by an independent immigration adviser or agent are governed by the family's separate agreement with that provider and are not RSJ Fees.

8.3. Collecting fees before a visa is issued does not make future service fees non-refundable. The following outcomes apply:

Circumstance	Financial treatment
Family withdraws before the visa application or immigration process begins	All RSJ Fees follow the pre-start rules in Section 7.4. Any fee charged by an independent immigration adviser or agent is governed by the family's separate agreement with that provider.
Visa refused despite complete, accurate and timely family cooperation	Unused Tuition, Boarding, Facility, Meals and Reserve refunded. Enrolment Fee and Development Fee follow Sections 3.3.2–3.3.3.
Visa refused because of late, incomplete or inaccurate family information	Unused recurring fees are refunded less any lawful Cancellation Charge; the Enrolment Fee is ordinarily retained; and RSJ may recover actual additional cost caused by the breach, to the extent permitted by law.
Visa not renewed or immigration permission lost after attendance, without family fault	Fees after the last period in which attendance can lawfully continue are refunded, subject only to earned current-period amounts, actual non-recoverable costs and applicable law. The exceptional review process applies.
Visa not renewed or status lost because of family/pupil breach	Unused future recurring Fees are treated under the late-notice and Cancellation Charge framework in Sections 7.5 and 7.7; Fees already earned and actual non-recoverable costs remain payable.

Circumstance	Financial treatment
RSJ is unable to provide the pupil's place because the applicable immigration requirements cannot be met	School-initiated Cancellation: the Enrolment Fee, School Development Fee, Pupil Account Reserve and all prepaid unused recurring Fees are refunded. RSJ does not retain a Cancellation Charge.

- 8.4. RSJ may pause attendance or immigration-related support only where required by law or necessary to protect the pupil and School. Registry and the Principal will coordinate a welfare and continuity plan, particularly for a boarder whose immigration status changes.
- 8.5. A family must notify Registry immediately of any actual or anticipated change in the pupil's or Parent's immigration or residence status, or in any approved educational guardianship arrangement, that may affect attendance or boarding eligibility.

9. Absence, temporary closure and inability to provide services

9.1. Ordinary absence

- 9.1.1. No tuition or boarding refund is ordinarily due for days missed through routine illness, travel, suspension for conduct or other family choice where RSJ kept the place and services available. Meal Fees are treated under Section 5.4, and other variable charges that can reasonably be cancelled will be treated separately.
- 9.1.2. A prolonged, medically certified absence, bereavement or other exceptional circumstance may be considered under Section 13. Evidence requested will be proportionate and handled confidentially.

9.2. Temporary closure or alternative delivery

- 9.2.1. RSJ may temporarily close, restrict access, relocate activities or deliver education remotely where reasonably necessary because of government action, public-health events, natural disaster, severe weather, security risk, utility failure or another event beyond reasonable control.
- 9.2.2. Where RSJ continues to provide a substantially equivalent core educational programme, Tuition Fees are not automatically reduced solely because delivery is remote or temporarily modified.
- 9.2.3. Where a material paid service—particularly boarding, meals, transport or a separately charged activity—is not provided and RSJ avoids or recovers related cost, RSJ will make a fair credit or refund reflecting the unprovided service, subject to law and any non-recoverable third-party commitment.
- 9.2.4. If RSJ permanently cannot provide the pupil's place or a material part of the contracted programme, Section 7.8 applies. Nothing in this section excludes liability or refund rights that cannot lawfully be excluded.

10. Overdue accounts, hardship and recovery

10.1. Early contact, disputes and grace period

- 10.1.1. RSJ will send a reminder promptly after a missed due date. The Parent or Fee Payer should contact the School immediately, using the contact details stated on the invoice or reminder, if an invoice is disputed or payment difficulty is anticipated. The School will direct the matter to Registry, Finance or another appropriate department.
- 10.1.2. A genuine dispute, set out clearly in writing and identifying the invoice and the specific item and reason challenged, suspends escalation of that disputed amount only while RSJ investigates. Undisputed amounts remain payable. A general, repeated or clearly unsupported assertion does not suspend escalation or restart this process; where RSJ treats a repeated assertion as unsupported, the responsible department will explain its reasons in writing. RSJ will respond in writing, ordinarily within 10 Working Days.
- 10.1.3. RSJ may charge simple late-payment interest at the rate and after the grace period stated in Appendix A, calculated daily and without compounding. Interest is paused during an approved dispute or hardship plan

and will not exceed the legal maximum. Any administration charge must reflect an actual and reasonable additional cost and must not duplicate loss already recovered through interest.

10.2. Hardship review and payment plans

- 10.2.1. A Parent or Fee Payer facing genuine, unforeseen financial hardship may apply confidentially to the COO or Principal. Examples include serious illness, bereavement, sudden loss of employment or business closure. Approval is not automatic and may require proportionate supporting information.
- 10.2.2. During a timely hardship review, RSJ will pause avoidable escalation and consider a payment plan, temporary deferral, change of payment frequency or other reasonable arrangement. The pupil will not be disadvantaged in the review process.
- 10.2.3. A payment plan will ordinarily last no more than six months and will state dates, amounts and consequences of default. A missed instalment triggers written contact and reconsideration; it does not by itself cause immediate suspension or termination without notice.

10.3. Proportionate escalation

Stage	Ordinary action
7 Calendar Days overdue	Courtesy reminder; confirm invoice and payer details.
21 Calendar Days overdue	Formal notice; invite dispute or hardship application; agree a contact plan.
35 Calendar Days overdue	Final payment-plan meeting and pre-recovery/pre-non-renewal notice; at least 14 Calendar Days to cure or appeal; senior review of pupil welfare, boarding and educational continuity. RSJ may restrict new optional, fee-bearing or external activities, but not curriculum-required activities or safeguarding provision.
50 Calendar Days overdue	Subject to law and the School Regulations, RSJ may apply the Reserve, begin direct recovery or engage legal counsel, decline re-enrolment or begin termination procedures. A reasoned decision and final notice are required.

- 10.3.1. RSJ will not use academic or boarding suspension as an automatic debt-collection step. Any temporary exclusion or change to boarding must be separately lawful, proportionate, approved by the Principal, consistent with the School Regulations and supported by a safe continuity/care plan.
- 10.3.2. RSJ may send a formal demand by registered or content-certified mail where appropriate. Non-renewal or termination will not take effect until the applicable notice and appeal process is complete. Separately and prospectively, reserving a pupil's place for a future term or Academic Year is conditional on the account being in good standing: payment of the relevant term or re-enrolment amount, or an approved payment plan, must be received by the published re-enrolment or next-term deadline for RSJ to continue holding the place. This operates only for future terms and does not remove a pupil from lessons or boarding during a term for which fees have been met. RSJ will give at least 14 Calendar Days' written notice before releasing a future place, and the hardship and appeal provisions in Sections 10.2 and 13 apply.

10.4. Debt recovery and costs

- 10.4.1. RSJ will ordinarily conduct collection of unpaid Tuition, Boarding and other School fee claims itself, including issuing reminders and formal demands and, where appropriate, commencing court proceedings. Such claims will not ordinarily be outsourced to a licensed Servicer because Tuition and Boarding Fee claims generally do not fall within the categories of claims that a Servicer may collect.
- 10.4.2. Where the amount is significant, liability is contested or specialist advice is otherwise appropriate, RSJ may engage a Japanese lawyer or law firm. RSJ may seek recovery of reasonable, actually incurred legal or collection costs only to the limited extent permitted by the contract and Japanese law.
- 10.4.3. Before pursuing court proceedings or other lawful remedies, RSJ will consider proportionality, enforceability, pupil welfare and likely net recovery.

11. Refund administration and final accounts

- 11.1. RSJ will issue an itemised refund or final-account calculation showing each fee category, service period, credit, debt, Reserve deduction, third-party cost and Cancellation Charge.
- 11.2. An approved refund other than the Reserve will ordinarily be paid within 30 Working Days after RSJ has the information needed to finalise it. If a third-party amount is pending, RSJ may pay the undisputed portion first and explain the expected timing of the balance.
- 11.3. A refund is paid to the original payer unless that payer gives verified written instructions and the change is lawful. Where an employer, sponsor or company paid the fee, RSJ will not redirect it to a Parent without authorisation.
- 11.4. RSJ may offset an undisputed amount due under the same educational contract against a refund, including from the Reserve. RSJ will not withhold an undisputed refund merely because another amount is contested.
- 11.5. Refunds do not bear interest unless required by law or a written settlement. RSJ will correct a refund error promptly.
- 11.6. Where RSJ offers an exceptional or ex gratia payment to resolve a dispute, the decision and any conditions will be documented. A material settlement may be made subject to a written settlement agreement.

12. Sibling remission, scholarships and financial aid

12.1. Sibling Fee Remission

- 12.1.1. Where two or more siblings are enrolled concurrently, the family's eldest enrolled child receives the following remission on Tuition and Boarding Fees, subject to the eligibility rules below:

Family enrolment	Remission
2 enrolled siblings	5% remission for the eldest enrolled child
3 enrolled siblings	15% remission for the eldest enrolled child
4 or more enrolled siblings	30% remission for the eldest enrolled child

The remission rates shown above apply for the 2027–2028 Academic Year.

- 12.1.2. A change in the number of enrolled siblings through enrolment, withdrawal, dismissal or graduation takes effect from the start of the following Academic Year. There is no mid-year recalculation unless RSJ made an error or a written award states otherwise.
- 12.1.3. A pupil receiving a scholarship or other financial aid is not also eligible for the Sibling Fee Remission unless the award letter expressly permits it.

12.2. Scholarships and other awards

- 12.2.1. Scholarship, bursary, financial-aid and other approved fee-remission arrangements are governed by their written terms. Unless those terms state otherwise, a percentage award is applied before an EPDP discount and only to the specified Tuition and/or Boarding Fees.
- 12.2.2. Withdrawal and refund calculations use the Net Fees after the award. RSJ will not use a refund calculation to retrospectively withdraw an award from a completed period unless the award was obtained by material misrepresentation.

13. Questions, disputes, exceptions and appeals

13.1. Ordinary questions and corrections

13.2. A Parent or Fee Payer should raise a fee question with the School as soon as possible, identifying the invoice and disputed item. The School will direct the enquiry to the appropriate department, provide an acknowledgement and ordinarily a substantive response will be provided within 10 Working Days.

13.3. Exceptional-circumstances review

13.3.1. The Principal or COO may convene an Exceptional Circumstances Panel comprising Finance, Registry, Safeguarding and Legal, with the other of the Principal or COO participating where appropriate. Relevant factors include:

- serious illness, disability, bereavement or welfare concern;
- involuntary employer relocation or sudden loss of immigration permission;
- whether RSJ or the family controlled or could reasonably avoid the event;
- the services already provided and costs that can be avoided or recovered;
- the likelihood and timing of refilling the place;
- consistency with comparable cases and the pupil's best interests; and
- applicable Japanese law and the one-term Cancellation Charge framework in Section 7.

13.3.2. The Panel may approve a refund, credit, reduced Cancellation Charge, payment plan or ex gratia settlement. It will record its reasons and conditions. A decision is case-specific and does not amend the policy for other families.

13.4. Appeal

13.4.1. A Parent or Fee Payer may request a review by the Principal or a Board-designated reviewer within 10 Working Days after a written decision, stating the alleged error or new information. The reviewer will not be the person who made the original decision where practicable.

13.4.2. RSJ will ordinarily decide the appeal within 15 Working Days. Recovery action for the genuinely disputed amount is paused during the appeal, but undisputed amounts remain due.

13.4.3. Using this process does not remove any statutory right or lawful right to seek external advice or remedy. RSJ will not disadvantage a pupil because a Parent or Fee Payer raised a good-faith question or complaint.

14. Data protection and confidentiality

14.1. RSJ processes personal information for invoicing, payment, refunds, hardship review, sponsorship, auditing and lawful recovery in accordance with its Privacy Policy and the Act on the Protection of Personal Information (APPI).

14.2. RSJ will use and disclose only the information reasonably necessary for the stated purpose. A hardship application or fee dispute will be shared internally only with staff who need it to decide or administer the matter.

14.3. Where RSJ engages payment providers, professional advisers or other third-party service providers, personal information will be handled in accordance with RSJ's Privacy Policy and applicable law. RSJ will identify the role of each provider and limit disclosure to information reasonably necessary for the relevant service.

14.4. For debt recovery, RSJ will not disclose academic, health, safeguarding or other sensitive pupil information unless it is strictly necessary and lawful. Where a Japanese lawyer or law firm is engaged, disclosure will ordinarily be limited to payer identity and contact details, contract and invoice data, payment history and correspondence relevant to the debt.

14.5. Any overseas transfer or access will be handled under the Privacy Policy and applicable APPI requirements. RSJ will maintain appropriate records and respond to data incidents as required by law.

15. Amendment, interpretation and governing law

15.1. RSJ reviews this policy annually. A material change to fee liability, withdrawal rights or refund treatment will ordinarily apply only prospectively to a future Academic Year or a new Acceptance, with reasonable notice and Board approval.

- 15.2. RSJ may make a non-material clarification or a change required by law during the Academic Year, but will explain the change and will not retrospectively remove an accrued refund, discount or other right.
- 15.3. A waiver in one case does not waive a future right. If a provision is invalid or unenforceable, it is ineffective only to the extent required, and the remaining provisions continue, subject to mandatory law.
- 15.4. This policy and the educational contract are governed by Japanese law. RSJ and the Parent or Fee Payer will first use the internal review process, without limiting access to any court or remedy available by law.
- 15.5. The Tokyo District Court shall be the agreed court of first instance for disputes arising from this Policy or the educational contract, subject to mandatory law.
- 15.6. If the Offer Letter, Admissions Terms and Conditions, this Policy and the School Regulations are inconsistent, the more specific provision prevails over the more general provision. Unless expressly stated otherwise, the order of precedence is: (i) the Offer Letter; (ii) the Admissions Terms and Conditions; (iii) this Policy; and (iv) the School Regulations.

Appendix A: 2027–2028 Schedule of Fees

Category	Fee	Amount (JPY)
Annual Tuition	Year 7	¥4,600,000
	Year 8	¥4,850,000
	Year 9	¥4,850,000
	Year 10 (IGCSE)	¥5,600,000
	Year 11 (IGCSE)	¥5,600,000
	Year 12 (A Levels)	¥5,850,000
	Year 13 (A Levels)	¥5,850,000
Annual Boarding	Full boarding (7-day)	¥3,800,000
	Weekly boarding (5-day)	¥3,500,000
Other Annual Fees	Facility Maintenance Fee	¥570,000
One-time	Application Fee	¥50,000
	Enrolment Fee	¥550,000
	School Development Fee	¥550,000
Refundable security	Pupil Account Reserve (new pupils only; see Section 4.2)	¥500,000
Meal Fees	Meal Fees - Day Pupil	¥270,000
	Meal Fees - Weekly Boarder	¥720,000
	Meal Fees - Full Boarder	¥960,000

A1. Early Payment Discount Programme

Track	Discount	2027–2028 timing
Track A	5% on annual Tuition and Boarding only	Apply by 1 March 2027; pay in full by 31 March 2027
Track B	3% on annual Tuition and Boarding only	Apply by 1 April 2027; pay in full by 31 May 2027

EPDP participation is annual and affirmative. For Fees relating to the 2027–2028 Academic Year, the 15 May 2027 Published Withdrawal Deadline applies to both tracks, subject to Appendix C. The discount is applied to Tuition and Boarding Fees after any eligible scholarship or award, unless the award terms state otherwise.

A2. Termly payment surcharge and late interest

- Termly Tuition and Boarding payment: 2% surcharge, allocated across terms in Appendix B.
- Proposed late-payment interest for 2027–2028, subject to Board approval: 9% per annum simple, beginning 14 Calendar Days after the due date, calculated daily and without compounding. Legal counsel has confirmed that this rate and a separate cost-based administration charge raise no legal issue. Any administration charge must reflect an actual and reasonable additional cost, must not duplicate loss already recovered through interest, and is applied only where lawful.
- Meals, examinations, external activities and other additional charges: published or quoted separately before commitment where practicable.

Appendix B: Payment calendar and term allocation**B1. Standard payment calendar**

Invoice	Issue	Due	Notes
Annual Tuition and Boarding	Around 22 May 2027	30 June 2027	Unless an earlier EPDP date applies
Autumn Term (Term 1)	Around 22 May 2027	30 June 2027	Termly payers
Spring Term (Term 2)	Around 9 November 2027	Mid-December 2027	Termly payers
Summer Term (Term 3)	Around 19 February 2028	31 March 2028	Termly payers
Ancillary / optional charges	As incurred or at least 14 days before due date	Date on invoice	Urgent pass-through costs may be sooner
Pupil Account Reserve, where applicable	Upon Acceptance	Within 14 Calendar Days of invoice or before the Commencement Date, whichever is earlier	Place is not fully secured until paid; see Section 4.3

B2. Term allocation and termly amounts

The termly amounts include the 2% surcharge. Annual-payment refunds use the same term proportions but are calculated from the annual Tuition and Boarding Fees actually paid after applicable discounts and remissions, without adding the surcharge.

Tuition	Annual base	Autumn 40.54%	Spring 32.43%	Summer 27.03%	Termly total
Year 7	¥4,600,000	¥1,902,137	¥1,521,616	¥1,268,247	¥4,692,000
Years 8–9	¥4,850,000	¥2,005,514	¥1,604,312	¥1,337,174	¥4,947,000
Years 10–11	¥5,600,000	¥2,315,645	¥1,852,402	¥1,543,953	¥5,712,000
Years 12–13	¥5,850,000	¥2,419,022	¥1,935,098	¥1,612,880	¥5,967,000

Boarding	Annual base	Autumn 40.54%	Spring 32.43%	Summer 27.03%	Termly total
Full boarding	¥3,800,000	¥1,571,330	¥1,256,987	¥1,047,683	¥3,876,000
Weekly boarding	¥3,500,000	¥1,447,278	¥1,157,751	¥964,971	¥3,570,000

B3. Facility Maintenance allocation

Start period	Percentage	2027–2028 amount
Autumn Term start	100%	¥570,000
Spring Term start	67%	¥381,900
Summer Term start	33%	¥188,100

For withdrawal and refund purposes, the annual Facility Maintenance Fee is allocated 33% to Autumn Term, 34% to Spring Term and 33% to Summer Term.

Term	Percentage	2027–2028 amount
Autumn Term	33%	¥188,100

Term	Percentage	2027–2028 amount
Spring Term	34%	¥193,800
Summer Term	33%	¥188,100

B4. Meal Fee allocation

For invoicing and refund purposes, annual Meal Fees are allocated using the same term proportions. The 2% termly surcharge applies only to Tuition and Boarding Fees.

Meal Fee	Annual base	Autumn 40.54%	Spring 32.43%	Summer 27.03%	Allocated total
Day pupil	¥270,000	¥109,458	¥87,561	¥72,981	¥270,000
Weekly boarder	¥720,000	¥291,888	¥233,496	¥194,616	¥720,000
Full boarder	¥960,000	¥389,184	¥311,328	¥259,488	¥960,000

Appendix C: Withdrawal deadlines and cancellation framework

Financial leaving point / circumstance	Term end or service point	Notice deadline	Applies to
Existing pupil not returning for 2027–2028	30 June 2027	15 May 2027	Termly, annual and EPDP
New pupil cancelling an Autumn 2027 start	Before the Commencement Date	15 May 2027	Termly, annual and EPDP
End of Autumn Term 2027	15 December 2027	30 October 2027	Termly, annual and EPDP
End of Spring Term 2028	31 March 2028	12 February 2028	Termly, annual and EPDP
End of Summer Term 2028 / not returning for 2028–2029	30 June 2028	15 May 2028	Termly, annual and EPDP

C1. Financial outcome

Scenario	Outcome
Notice on time; leaving at term end	Tuition, Boarding and Facility Maintenance Fees for the Final Financial Term—the academic term in which the Financial Leaving Date falls—remain due. Prepaid amounts for later Complete Future Terms are refunded in full. No Cancellation Charge applies. Meal Fees are treated under Section 5.4; optional and third-party charges are stopped as soon as reasonably cancellable.
Notice late	A Cancellation Charge may apply to the Affected Future Term, meaning the first Complete Future Term after the Final Financial Term for which notice was late or insufficient. The contractual maximum is the Tuition and Boarding Fees attributable to that Affected Future Term after applicable discounts and remissions, plus actual non-recoverable ancillary or third-party costs. For example, if the Financial Leaving Date falls in Autumn Term and the deadline for leaving at the end of Autumn Term was missed, the Affected Future Term is Spring Term.
Pre-start cancellation on or before the applicable Appendix C deadline	Earned Application and Enrolment Fees treated under Section 3; Reserve and unused recurring fees refunded; no additional Cancellation Charge ordinarily applies.
Pre-start cancellation after the applicable Appendix C deadline	Same fee-by-fee treatment, plus a Cancellation Charge only to the extent permitted by Sections 7.5 and 7.7.
Mid-year offer	Offer Letter states a pre-start deadline; if silent, 30 calendar days before start.
Change from boarding to day / lower boarding status	Same deadline and outcome for the Boarding Fee component, subject to approval of day/boarding eligibility.

Appendix D: Refund and retention matrix

Fee	When earned / committed	Refundable circumstances	Potential retention
Application Fee	When Substantive Processing begins	Before Substantive Processing or where RSJ does not process the application	Full Application Fee after Substantive Processing begins
Enrolment Fee	On valid Acceptance and confirmation/reservation of place	If RSJ cancels for reasons not attributable to family	Full Enrolment Fee following family-initiated cancellation, subject to applicable law.
School Development Fee	Scheduled Commencement Date	Before the Commencement Date, less pupil-specific non-recoverable costs already incurred or committed by RSJ; School-initiated Cancellation	After the Commencement Date, subject to mandatory law
Pupil Account Reserve	Never “earned”; applied only to itemised authorised obligations	Balance after reconciliation	Only valid deductions
Tuition	By service period; the Final Financial Term remains payable	Later Complete Future Terms where notice is given by the Published Withdrawal Deadline; School-initiated Cancellation; specified immigration events	Full amount allocated to the Final Financial Term; for late or insufficient notice, a Cancellation Charge relating to the Affected Future Term under Sections 7.5 and 7.7
Boarding	By service period; the Final Financial Term remains payable	Later Complete Future Terms where notice is given by the Published Withdrawal Deadline; School-initiated Cancellation; specified immigration events	Full amount allocated to the Final Financial Term; for late or insufficient notice, a Cancellation Charge relating to the Affected Future Term under Sections 7.5 and 7.7
Facility Maintenance	Allocated by term; the Final Financial Term allocation remains payable	Later Complete Future Term portions where notice is given by the Published Withdrawal Deadline	Allocation for the Final Financial Term; for late or insufficient notice, any actual non-recoverable ancillary amount attributable to the Affected Future Term
Meals	Allocated by academic term and ordinarily payable through the Final Financial Term	Later Complete Future Term portions where notice is given by the Published Withdrawal Deadline; any amount recovered from or not charged by the catering provider	Allocation for the Final Financial Term; for late or insufficient notice, actual non-recoverable meal or third-party costs attributable to the Affected Future Term
Optional / third-party charge	When supplier commitment becomes non-recoverable or service delivered	Recovered or uncommitted portion	Actual disclosed non-recoverable cost
Examination fees	When entry/cancellation cost is committed	Any supplier refund	Actual board/courier/admin cost disclosed
Overpayment / RSJ error	Not applicable	Full correction	No