

Fee Regulations

SSTH Swiss School of Tourism and Hospitality Ltd.

Content

1. Principles	2
1.1. Scope	2
1.2. Fee structure	2
2. Types of fees.....	2
3. Reimbursement of fees	4
3.1. Withdrawal before the start of school, i.e. studies.....	4
3.2. Departure following the start of school, i.e. studies.....	5
4. Partial payments.....	6
5. Price increases, i.e. adjustments in fees	6
6. Maturity, terms of payment and invoicing.....	7
6.1. Upon registration	7
6.2. Before starting the program	7
6.3. During the program	8
6.4. Card system	8
7. Default.....	8
8. Entry into force.....	9

1. Principles

1.1. Scope

The fee regulations at SSTH AG (referred to in the following as SSTH) define:

- a) how fees are charged to applicants, apprentices and students
- b) the terms of payment and maturity of the fees
- c) the services in kind and the obligations provided by SSTH.

1.2. Fee structure

A list of all fees and their amounts is contained in the *Price list* at www.ssth.ch under *Study Fees and Costs*. SSTH reserves the right to adjust the prices as appropriate (see *Chapter 5*).

2. Types of fees

Application fee	The registration fee covers the administrative expenses of reviewing the registration documents and interviews. It is invoiced following receipt of the registration; the terms of payment as detailed in <i>Chapter 6.1</i> apply.
Tuition fees	<p>The tuition fees cover the compensation of the educational service at SSTH. They include all obligatory subjects and the use of all technical facilities.</p> <p>The tuition fees are not equivalent to the value of a certain number of courses or school days. The fees remain payable, even if the apprentice/student fails to attend classes. There is no right to a reduction in fees in the event of absence or cancellation of classes.</p> <p>Apprentices and students from Cantons that are not signatories to the Interkantonale Fachschulvereinbarung (HFSV – Inter-Cantonal Vocational Schools Agreement) or who in accordance with this agreement do not pay, or pay reduced fees, to SSTH, will be charged an additional amount per semester (see <i>Price list</i>).</p> <p>The tuition fees for foreign students without residence in Switzerland under civil law are subject to the regulations of Cantonal law and may also vary. The terms of payment as described in <i>Chapter 6</i> shall apply.</p>
Program deposit	The deposit covers the costs incurred for books, school materials, excursions, sporting activities, professional clothing and extramural courses within the framework of the programs.

The program deposit also includes expenditure for residence permits for foreign students, liability insurance and obligatory health insurance as applicable to students at the preparatory year and the higher vocational school.

The amount remaining in the deposit following settlement of all services will always be reimbursed at the end of the studies. Interest is not paid on the deposit credit.

Campus fee

The campus fee covers the use of facilities and services on the SSTH campus. This includes amongst others the costs for the shuttle bus, leisure facilities, the gymnasium, other facilities such as Stübli and Paulaner's, also magazines and the newspaper subscription and the services provided at the Front Office.

The campus fee applies to all new contracts following registrations from 1 December 2014. The fee is owed to semesters in which the apprentices and students attend theory classes at the SSTH; it does not apply to internship semesters. There is no right to a reduction in fees in the event of other absence.

Food & Beverage

The Food and Beverage (F&B) fee covers the cost for catering; the amount is dependent on the selected F&B model and is detailed in the Price list. It is possible to choose between board (5 or 7 days) or lunchtime catering (5 days). Any percentage reduction in the catering cost can only occur as part of an F&B contract and in regard to personal consumption in the dining hall; it does not apply to personal consumption in the outlets. Students may be required to eat at SSTH, depending on the program and semester they are currently attending. The terms in this respect are published on www.ssth.ch.

The SSTH's card system is used to pay for personal consumption. The minimum consumption for all F&B contracts will be invoiced before the start of each semester and credited to the student card upon receipt of payment by SSTH accounting (see *Price list*). The card is mainly used to pay for lunches, but it can also be used to pay for other beverages and meals in addition to the F&B contract. Missed meals will not be refunded.

The minimum consumption depending on the F&B contract is based on estimated values; it may be exceeded and can be topped up in the event that the apprentice or student consumes more. The student card can be recharged independently anytime.

The fee for the minimum consumption is charged per semester. The unused balance of the minimum consumption expires at the end of each semester. Credit loaded onto the card in addition to the

minimum consumption will, however, be transferred to the next semester or refunded at the end of studies.

The minimum consumption applies to semesters in which the apprentices and students attend theory classes at the SSTH; it does not apply to internship semesters.

Accommodation

The fee covers the cost of accommodation at the School Hotel and the presence of a contact and supervisory staff member on the ground. This includes accommodation on the school campus

Students may be required to reside at SSTH, depending on the program and semester they are currently attending. The terms in this respect are published on www.ssth.ch. The fee applies to semesters in which the apprentices and students attend theory classes at the SSTH; it does not apply to internship semesters. There is no right to a reduction in fees in the event of other absence.

3. Reimbursement of fees

A reimbursement of fees upon termination of the contractual relationship with SSTH is granted in dependence on the time at which notice of termination is served.

3.1. Withdrawal before the start of school, i.e. studies

The following terms of reimbursement apply insofar as the student or apprentice withdraws before commencing a program at the SSTH for payments already made:

Withdrawal > 6 months before the start of the semester The applicant does not incur any costs; SSTH will reimburse all fees (with the exception of the registration fee) insofar as a payment has already been received.

Withdrawal between 6 and 3 months before the start of the semester SSTH will provide reimbursement for 50% of the tuition fees and, if invoiced, any accommodation fees relating to the reserved place. Any expenditures made from the program deposit shall also be deducted, and the residual amount will be returned.

Withdrawal < 3 months before the start of the semester SSTH will provide no reimbursement of tuition fees or, if invoiced, any accommodation fees. Any expenditures made from the program deposit shall also be deducted, and the residual amount will be returned.

A withdrawal from the contractual relationship with SSTH after the start of the program/during the semester is considered equivalent to a departure following the start of school, i.e. studies,

	6 months before start of the semester	3 months before start of the semester	Start of the semester
Reimbursement			
Tuition fees	50% Reimbursement	No Reimbursement	No Reimbursement
Accommodation	50% Reimbursement	No Reimbursement	No Reimbursement
Program deposit	Reimbursement - expenses	Reimbursement - expenses	Reimbursement - expenses
Food & Beverage	Full Reimbursement	Full Reimbursement	Reimbursement - expenses
Campus fee	Full Reimbursement	Full Reimbursement	Reimbursement - expenses

and *Chapter 3.2.* will be applicable.

3.2. Departure following the start of school, i.e. studies

The following terms of reimbursement apply insofar as the student or apprentice departs after commencing a program at the SSTH for payments already made:

Departure > 3 months before the start of the semester The apprentice/student will not incur any costs. SSTH will reimburse all fees minus expenditures already incurred, insofar as a payment has already been received.

Departure < 3 months before the start of the semester The full tuition fees are payable, also the accommodation fees for the following semester if invoiced. Any expenditures made from the program deposit shall also be deducted, and the residual amount will be returned.

Departure following the start of the semester SSTH will not provide reimbursement of the fees. The entire tuition fees will be payable, also the accommodation fees if invoiced, as well as the effectively incurred program deposit, food & beverage and campus fees.

Departure following the end of the semester The apprentice/student shall not incur additional costs, provided the three-month period of notice was adhered to.

The withdrawal periods shall not apply to departure due to failure to achieve promotion to the next semester. In this case there shall not be a general notice period of three months following the start of the degree program. SSTH shall provide reimbursement of the fees for the following semester after deducting any expenditures already incurred.

SSTH shall not provide any reimbursement of fees for students from the preparatory year (PY) who are commencing their internship. The full tuition fees are payable, also the accommodation fee, food & beverage fee and program deposit costs if invoiced. Tuition fees paid in advance for

the Professional Degree program will be reimbursed according to *Chapter 3.1*. The residence permit will also be suspended.

All tuition fees, the campus fee and, if invoiced, the accommodation fees will be payable upon discontinuation of the degree program without notification to SSTH or insofar as SSTH serves immediate notice of termination for cause. Reimbursement will be provided for the food & beverage fees and the program deposit after deduction of expenditures already incurred. Any arrangement for instalment payments made in accordance with *Chapter 4* shall be suspended and the residual amount owed shall be payable immediately.

4. Partial payments

Partial payments of the fees can be agreed with SSTH as required. The following terms apply to partial payment contracts:

Amount of interest	The residual debt is payable at the due date at 6% interest p.a.
Start of interest	The interest shall be charged from the 1st workday after the end of the payment period
Partial payment fee	One-off administrative charge of CHF 100,- per partial payment contract.
Dunning periods	See <i>Chapter 7</i>

Applications for a partial payment contract are placed with the financial accounting department at SSTH; a *Payment agreement* is concluded. A credit rating check must be conducted with the School Management and/or the Resident Manager. The debt must be settled before the end of the program.

5. Price increases, i.e. adjustments in fees

SSTH is entitled as per the start of the semester to adjust all fees to match the general price development. SSTH is entitled to adjust prices in line with the rate of inflation.

The determining factor is the respective index level four months before the semester begins. The adjustment is made according to the following formula:

$$\text{New Fee} = \text{Previous Fee} \times \text{New Index} / \text{Previous Index}$$

Written notification of the fee amounts will be provided at least four months before the start of the semester to ensure that the other party may serve notice of termination within the general notice period of three months (see *GTC*).

6. Maturity, terms of payment and invoicing


6.1. Upon registration

SSTH will invoice for the registration fee following receipt and review of the registration documents. It is payable within 30 days of receipt, but must be paid before the admission examination will be held.

The registration fee shall not be reimbursed in the event that registration is withdrawn, the admission examination is not passed or the student or apprentice fails to start the course.

6.2. Before starting the program

Payment of the tuition fees or in case of the existence of a partial payment contract the payment of the partial payment fee, also signed copies of all the necessary documents, especially of the Study Contract with SSTH, are binding requirements to claim services at SSTH.

Invoice (entire cost block)		6 months before start of the semester	3 months before start of the semester
+ Tuition fees	40% of the entire cost block, payable inside of 30 days up to 6 months before the start of the semester	60% of the entire cost block, payable inside of 30 days up to 3 months before the start of the semester	
+ Accommodation			
+ Program deposit			
+ Food & Beverage			
+ Campus fee			

Tuition fees are payable on a semester basis. The program deposit, the food & beverage fee and, as applicable, the accommodation fees will be invoiced in addition to the tuition fees. A campus fee shall also be charged for contracts involving registration following 1 December 2014. SSTH shall invoice for these amounts in good time and in two instalments. The first instalment is payable 6 months before the start of the semester and shall cover 40% of the entire cost block; the second instalment amounts to 60% of the entire cost block and is payable 3 months before the start of the semester. They must be settled within 30 days or, in the event of registrations on short notice, before commencing the program. In the event of late payment a default interest of 6% will be due without previous reminder (see *chapter 7*).

Adherence to the payment period is crucial to completion of the registration process. This applies in particular to foreign students in order to ensure that an immigration and residence permit can be obtained before the start of the degree course. Students of the Preparatory Year must pay before a minimum of 40% of the tuition fees of the Professional Degree program before the start of their job placement. The remaining 60% of the tuition fees are due 3 months prior to the start of the first semester in the Swiss Professional Degree program.

6.3. During the program

The program fees are payable on a semester basis in advance. SSTH will provide an invoice in good time. The fees are payable within 30 days and must be settled before the start of the semester. If the fees will not be paid on time a default interest of 6% will be due without previous reminder (see *chapter 7*). To the payment of the entire fees SSTH is legitimated to deny all services. Except of divergent regulations based on partial payment contracts.

For security reasons, cash payments can only be accepted up to the maximum amount of CHF 5000,-.

6.4. Card system

Starting in the fall semester 2015, every student will receive a chip card with their picture and period of validity that must be personally signed. If the student has not paid a Campus fee, a CHF 20.- charge will be made against their student deposit.

The card will serve as a Student Card, and at the same time can be used as an internal credit card for printing, copying and consuming meals at the various campus food outlets.

The chosen food & beverage model will be identified on the card by different colours depending on if it includes breakfast, brunch and/or dinner. The card must be used to enter the dining room or shown to the responsible staff member.

Student cards for all F&B contracts are credited with the minimum consumption for lunchtime catering. The price of the meal consumed is debited each time from the total. Student cards are not transferable. Cards can only be used to pay for the student's own consumption, i.e. they cannot be used for visiting guests or other students. Students are obliged to report and arrange payment for any meals consumed that are not included in the contract. Any contravention of these regulations constitutes a violation of the Fee Regulations.

Loss of the card must be reported promptly to the Front Office or the Duty Manager, so that the card can be blocked immediately. The balance will be transferred to a temporary card that will be valid for three working days, and a CHF 20.- deposit fee will be charged. If a permanent replacement card is needed at the end of the three working days, a new personalized card with photo and data will be issued and the CHF 20.- deposit will be kept. SSTH will not be held liable for lost or stolen cards.

7. Default

Outstanding fees must be paid punctually. As a rule, the payment period is 30 days. A reminder will be issued 5 days after the end of the payment period, detailing a grace period of 10 days. The dunning procedure then commences after the reminder period; dunning notices are sent every 5 days. The dunning charges are CHF 20.- each for the first and second dunning notice; a charge of CHF 50.- is levied for the third and final dunning notice.

A collection agency is commissioned in the event that the dunning procedure fails. SSTH is entitled to charge default interest of 6% p.a. on late payments.

SSTH is entitled to discontinue all services in the event that payments are outstanding. Apprentices and students shall not be admitted to the examinations or final examinations until all fees owed have been paid in full. The Diploma shall not be awarded until all outstanding payments are settled.

Finally, SSTH shall be entitled to expel the apprentice/student insofar as payments remain outstanding after conclusion of the dunning procedure. SSTH shall serve notice of termination to the contract for good cause insofar as fees remain unpaid at the end of the dunning procedure. Even insofar as SSTH serves immediate notice of termination to the contract, the debtor shall nevertheless remain obliged to satisfy all financial commitments toward SSTH and furthermore to compensate SSTH for all damages incurred.

8. Entry into force

The Fee Regulations at SSTH AG were approved by the Board of SSTH and come into force as per 13.06.2016. They replace all prior fee regulations.