



GEMS Co-branded Credit Card

Made Especially For Gems Families!

Advance Tuition Fee Discount Scheme on Gems Credit Card 2019 & 2020 for Indian Schools

(Applicable from July 10th 2019)

For Indian schools:

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 25th August 2019	2nd and 3rd term fees	2.50%	7 months
	On or before 25th August 2019	2nd term fees	1.50%	4 months
Term 3	On or before 15th December 2019	3rd term fees	1.25%	3 months
Term 1	On or before 15th March 2020	Full year fees	4.25%	10 months
	On or before 15th March 2020	1st and 2nd term fees	3.00%	7 months
	On or before 15th March 2020	1st 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 on 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.