



# SWISS INSTITUTE OF MANAGEMENT AND SCIENCES

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## STUDENT HANDBOOK - GLOBAL PROGRAMME

SWISS INSTITUTE OF MANAGEMENT AND SCIENCES

### Document Control

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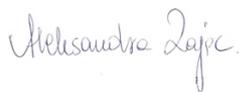


Dear Students,

It is a great pleasure to welcome you to the Swiss Institute of Management and Sciences, Zug! We appreciate your contribution to SIMS's success and are committed to making your stay here a rewarding and enjoyable experience.

The handbook is designed to orient you to SIMS as you begin this journey. The main purpose of the 'Student Handbook' is to prepare students for their chosen degree programme and to instil confidence in each incoming student so that they can gain the most out of their Swiss Institute Management and Sciences experience. Importantly, the handbook clarifies the values and standards we hold that we expect you to honour in your conduct as a student in the Institute.

We wish you the very best in your pursuit of educational and professional achievement!



**Prof. Dr. Aleksandra Zajac**

SIMS's Chancellor



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## **PART 1. INTRODUCTION**

### **1.1. Purpose of the Handbook**

The Student Policies and Regulations Handbook serves as a comprehensive guide for students enrolled in the Swiss Institute of Management and Sciences (SIMS) Global Programmes. It provides clear information on academic expectations, institutional regulations, student rights and responsibilities, and the procedures that govern the learning experience. The handbook is designed to support students in navigating their academic journey and to ensure consistency, fairness, and transparency in all areas of their studies.

### **1.2. Scope**

This handbook applies specifically to students enrolled in SIMS Global Programmes, which include both online and hybrid modes of study. While the delivery format may differ, all students are bound by the same institutional policies, procedures, and standards outlined in this document. Students are expected to familiarise themselves with the contents of the handbook and to comply with all requirements from the point of enrolment until completion of their programme.

### **1.3. Institutional Mission and Values**

The Swiss Institute of Management and Sciences is dedicated to fostering excellence in education, research, and professional practice. SIMS aims to provide a transformative learning experience that prepares students to become innovative leaders in a globalised world. Guided by the principles of integrity, inclusivity, sustainability, and academic rigor, SIMS is committed to nurturing both the intellectual and personal growth of its students.

### **1.4. General Policy**

SIMS has established a framework of policies and procedures to create an environment that supports the academic success and personal development of every student. By enrolling at the Institute, students acknowledge their responsibility to uphold these regulations while retaining their individual rights as learners. The policies in this handbook govern areas such as academic conduct, attendance, participation, use of resources, and student behaviour, ensuring a fair and professional educational environment.

### **1.5. Use of Institute Name, Documents, and Records**

The name, logo, trademarks, official documents, records, or seal of the Institute may not be used by any student without prior written authorisation from the Chancellor. Any unauthorised use of SIMS intellectual property, documents, or records is strictly prohibited and may result in disciplinary action.

## **PART 2. ADMISSION & ENROLMENT**

### **2.1. Admission Requirements**

To be admitted into the Swiss Institute of Management and Sciences (SIMS) Global Programmes, all applicants must satisfy the minimum entry requirements set by the Institute. These requirements ensure that students are academically prepared and professionally suitable for their chosen programme of study.

The general admission requirements include the following:

#### **1. Academic Qualifications**

- Applicants must provide evidence of successful completion of at least two prior qualifications relevant to the level of study applied for.
- Official academic transcripts and/or degree certificates must be submitted for verification. Photocopies must be clear and certified where required.
- Qualifications must be issued by a recognised institution of higher learning or equivalent awarding body.

#### **2. Proof of English Language Proficiency**

- Applicants whose previous education was not conducted in English are required to provide proof of English proficiency.
- Accepted forms of proof include IELTS, TOEFL, an equivalent recognised qualification, or the SIMS English Placement Test.

#### **3. Curriculum Vitae (CV) / Résumé**

- Applicants must provide a detailed CV or résumé outlining their educational background, work experience, professional achievements, and relevant skills.
- Certain programmes may require evidence of professional experience in a related field as part of the eligibility criteria.

#### **4. Identification Documents**

- A valid passport and national ID must be submitted.
- Passport must be scanned in colour and include the personal information page.

#### **5. Passport-Size Photograph**

- Applicants are required to submit a recent, clear passport-size photograph.
- The photograph must be professional (plain background, no accessories) and suitable for official student records.

Additional programme-specific requirements may apply, such as professional experience, entrance interviews, or supplementary documentation.

## 2.2. Conditional Offers

Applicants may be issued a Conditional Offer Letter if certain requirements are pending. Conditions typically include:

- Submission of academic transcripts or qualifications.
- Proof of English language proficiency (e.g., IELTS/TOEFL).
- Copy of a valid passport and national ID
- Curriculum Vitae (CV) or résumé.
- Passport-size photograph.
- Payment of tuition deposit.

Failure to meet these conditions within the stipulated time may result in the withdrawal of the offer.

## 2.3. Enrolment Confirmation

Admission becomes official only when all required documents are submitted, conditions are met, and the tuition deposit has been received. Upon confirmation:

- Students will be issued a formal Letter of Acceptance.
- Access to the Student Portal will be granted.
- Students will be enrolled in their programme and assigned an intake group.

## 2.4. Student Status

Students are classified under the following enrolment statuses:

- Active – Actively enrolled and participating in all programme requirements.
- On Leave of Absence – Temporarily inactive with approved leave request.
- Deferred / Pending – Accepted but not yet commenced studies.
- Withdrawn – Voluntarily or administratively withdrawn from the programme.

## 2.5. Deferment

Students who are unable to commence their studies at the scheduled intake, or who are already enrolled but unable to continue their studies temporarily, may apply for a deferment. A deferment request must be submitted in writing to the Office of Student Affairs and will be considered on a case-by-case basis. Approval is at the sole discretion of the Institute. Submitting a request does not guarantee deferment; students must wait for formal written confirmation before making any arrangements.

The processing of a deferment request may take up to 14 working days. An administrative fee of CHF 500 is applicable for each approved deferment. Deferment may only be granted once, for a period not exceeding 24 months from the original intake or point of interruption.



Students who are granted deferment must return to their studies at the intake or schedule assigned by the Institute. Upon resumption, students will be subject to the prevailing tuition fees and policies in effect at the time of re-enrolment. Failure to resume studies as arranged will result in the cancellation of admission or enrolment, along with the forfeiture of any fees already paid.

## **2.6. Withdrawal**

Students who wish to withdraw from their programme must submit a formal written request to the Office of Student Affairs. A withdrawal is only considered official once written acknowledgment has been issued by SIMS. Submitting a request alone does not constitute withdrawal until confirmed by the Institute.

The processing of a withdrawal request may take up to 30 working days. Students remain financially responsible for all tuition fees due in accordance with the Institute's financial regulations. For Global Programme students, if the withdrawal occurs after 12 weeks from the official commencement date of the programme, the student is liable for payment of the full tuition fees for the programme, regardless of the stage of study completed.

Students considering withdrawal are strongly encouraged to first consult with the Office of Student Affairs to fully understand the academic, financial, and administrative implications of their decision.

## **2.7. Re-admission**

Students who previously withdrew or were dismissed may apply for re-admission, subject to review and approval by the Academic Office. Re-admission is not guaranteed and may require additional conditions, such as proof of academic readiness or settlement of outstanding fees.

## **2.8. Programme Transfer**

Students may apply to transfer from their current programme to another offered by the Institution by submitting a written request to the Office of Academic. A non-refundable administrative fee of CHF 100 is charged for all transfer applications.

If the student has not yet commenced any courses, only the transfer fee and any difference in programme fees (if applicable) will apply. If the student has already undertaken courses, the transfer fee plus CHF 500 per additional required course will be charged.

Students will also be subject to the class schedules and timelines available at the time of transfer, and the Institution does not guarantee immediate placement in courses outside of the published schedule. Approval of programme transfer is subject to academic eligibility, seat availability, and compliance with institutional regulations.

## **PART 3. COMPLIANCE, CONDUCT, AND LIABILITY**

By enrolling in SIMS Global Programmes, students agree to abide by the regulations, codes of conduct, and institutional policies outlined in this Handbook.

### **3.1. Academic Misconduct**

Academic misconduct is a serious violation of the values of honesty and integrity at SIMS. It includes plagiarism, cheating, falsification of data, collusion, or receiving unauthorized assistance in assessments. Students found guilty of academic misconduct may face grade penalties, suspension, or dismissal from the programme.

### **3.2. Non-Academic Misconduct**

Students are also expected to conduct themselves responsibly outside of coursework. Non-academic misconduct includes harassment, discrimination, disruptive behaviour, misuse of IT platforms, or any breach of SIMS policies, etc. (e.g., harassment policy, intellectual property rules, or personal image policy). Such misconduct undermines the learning environment and may result in disciplinary action.

### **3.3. Student Code of Conduct**

All students must treat faculty, staff, and peers with respect and professionalism at all times. Behaviour that threatens the safety, dignity, or wellbeing of others will not be tolerated. This applies equally to on-campus activities, online sessions, use of SIMS facilities, and participation in external events where students represent the Institute.

### **3.4. Authority and Enforcement**

The authority to establish and enforce regulations rests with the Board of Regents. Responsibility for implementation is delegated to the Chancellor, who assigns oversight to the Office of Academic Affairs (academic matters) and the Office of Student Affairs (non-academic matters). These offices have the authority to investigate complaints, enforce compliance, and impose sanctions.

### **3.5. Harassment and Inclusivity**

SIMS maintains a zero-tolerance policy for harassment, bullying, or discrimination based on race, religion, gender, age, disability, or any protected characteristic. All students have the right to a safe and respectful learning environment. Violations should be reported immediately and will be handled under misconduct procedures.

### **3.6. Intellectual Property**

All study materials provided as part of the SIMS Global Programme, whether downloadable or accessed online, remain the intellectual property of the Institute and/or its licensors.

Students are granted a personal, non-transferable licence to use these materials strictly for the purpose of pursuing their enrolled programme. This licence does not allow students to share, republish, sublicense, sell, upload, or distribute the materials in any form. Any unauthorised use of study materials or programme content constitutes an infringement of the Institute’s intellectual property rights and may lead to disciplinary or legal action.

Students are strictly prohibited from modifying, translating, reverse engineering, or creating derivative works from any software, programme content, or materials associated with the SIMS Learning Management System (e.g., Moodle). The Institute reserves the right to withdraw access to study materials or programme content at any time, where reasonably required, in order to protect its intellectual property or comply with legal obligations.

With respect to intellectual property created by students during the course of their studies or research, the general principle is that students will retain ownership of their work. However, certain exceptions apply:

- Where a postgraduate student receives an Institute studentship, ownership of the intellectual property will rest with the Institute unless otherwise agreed.
- Where a postgraduate student receives funding, a bursary, or sponsorship, ownership will be subject to the terms of the agreement between the student, the Institute, and the sponsor.
- Where intellectual property is generated that builds upon existing SIMS-owned intellectual property, or is co-created with SIMS employees or associates, students may be required to assign ownership to the Institute. In such cases, students may be entitled to a share of any revenue generated.
- Where the student is also employed by the Institute, any intellectual property created in the course of employment will be owned by the Institute.

### **3.7. Personal Image**

As students pursue their studies, SIMS reserves the right to share or use newsworthy information and/or videos with local newspapers, publications, and videotaped productions. SIMS also maintains web pages, brochures, flyers, and social media platforms utilising student images.

By signing the student handbook, the student confirms and acknowledges that images depicting self as an individual or as part of a group are available for publication worldwide, online or offline.



### 3.8. Liability Disclaimer

The Swiss Institute of Management and Sciences does not commit or assure the following:

- SIMS does not commit or guarantee that learners will graduate if they do not fulfil all programme requirements.
- SIMS does not guarantee that awards/diplomas/degrees will be accepted and/or recognised by third parties. Interested learners will be encouraged to check with their respective employers, local law, and local authorities beforehand.
- SIMS does not guarantee that the qualification will lead to government employment, regulated professions, or further studies at other or public institutions.
- SIMS does not commit or guarantee that learners will be able to obtain internships, citizenship, work permits, or opportunities to live in Switzerland or any country.
- SIMS supports and facilitates student visa applications but does not guarantee their success.

## **PART 4. ACADEMIC REGULATIONS**

### **4.1. Academic Integrity**

All students are expected to uphold the highest standards of academic honesty and integrity in their studies and research. Acts of academic misconduct are considered serious violations of institutional policy and will result in disciplinary action.

#### **4.1.1. Plagiarism**

Plagiarism is the presentation of another person’s work, ideas, or data as one’s own without proper acknowledgment. The Institution applies a maximum 15% similarity index for written work (excluding references, quotations, and template text). Any submission exceeding this limit may be subject to penalties, which may include grade reduction, requirement to resubmit, or failure of the assignment/module.

#### **4.1.2. Cheating**

Cheating in examinations, assessments, or assignments—including the use of unauthorized materials, impersonation, or collaboration when individual work is required—will result in penalties ranging from failure of the assessment to suspension, depending on the severity of the violation.

#### **4.1.3. Falsification of Data**

The fabrication, alteration, or misrepresentation of research data, results, or sources is regarded as a critical breach of academic ethics. Students found guilty of falsifying data will face immediate dismissal (expulsion) from the Institution.

#### **4.1.4. Assisting Academic Dishonesty**

Students who aid or encourage others in committing plagiarism, cheating, or data falsification will be subject to the same disciplinary measures as those who directly commit the offense.

#### **4.1.5. Consequences**

Disciplinary actions for academic misconduct may include grade penalties, failure of the course, suspension, or expulsion, depending on the severity and recurrence of the violation. The Institution reserves the right to refer cases of academic dishonesty to the Academic Board for final decision.

### **4.2. Attendance and Participation**

Regular and active participation is expected of all Global Programme students, whether studying online or in hybrid mode. Attendance in scheduled live sessions, timely completion of assignments, and active engagement in online forums or group work are essential



components of academic success. Failure to maintain sufficient participation may affect course grades, progression status, and overall academic standing. For further details, please refer to Part 5 of this handbook.

### 4.3. Assessment & Grading

Assessments may include written assignments, case studies, projects, examinations, or presentations. Each course syllabus will specify the assessment requirements and grading criteria. Students are responsible for adhering to submission deadlines.

Grade	ECTS	Achievement
5.50 – 6.00	A	Distinction
5.00 – 5.49	B	Merit
4.50 – 4.99	C	Satisfactory
4.00 – 4.49	D	Pass
0.00 – 3.99	F	Fail

### 4.4. Late Submission and Resit

All assignments, projects, and research submissions must be submitted by the published deadlines. Late submissions will incur penalties in accordance with course or module regulations. Extensions may only be granted upon prior written request, supported by valid justification (e.g., medical or compassionate grounds).

If a student submits an assignment late without prior notice and formal approval, the work will not be graded under normal conditions. Instead, the student will be required to undertake a resit, for which an administrative fee of CHF 200 will apply.

### 4.5. Re-assessment and Re-study

Students who fail an assessment may be granted an opportunity for re-assessment, subject to the Institute’s academic regulations. An administrative fee of CHF 200 is applicable for each re-assessment. Students are allowed a maximum of two re-assessment attempts for any given course.

If a student fails both re-assessment attempts, they will be required to undertake a re-study of the course. The re-study fee is CHF 800 per course. Successful completion of the re-study will allow the student to progress within their programme.

### 4.6. Research Write-up Period and Extensions

The Institute provides a defined period for the completion and submission of research work. Students are expected to complete all stages of their dissertation or thesis within this prescribed timeframe. Timely submission is essential to ensure smooth academic progression and compliance with programme regulations.



Students who are unable to complete their research within the designated period may apply for an extension. Such requests must be submitted in writing and are subject to review and approval by the Academic Office. Approval is not automatic and will only be granted under valid circumstances.

An administrative fee of CHF 1,000 is charged for each approved six-month extension of the research write-up period. The maximum study duration permitted is four (4) years for MBA, five (5) years for DBA, and seven (7) years for PhD programmes. Students who fail to apply for an extension but do not submit their work on time will be regarded as not making academic progress, and the Institute reserves the right to terminate their candidature.

#### **4.7. Progression & Continuation**

To continue in their programme, students must meet the minimum academic requirements as defined by their programme regulations. Students failing to progress may be placed on academic probation or, in severe cases, may face termination of enrolment.

#### **4.8. Academic Appeals**

Students who believe they have been unfairly graded or subjected to an error in academic judgment may submit an appeal. Appeals must be made in writing to the Office of Academic within the specified timeframe (14 working days after results are published). Appeals must include supporting evidence and will be reviewed according to the Academic Appeals Procedure. An administrative fee of CHF 50 will be charged for each appeal submitted.

## **PART 5. ATTENDANCE & PARTICIPATION**

### **5.1. Attendance Requirements**

Attendance is a fundamental expectation at the Swiss Institute of Management and Sciences (SIMS). All students enrolled in Global Programmes, whether online or hybrid, are required to attend scheduled live classes, webinars, or workshops where applicable. In addition, students must access and complete asynchronous learning materials such as recorded sessions, assigned readings, and coursework within the prescribed timeframe.

Students are expected to maintain a minimum of 75% attendance across all scheduled sessions and programme activities. Failure to meet this requirement may result in academic penalties, placement on probation, or, in severe cases, termination of enrolment.

### **5.2. Class Participation**

Participation at SIMS extends beyond physical or virtual presence in classes. Students are expected to engage actively in discussion forums, contribute to group projects, and collaborate with peers. They must also complete and submit assignments, quizzes, and assessments within the specified deadlines. Professional behaviour is required at all times during classes, including punctuality, respectful communication, and adherence to online etiquette standards. Students who fail to participate meaningfully in academic activities may be marked as inactive and referred for academic review.

### **5.3. Absences and Tardiness**

Students who are unable to attend a scheduled class session must notify the Office of Student Affairs within 48 hours of the absence. Until such notification is received, the absence will be recorded as unexcused.

Excused absences are permitted only under specific circumstances, such as:

- Personal illness.
- Death or serious illness in the immediate family.
- Unavoidable medical appointments.
- SIMS-approved academic or institutional activities.

Students are responsible for catching up on all material, assignments, and assessments missed during their absence, and must make appropriate arrangements with lecturers.

Absence limits: A maximum of two absences per course (excused or unexcused) is permitted. Exceeding this limit will result in automatic failure of that course. Across the entire programme, students may not exceed six absences in total. Beyond this threshold, students may be placed on academic probation or removed from the programme.



Tardiness: Students who join a session late will be marked as tardy. Repeated unexcused tardiness is a disciplinary matter and may lead to warnings or academic penalties. Students arriving 15 minutes or more after the scheduled start will be recorded as absent for that session.

Extended Absences / Deferral: Students anticipating a prolonged absence (e.g., for medical, personal, or professional reasons) must apply for a leave of absence in writing to the Office of Student Affairs, supported by relevant documentation. In cases where the absence exceeds acceptable limits, students may be required to apply for a formal deferment (see Section 2.5 Deferment). A deferment is granted only once and cannot exceed 24 months.



## **PART 6. TECHNOLOGY & ONLINE LEARNING**

### **6.1. IT Usage**

The SIMS email account is the official communication channel, and students are required to check it regularly for updates regarding classes, assessments, and administrative matters. All student accounts are for personal academic use only and may not be shared with others under any circumstances. Students are responsible for safeguarding their login credentials and ensuring the security of their accounts. Any misuse, including unauthorized access, account sharing, or inappropriate use of SIMS digital platforms, will be considered a violation of Institute regulations and may result in disciplinary action. Lost or compromised accounts must be reported immediately to the IT Department.

Upon completion of their programme, students' SIMS email accounts, LMS access, and all other IT resources will remain active for up to 7 days, after which access will be permanently blocked.

### **6.2. Live-Class Protocols**

Live online classes are considered formal academic sessions at SIMS, and students are required to maintain professional standards at all times. Students must log in at least five minutes before the scheduled start of each class to avoid being marked late. Attendance records are based not only on login data but also on compliance with participation rules. Students must display their name in the format Student ID\_Full Name to ensure proper identification. For consistency and professionalism, the use of the official SIMS-provided virtual background is mandatory, and personal or custom backgrounds are not permitted unless explicitly approved.

The dress code for live sessions is formal academic or professional attire, reflecting the same expectations as on-campus classes. Students must keep their cameras turned on for the entire session. Students who disable their cameras without prior approval will be marked absent. English is the sole language of instruction and communication, and students are required to use English at all times during discussions, group work, and chat functions.

Professional behavior is expected throughout all live sessions. This includes punctuality, respectful communication with faculty and peers, and avoidance of non-academic activities during class (e.g., eating, using phones, or multitasking). Students who repeatedly fail to comply with live-class protocols may face academic penalties, disciplinary review, or restrictions on participation in future classes.

### **6.3. Online Examination and Viva Protocols**

Online examinations and viva defenses form an essential part of SIMS Global Programmes, and strict protocols are in place to protect academic integrity. All students are required to



have a functional camera and microphone during examinations and vivas, and both must remain switched on for the duration of the assessment. Prior to the start of any online exam or viva, students must present a valid photo identification document (passport, national ID, or SIMS student card) for verification. Assessments must be conducted in a quiet, private environment, free from external distractions or interruptions. Students are strictly prohibited from using unauthorized materials, receiving outside assistance, or engaging in any form of misconduct during assessments. Any such behavior will be treated as a serious academic violation and may lead to failure of the assessment or expulsion from the programme. Recording of exams, vivas, or institutional sessions without prior written permission is not allowed under any circumstances.

#### **6.4. Cybersecurity and Data Privacy**

SIMS places high importance on the protection of student data and the promotion of safe online practices. Students must adopt basic cybersecurity measures, such as creating strong passwords, regularly updating software, and avoiding the use of unsecured networks. Personal and academic information stored on SIMS systems is protected in accordance with applicable data protection regulations, and students are expected to respect the confidentiality of information belonging to faculty and peers. Unauthorized distribution of SIMS materials, course content, or recorded sessions outside of the LMS is strictly forbidden. Likewise, students must not share or publish any institutional data on public platforms without explicit authorization. Any suspected breach of cybersecurity or data privacy must be reported immediately to the IT Department. Serious breaches may result in suspension of IT access, disciplinary sanctions, or legal consequences where applicable.

## **PART 7. FINANCIAL REGULATIONS**

### **7.1. Tuition Fee**

Tuition fees are set and published annually by the Swiss Institute of Management and Sciences (SIMS). Scholarships or tuition discounts, if granted, will be applied strictly in accordance with the conditions outlined in the scholarship or financial aid award letter. Students are required to pay tuition fees according to the deadlines specified in their individual payment schedule. Payment may be made in full or in approved instalments, subject to prior agreement with the Finance Office. It is the sole responsibility of each student to ensure that payments are made on or before the due date.

In the event of late payment, strict financial penalties will apply. A surcharge of CHF 50 will be imposed for each late payment occurrence. In addition, interest will be charged at a rate of 18% per annum on the overdue balance, calculated from the day following the due date until the account is fully settled. Students are granted a maximum grace period of 14 calendar days to regularize overdue payments.

If a student fails to clear the overdue balance within this 14-day period, their enrolment status will be automatically suspended, and access to the Student Portal will be blocked. Suspension also results in the restriction of academic privileges, including participation in classes, submission of assignments, access to learning resources, and communication with faculty.

To reinstate enrolment and regain access to the Student Portal, students must settle the outstanding tuition balance in full, together with all penalty fees and accrued interest. An additional account reactivation fee of CHF 500 will also be charged for unlocking a suspended account. Continued non-payment may result in the termination of enrolment and the permanent withholding of academic records, transcripts, and certification.

### **7.2. Withdrawal and Refund**

Students who wish to withdraw from their programme must submit a formal written request to the Office of Student Affairs. A withdrawal is only considered official once written acknowledgment has been issued by SIMS. Refunds, where applicable, will be processed within 90 working days from the date of approval of the withdrawal.

The Institution provides students with the option to withdraw from their programme under the following refund rules. Refunds are calculated according to the payment plan, the amount paid before withdrawal, and the timing of the withdrawal.

#### **Full Payment Plan**

- Withdrawal more than 4 weeks before the commencement date (R1): 100% refund
- Withdrawal 2–4 weeks before the commencement date (R2): 85% refund



- Withdrawal 0–2 weeks before commencement or within the first 12 weeks (R3): 65% refund

### **Two-Installment Plan**

- Withdrawal more than 4 weeks before the commencement date (R1): 100% refund
- Withdrawal 2–4 weeks before the commencement date (R2): 65% refund
- Withdrawal 0–2 weeks before commencement or within the first 12 weeks (R3): 25% refund

### **Five-Installment Plan**

- Withdrawal more than 4 weeks before the commencement date (R1): 100% refund
- Withdrawal 2–4 weeks before the commencement date (R2): 10% refund
- Withdrawal 0–2 weeks before commencement or within the first 12 weeks (R3): 5% refund

### **Ten-Installment Plan**

- Withdrawal more than 4 weeks before the commencement date (R1): 100% refund
- Withdrawal 2–4 weeks before the commencement date (R2): 5% refund
- Withdrawal 0–2 weeks before commencement or within the first 12 weeks (R3): No refund

All non-tuition charges, such as administrative fees, application fees, resit fees, and extension fees, are strictly non-refundable. Approved refunds are returned only to the original payer through the original method of payment. The Institute does not accept responsibility for exchange rate fluctuations or external bank charges.

Students who owe any outstanding fees will have such debts deducted from any approved refund before the remainder is released. Any overpayments made for purposes outside of tuition will be returned to the original payer in compliance with Swiss financial and anti-money laundering legislation.

Students who owe outstanding balances to the Institute, including library fines, late fees, or disciplinary penalties, will have any approved refund first applied toward the outstanding debt before any remainder is released. Overpayments made with the intention of obtaining living costs or bypassing restrictions will not be refunded as cash; such funds will be returned to the original payer in compliance with Swiss anti-money-laundering legislation.



### 7.3. Additional Charges

In addition to tuition fees, students may be responsible for the following charges:

No	List	Fees (CHF)
1	Reissuance – Student Card	100
2	Resit	200
3	Re-assessment	200
4	Re-study	800
5	Writing-Up Period	1,000
6	Deferment	500
7	Programme Transfers	250
8	Account Re-activation	500
9	Graduation Ceremony (Switzerland)	1,500
10	Apostilles/ Notarisation	vary upon country
11	Reissuance - Certificate	500
12	Reissuance - Transcript	500
13	International Courier/ Postal Charges	150 (actual cost may vary)
14	Appeal	50

All additional charges must be settled before a student can progress to the next stage of study, receive academic transcripts, or be awarded their degree.



## Student Acknowledgement of Handbook

I, the undersigned, confirm that I have carefully read, understood, and agreed to comply with the policies, regulations, and procedures set forth in the Student Policies and Regulations Handbook of the Swiss Institute of Management and Sciences (SIMS).

I understand that these policies may be updated or modified from time to time, and I am required to comply with the most recent version as published by the Institute. I further acknowledge that it is my responsibility to stay informed of such updates and adhere to them throughout the duration of my enrolment.

By signing below, I accept responsibility for complying with all policies in this handbook and understand that failure to do so may result in academic or disciplinary action as outlined.

Mr./Ms.

Date:

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Student's signature