

## FAB GEMS World Credit Card

Made especially for GEMS Families

### Advance Tuition Fee Discount Scheme on GEMS Credit Card - Academic Year 2025-2026

#### International Schools – Academic Year Starting September 2025

Fee cycle	Payment due date	Payment Period	Fixed rate %	No. of months' fees in
Term 1 Sep '25 to Dec '25	On or before 31 August 2025	Full-year fees	4.25%	10 months
	On or before 31 August 2025	Term 1 and 2 fees	3.00%	7 months
	On or before 31 August 2025	Term 1 fees	1.50%	4 months
Term 2 Jan '26 to Mar '26	On or before 6 January 2026	Term 2 and 3 fees	2.50%	6 months
	On or before 6 January 2026	Term 2 fees	1.25%	3 months
Term 3 Apr '26 to Jun '26	On or before 7 April 2026	Term 3 fees	1.25%	3 months

#### Asian Schools - Academic Year Starting April 2025

Fee cycle	Payment due date	Payment Period	Fixed rate %	No. of months' fees in
Term 1 Apr '25 to Jun '25	On or before 31 March 2025	Full-year fees	4.25%	10 months
	On or before 1 April 2025	Term 1 and 2 fees	3.00%	7 months
	On or before 1 April 2025	Term 1 fees	1.25%	3 months
Term 2 Aug '25 to Dec '25	On or before 26 August 2025	Term 2 and 3 fees	2.50%	7 months
	On or before 26 August 2025	Term 2 fees	1.50%	4 months
Term 3 Jan '26 to Mar '26	On or before 6 January 2026	Term 3 fees	1.25%	3 months

**For any clarifications on tuition fee discounts, please contact the GEMS School**

**Finance Team.**

**Terms & Conditions:**

- The discount scheme is based on a fixed-rate percentage applied to tuition fees paid in advance according to the above fee cycle calendar using the FAB GEMS World Credit Card only.
- Discounts are applicable only if a minimum of one term's tuition fee is paid in advance. The maximum discount applies to one academic year.
- All outstanding fees must be paid in full before becoming eligible for the fee discount.
- Discounts are based on the current fee structure. Should any revisions to the fee structure be approved by regulatory authorities, the difference will be payable by the cardholder.
- In the case of refunds, the official refund policy will apply, and any discounts granted will be adjusted accordingly.

- Discounts are applied on the net tuition fee after concessions, reductions, or advance payments (if any).
- FAB's Master Credit Card Terms and Conditions apply to all cardholders, as amended from time to time.