

Course Factsheet

(For August 2022 Intake)

CFA® IBF-STS Accredited Programs

The CFA® IBF-STS Accredited Program has an equivalent curriculum to the CFA® Program

	Classroom Learning (Self-sponsored)			Classroom Learning (Company-sponsored)		
	Course Fee	For Singapore Citizens and Singapore PR below 40 years old only: Total Course Fee Paid after Enhanced IBF Funding (70%)	For Singapore Citizens 40 years old and above only: Total Course Fee Paid after Enhanced IBF Funding (90%)	Course Fee	For Singapore Citizens and Singapore PR below 40 years old only: Total Course Fee Paid after Enhanced IBF Funding (70%)	For Singapore Citizens 40 years old and above only: Total Course Fee Paid after Enhanced IBF Funding (90%)
CFA L1 Preparatory Program by Kaplan (IBF-STS Accredited)	S\$5,350	S\$1,605	S\$535	S\$5,350	S\$1,850	S\$850
CFA L2 Preparatory Program by Kaplan (IBF-STS Accredited)	S\$4,985	S\$1,495.50	S\$498.50	S\$4,985	S\$1,723.78	S\$792.01
CFA L3 Preparatory Program by Kaplan (IBF-STS Accredited)	S\$4,770	S\$1,431	S\$477	S\$4,770	S\$1,649.44	S\$757.85

Prices are inclusive of 7% GST.

Note:

- Companies eligible to submit claims for company-sponsored participants must be Singapore-based financial Institutions regulated by MAS (licensed or exempted from licensing by MAS) or FinTech firms certified by Singapore FinTech Association only. For more information, visit <https://www.ibf.org.sg/programmes/Pages/IBF-STS.aspx>

Eligibility Criteria

Applicants must:

- Be a Singaporean or Singapore Permanent Resident (PR) physically based in Singapore
 - Either self-paid or company-sponsored
- Successfully complete the training program (including passing all relevant assessments and examinations) with at least 75% of class attendance

Kaplan reserves the right to take all reasonable steps to collect a sum equivalent to the course fee subsidy (secured from IBF) and IBF Tag from the relevant student/trainee who secures IBF funding and/or IBF Tag, in the event that the relevant student/trainee (a) drops out halfway through the course; (b) does not pass the assessment for the course; (c) does not meet the attendance requirement; or (d) any other factors resulting in failure to meet funding eligibility.

For more information on funding and Continuing Professional Development (CPD) requirements, please visit www.ibf.org.sg

Qualifying expenses incurred on the training of both executive and non-executive staff, as well as staff employed on a short-term basis of less than one year (inclusive of contract staff and interns), will be eligible for funding under IBF-STS and FTS, subject to meeting the conditions under these schemes. Licensed agents or representatives (ie. financial advisors, insurance agents, remisers, traders) representing a legal principal entity may be included in the claims of that principal entity.

Note: Reimbursement of funds is subject to assessment and meeting the minimum requirements. Number of assessments is at the discretion of the training provider, Kaplan Higher Education Academy.

Important Information

Additional Documents Required for Registration:

- If you have a CFA® Program candidate number, you are required to either show your CFA® Program registration confirmation email at the enrollment counter OR bring along a printout of your previous CFA semester exam result.
- If you do not have a CFA® Program candidate number, you are required to bring along your original highest educational qualification certificate and transcripts for verification during enrollment.

General:

- Procedures on course withdrawal, transfer and refund policy can be found in the Kaplan Higher Education Academy (KHEA) Pte Ltd student handbook and website.
- Registering with CFA Institute is the responsibility of the individual student.
- Enrollment and purchases will only be recognized upon receipt of payment.
- All course fees quoted are inclusive of GST unless otherwise stated and must be paid in full.
- All confirmed students will receive a Kaplan Student Access Card.
- KHEA reserves the right to vary, amend or discontinue any or all of the discounts as it deems appropriate.
- KHEA reserves the right to vary or cancel any of the courses described or alter the composition of the relevant lecturing team, as well as the lecture venue, should the circumstances so require.

Transfer Policy:

- Transfer of Classes: After enrollment, any transfer of class will be subject to seat availability. Transfer to a class conducted by the same lecturer is subject to a S\$20 admin fee; and transfer to a class conducted by a different lecturer will be subject to a S\$100 admin fee.
- Transfer of Courses and Intakes: Students who wish to transfer the course of study to a new intake must withdraw from the current course and the refund policy applies.

Refund Policy:

- There is strictly no refund allowed after course commencement date.
- There is no exchange of materials purchased with courses after course commencement date.

Refunds for Withdrawal Without Cause:

Where students withdraw from the course, KHEA shall review after receiving the student's written notice of withdrawal and refund to them, within 7 working days, the following sums:

% of the amount of fees paid under Schedules B and C (please refer to Student Contract)	If student's written notice of withdrawal is received
80%	More than 60 days before the course commencement date
60%	Before, but not more than 60 days before the course commencement date
50%	Before, but not more than 29 days before the course commencement date
0%	On or after the course commencement date

Refund During Cooling-Off Period:

KHEA will provide the student with a cooling-off period of 7 working days after the date that the contract has been signed by both parties. The student will be refunded the highest percentage of the fees already paid if they submit a written notice of withdrawal to KHEA within the cooling-off period, regardless of whether they have started the course or not. In the event that a student wishes to withdraw from the course, the application fee and administrative fee are not refundable. Students are liable to pay (where applicable) fees that are imposed by the government authorities or other external partners. For more information on the Fee Protection Scheme and refund policy, please refer to www.ssg-wsg.gov.sg

Non-Refundable Fees:

The following fees are non-refundable under any circumstances:

- New International Student Application Fee
- Student Membership Fees payable to CFA Institute

The following fees are non-refundable after commencement of classes:

- Medical Insurance Premium (if Student's Pass Application is rejected by Immigration and Checkpoints Authority (ICA), Medical Insurance Premium will be refunded)
- New International Student Administration Fee
- Existing International Student Administration Fee

Late Enrollment Policy:

- We accept late enrollment up to 14 calendar days from the intake commencement date.
- All applications submitted after the intake commencement date must be accompanied by a Letter of Understanding (LOU).

Withdrawal Without Cause:

KHEA will review all written notice of withdrawal supported by relevant documents on a case-by-case basis within 4 weeks. KHEA will consider the following as grounds for request to withdraw:

- Overseas assignments of more than 1 month with official letter from company
- Medical reasons certified by a Singapore-registered doctor eg. hospitalization
- Pregnancy certified by a Singapore-registered doctor
- Reservist service of more than 1 month with official documentation
- Exemption granted by relevant institution

Withdrawal/Refund Procedure:

- Student must inform Program Management in writing and complete a Course Withdrawal Form with reasons for withdrawal/refund, accompanied by relevant supporting documents.
- All requests for withdrawal/refund are subject to KHEA's approval.
- Student concerned will be informed of the final decision of the withdrawal application in writing within 4 weeks.
- Upon approval, student will be withdrawn from their course.
- Refund (where applicable) will be available within 7 working days from date of approval.
- Student will be required to collect the cheque personally from our Reception Counter. They will need to provide a letter of authorization if they wish to authorize a third party to collect on their behalf.
- Student will need to sign on the Student Acknowledgement Checklist upon collection of the cheque/credit note.

Confidentiality Clause:

This information you have provided will be treated with the strictest confidentiality and in accordance with the Kaplan Privacy Policy (<http://www.kaplan.com/about/privacy-policy/>). By signing this form, you give consent to our use of your information.

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IBF Standards Training Scheme (IBF-STs) – Funding Eligibility:

In order to be eligible for the IBF-STs Funding, student must:

- Be a Singaporean/PR
- Pass the assessment
- Meet the minimum attendance requirements

For more information, visit <https://www.ibf.org.sg/programmes/Pages/IBF-STs.aspx>

Year 2022 Nett Course Fees:

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All information contained in this brochure is accurate at time of print (July 2022). Kaplan Higher Education Academy (KHEA) reserves the right to vary this information should the circumstances so require. KHEA was awarded the Best Private Education Institution for Communications & Media, Computer Science & IT and Sales & Marketing by JobsCentral Learning T.E.D. Awards 2018. UEN: 199409389H | Validity: 20/5/2022-19/5/2026

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