

**FIA Student Pass Holder
(7 Papers Package)**



STANDARD PEI-STUDENT CONTRACT

BETWEEN

KAPLAN HIGHER EDUCATION ACADEMY

AND

Name of Student :	
Contract Number:	FIA2020 - CT
Course Title :	Preparatory Course for The Association of Chartered Certified Accountants (ACCA) Examination - Certified Accounting Technician
Contract Expiry Date :	30/06/2021

PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

This Contract binds both the Private Education Institution (PEI) and the Student once both parties sign this Contract. If the Student is under eighteen (18) years of age, the Student will be represented by the Parent/Legal Guardian.

This Contract is made between:

- (1) Registered Name of PEI : Kaplan Higher Education Academy
 Registration Number : 199409389H

- (2) Full Name of Student : _____
*(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for international student)**
 NRIC Number (for SC/PR)* : _____
~~Student's Pass Number (if available)/~~
 Passport Number (for international student)* : _____

- (3) Full Name of Parent/Legal Guardian* : _____
 (if Student is under eighteen (18) years of age) : _____
 NRIC/Passport Number* : _____

* Delete as appropriate by striking through.

Where non-applicable, put "N.A.". Leave no fields blank.

State all dates in the format of DD/MM/YYYY.

1. COURSE INFORMATION AND FEES

- 1.1 The PEI will deliver the Course as set out in Schedule A to the Student, towards conferment of the stated qualification upon successful Course completion.
- 1.2 The PEI confirms that the Course has been permitted by the Committee for Private Education (CPE) and no amendments have been made to the Course as set out in Schedule A, unless otherwise permitted by CPE.
- 1.3 The Course Fees payable are set out in Schedule B and the optional Miscellaneous Fees in Schedule C.
- 1.4 The PEI considers payment made 7 days/month* after the scheduled due date(s) in Schedule B as late. The PEI will explain to the Student its policy for late payment of Course Fees, including any late payment fee charged in Schedule C (if applicable) and any impact on Course/module completion (if applicable).

2. REFUND POLICY

2.1 Refund for Withdrawal Due to Non-Delivery of Course:

The PEI will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;

- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

2.2 Refund for Withdrawal Due to Other Reasons:

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1, the PEI will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D.

2.3 Refund During Cooling-Off Period:

The PEI will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

2.4 Non-refundable Fees

The New International Student Application Fee is non-refundable under any circumstances. The New International Student Application Fee is an administrative fee to cover the ICA assessment fee paid to the Immigration & Checkpoints Authority of Singapore to process the Student's student pass application. The New International Student Application Fee does not have any fee component that is used to offset course fee payment. Course Fees are listed in Schedule B.

The New and Existing International Student Administration Fee is non-refundable after the commencement of classes except under the circumstance where the student pass application is rejected by the Immigration and Checkpoints Authority of Singapore. The New (not applicable for Existing) International Student Administration Fee refers to the administrative fee which includes application for Kaplan student access card, Student's Pass, Fee Protection Scheme, Medical Insurance and ICA Issuance Fee. This fee is payable upon the approval of programme application by the respective approving institutions. The New and Existing International Student Administration Fee does not have any fee component that is used to offset course fee payment.

The computer-based examination fee (applicable only for ACCA and FIA courses) for Kaplan Financial programmes is non-refundable save where there is a Non-Delivery of Course as described in Clause 2.1 above. The relevant fees are found in Schedule C of this Contract.

3. ADDITIONAL INFORMATION

- 3.1** The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.

- 3.2** If any part of this Contract is not valid for any reason under the law of Singapore, this will not affect any other part of this Contract.
- 3.3** If the Student and the PEI cannot settle a dispute using the way arranged by the PEI, the Student and the PEI may refer the dispute to the CPE Mediation-Arbitration Scheme (www.ssg-wsg.gov.sg).
- 3.4** All information given by the Student to the PEI will not be given by the PEI to anyone else, unless the Student signs in writing that he agrees or unless the PEI is allowed to give the information by law.
- 3.5** If there is any other agreement between the PEI and the Student that is different from the terms in this Contract, then the terms in this Contract will apply.
- 3.6** If the Student or the PEI does not exercise or delay exercising any right granted by this Contract, the Student and the PEI will still be able to exercise the same type of right under this Contract during the rest of the time the Contract continues.
- 3.7** If this Contract is also signed or translated in any language other than English and there is a difference from the English language copy of this Contract, the English language copy will apply.

SCHEDULE A
COURSE DETAILS

Note: The information provided below should be the same as that submitted to the CPE.

1) Course Title	Preparatory Course for The Association of Chartered Certified Accountants (ACCA) Examination - Certified Accounting Technician
2) Course Duration (in months)	18 months (12 months) Refer to Schedule B for module(s) that student is taking
3) Full-time or Part-time Course	Full-time
4) Course Commencement Date	06/07/2020
5) Course Completion Date	30/06/2021
6) Date of Commencement of Studies if later than Course Commencement Date <i>Note: "N.A." if both dates are the same</i>	N.A.
7) Qualification <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	Non-award
8) Organisation which develops the Course	The Association of Chartered Certified Accountants (ACCA)
9) Organisation which awards/ confers the qualification	The Association of Chartered Certified Accountants (ACCA)
10) Course entry requirement(s)	Minimum Age: 16 Academic Level: No formal academic or accounting knowledge Language Proficiency: IELTS 5.5 or pass English language at GCE 'O' level or its equivalent

11) Course schedule with modules and/or subjects	<p>As per attached</p> <p>* The modules offered are subject to changes made by Kaplan or the awarding body and approval by regulatory authorities.</p> <p>** Timetable will be provided by Course Consultant/Country Manager/Programme Management Team before course commencement</p> <p>*** Timetables are subjected to changes by Kaplan or the awarding body.</p>
12) Scheduled holidays (public and school) and/or semester/term break for course	<p>Public holidays:</p> <p>31 Jul 2020 – Hari Ray Haji 09 Aug 2020 – National Day 10 Aug 2020 – Public Holiday in lieu of National Day falls on Sunday 14 Nov 2020 – Deepavali 25 Dec 2020 – Christmas Day 01 Jan 2021 – New Year’s Day 12 Feb 2021 – Chinese New Year 13 Feb 2021 – Chinese New Year 02 Apr 2021 – Good Friday 01 May 2021 – Labour Day 13 May 2021 – Hari Raya Puasa 26 May 2021 – Vesak Day</p> <p>Further information on Singapore public holidays can be obtained from www.mom.gov.sg</p> <p>Semester/Trimester/Term Break Term 1 - 12/09/2020 - 30/09/2020 Term 2 – 12/12/2020 - 31/12/2020 Term 3 – 12/06/2021 – 30/06/2021</p>

<p>13) Examination and/or other assessment period</p>	<p>Term 1 – 01/09/2020 – 11/09/2020 Term 2 - 01/12/2020 - 11/12/2020 Term 3 – 01/06/2021 - 11/06/2021 *Subject to change by Kaplan or the awarding body.</p>
<p>14) Expected examination results release date</p>	<p>Approximately 30 days after last exam date.</p>
<p>15) Expected award conferment date</p>	<p>N.A.</p>

SCHEDULE B
COURSE FEES

Name : Date/Time:

Fees Breakdown				Total Payable (with GST, if any) (S\$)			
<i>[Note: show full breakdown of total payable course fees]</i>							
Payment payable to KHEA							
S/No	Course Description	Intake	Qty	Unit Price	Discount	GST %	Amount
1	FIA – FA1 Education Jul-20C1	Jul-20	1	500.00	50.00	7.00	450.00
2	FIA – MA1 Education Jul-20C1	Jul-20	1	500.00	50.00	7.00	450.00
3	FIA – FA2 Education Sep-20C1	Sep-20	1	650.00	65.00	7.00	585.00
4	FIA – MA2 Education Sep-20C1	Sep-20	1	650.00	65.00	7.00	585.00
5	FIA – FAB Education Jan-21C1	Jan-21	1	700.00	70.00	7.00	630.00
6	FIA – FFA Education Jan-21C1	Jan-21	1	700.00	70.00	7.00	630.00
7	FIA – FMA Education Jan-21C1	Jan-21	1	700.00	70.00	7.00	630.00
8	FIA - FA1 Study Text D20/J21		1	80.00	80.00	7.00	
9	FIA - FA1 Exam Kit D20/J21		1	45.00	45.00	7.00	
10	FIA - FA1 Pocket Note D20/J21		1	30.00	30.00	7.00	
11	FIA – MA1 Study Text D20/J21		1	80.00	80.00	7.00	
12	FIA – MA1 Exam Kit D20/J21		1	45.00	45.00	7.00	
13	FIA – MA1 Pocket Note D20/J21		1	30.00	30.00	7.00	
14	FIA - FA2 Study Text D20/J21		1	80.00	80.00	7.00	
15	FIA - FA2 Exam Kit D20/J21		1	45.00	45.00	7.00	
16	FIA - FA2 Pocket Note D20/J21		1	30.00	30.00	7.00	
17	FIA - MA2 Study Text D20/J21		1	80.00	80.00	7.00	
18	FIA - MA2 Exam Kit D20/J21		1	45.00	45.00	7.00	
19	FIA - MA2 Pocket Note D20/J21		1	30.00	30.00	7.00	
20	FIA - FAB Study Text D20/J21		1	80.00	80.00	7.00	
21	FIA - FAB Exam Kit D20/J21		1	45.00	45.00	7.00	
22	FIA - FFA Study Text D20/J21		1	80.00	80.00	7.00	
23	FIA - FFA Exam Kit D20/J21		1	45.00	45.00	7.00	
24	FIA - FMA Study Text D20/J21		1	80.00	80.00	7.00	
25	FIA - FMA Exam Kit D20/J21		1	45.00	45.00	7.00	
26	KHEA Administration Fees		1	400.00		7.00	400.00

Total Course Fees Payable:	Total SGD Excl. GST	4,074.77
	GST Amount	285.23
	Total SGD Incl. GST	4,360.00
	SDF Amount	0.00
	Deposit/CN Amount	0.00
	Amount Payable	4,360.00
No of Instalments:	1	

INSTALMENT SCHEDULE

Instalment ¹ Schedule	Amount (with GST, if any) (S\$)	Date Due ²
1st instalment	\$4,360.00	01/07/2020
Total Course Fees Payable:	\$4,360.00	

1. Each instalment amount shall not exceed the following:
 - 12 months' worth of fees for EduTrust certified PEIs*; or
 - ~~6 months' worth of fees for non-EduTrust certified PEIs with Industry Wide Coverage (IWC)*; or~~
 - ~~2 months' worth of fees for non-EduTrust certified PEIs without IWC*.~~

**Delete as appropriate by striking through*
2. Each instalment after the first shall be collected within one week before the next payment scheduled.

SCHEDULE C
MISCELLANEOUS FEES³

Purpose of Fee	Amount (with GST, if any) (S\$)
Renewal/Processing of Student Pass for Kaplan existing students	\$160
ICA Online Application Fee	\$30
Late Payment Charge/per invoice	\$53.50
Medical Insurance (valid for 12 months or duration of course, whichever is shorter)	\$44.95
Overdue fine for library books (per book/per day)	\$0.50
Replacement of Kaplan Student Access Card	\$10
Re-printing of Official Receipt	\$5.35
Revision Course Fee (per paper)	
Diploma in Accounting and Business (RQF Level 4) : FAB, FMA, FFA	\$215
Computer Based Exam (per paper)	
- Diploma in Financial and Management Accounting (RQF Level 2) : FA1, MA1	\$220
- Diploma in Financial and Management Accounting (RQF Level 3) : FA2, MA2	\$220
- Diploma in Accounting and Business (RQF Level 4) : FAB, FMA, FFA	\$260
<u>Payment payable to ACCA UK*</u> ACCA Membership Registration Fee (Upon application for admission)	
ACCA Annual Subscription Fee (where applicable) (Due on 1st January of each year)	
ACCA re-registration fees/Administration Penalty fees (plus any outstanding fees that owe to ACCA)	
	Subject to ACCA UK's prevailing charges (Website: https://www.accaglobal.com/sg/en/qualifications/accountancy-career/fees/fees-charges.html)

<p>Examination Fee (per paper)</p> <p>- Certified Accounting Technician (CAT) : FTX, FFM, FAU</p>	<p>Subject to ACCA UK's prevailing charges (Website: https://www.accaglobal.com/sg/en/qualifications/accountancy-career/fees/fees-charges.html)</p>
<p>Exemption Fee per paper (where applicable)</p> <p>- Diploma in Financial and Management Accounting (RQF Level 2) : FA1, MA1 - Diploma in Financial and Management Accounting (RQF Level 3) : FA2, MA2 - Diploma in Accounting and Business (RQF Level 4) : FAB, FMA, FFA - Certified Accounting Technician (CAT) : FTX, FFM, FAU</p>	<p>Subject to ACCA UK's prevailing charges (Website: https://www.accaglobal.com/sg/en/qualifications/accountancy-career/fees/fees-charges.html)</p>
<p><u>Payment payable to KHEA (where applicable)</u></p>	
<p>Course Transfer Admin Fee (for same Lecturer)</p>	<p>\$20</p>
<p>Course Transfer Admin Fee (for different Lecturer)</p>	<p>\$100</p>
<p>Replacement of material collection card</p>	<p>\$20</p>
<p>Replacement of material collection card and lecturer notes (per paper)</p>	<p>\$50</p>
<p>Deferment Fee</p>	<p>\$250</p>

* Payment payable to ACCA UK is subjected to prevailing charges and exchange rate

* Unpaid fee(s) are outstanding annual subscription fee(s) due during the period when student discontinue their membership with ACCA UK

3. Miscellaneous Fees refer to any non-compulsory fees which the students pay only when applicable. Such fees are normally collected by the PEI when the need arises.

**SCHEDULE D
REFUND TABLE**

% of [the amount of fees paid under Schedules B and C]	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

The parties hereby acknowledge and agree to the terms stated in this Contract.

SIGNED by the PEI

 Authorised Signatory of the PEI
 Name:
 Date:

 Seal of PEI

SIGNED by the Student

SIGNED by the Student's parent or legal guardian (if the student is under eighteen (18) years of age)

 Name of Student:
 Date:

 Name of Parent or Legal Guardian:
 Date: