



**KHEA and KHEI**

**Execution of Standard Student Contract**

# Contract Execution

Prior to signing the student contract, please go through the following information to ensure that you have:

- gone through “Form 12: Advisory Note” carefully before going through the contract
- understood the terms and conditions of the contract
- not made any payment prior to signing the contract
- signed a separate contract for every course that you are enrolling in
- ensured that there are no blank fields in the contract. Please indicate “N.A.” if the field is not applicable.

# Before executing the contract

Regulation 25(5)(b)

FORM 12  
PRIVATE EDUCATION ACT  
(No. 21 of 2009)

PRIVATE EDUCATION REGULATIONS  
ADVISORY NOTE TO STUDENT

This note is for a prospective student.

You are strongly encouraged to thoroughly research on the private education institution (PEI) conducting the course before signing up for any course. You should consider, for example, the reputation of the PEI, the teacher-student ratio of its classes, the qualifications of the teaching staff, and the course materials provided by the PEI.

By signing and returning the Student Contract (the "Contract"), you agree to the terms and conditions which will bind you and the PEI, if you accept the PEI's offer of a place in a course of study offered or provided by the PEI.

You should ask the PEI to allow you to read a copy of the Contract (with all blanks filled in and options selected) in both English and the official language of your home country, if necessary. For your own protection, you should review all the PEI's policies, and check carefully that you agree to all the terms of the Contract, including the details relating to each of the following sections, before signing the Contract:

- The duration of the course, including holidays and examination schedules, and contact hours by days and week;
- The total fees payable, including course fees and other related costs;
- Dates when respective payments are due;
- The refund policy in the event of voluntary withdrawal (by you) or enforced dismissal from the course or programme (by PEI);
- The Fee Protection Scheme you are subscribed to and its coverage;
- The dispute resolution methods available; and
- Information about the PEI's policies on academic and disciplinary matters.

h. The degree or diploma or qualification which will be awarded to you upon successful completion of the course.

If you have any doubt about the contents of the Contract, or if the terms are different from what the agent or the PEI have informed you previously, or advertised, you should always seek advice and/or clarifications before signing the Contract.

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*This portion below is to be completed by the signatory of the Student Contract, i.e. either the student, or if the student is below the age of 18, his parent or guardian.*

I, \_\_\_\_\_ «Name» \_\_\_\_\_, NRIC/Passport number  
(name of student/parent/guardian)

\_\_\_\_\_ «Passport NRIC» \_\_\_\_\_, have read and understood this advisory note  
(NRIC/PassportNo.)

before signing the Student Contract for myself / my ward\*\*

(\_\_\_\_\_ (NRIC/Passport) \_\_\_\_\_) with  
(name of ward)

\_\_\_\_\_ KAPLAN HIGHER EDUCATION ACADEMY \_\_\_\_\_  
(name of PEI)

\_\_\_\_\_ (Signature of student or parent/guardian)

Date: \_\_\_\_\_

\*\*Please delete whichever is inapplicable.

Student/Guardian's signature: .....

Page 1 of 2

Student/Guardian's signature: .....

Page 2 of 2

- Prior to signing the student contract for course enrolment, please ensure that you have gone through "Form 12: Advisory Note to Students" carefully.
- This form can also be downloaded from the website of the Committee for Private Education, Singapore. [Click here.](#)
- This form must be completed and signed either by you (the student) or if you are below 18 years of age, signed by your parent/legal guardian.

# When executing the contract

<p>Standard PEI-Student Contract Version 3.1 KHEA-Standard Student Contract Version 4.4</p> <p><b>PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT</b></p> <p>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.</p> <p>This Contract is made between:</p> <p>(1) Registered Name of PEI : Kaplan Higher Education Academy Registration Number : 199409389H</p> <p>(2) Full Name of Student : «Name» <i>(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for international student)*</i> NRIC Number (for SC/PR)* : «Passport_NRIC» Student's Pass Number (if available)/Passport Number (for international student)* : _____</p> <p>(3) Full Name of Parent/Legal Guardian* (if Student is under eighteen (18) years of age) : _____ NRIC/Passport Number* : _____</p> <p><small>* Delete as appropriate by striking through. Where non-applicable, put "N.A.". Leave no fields blank. State all dates in the format of DDMMYYYY.</small></p> <p><b>1. COURSE INFORMATION AND FEES</b></p> <p>1.1 The PEI will deliver the Course as set out in <u>Schedule A</u> to the Student, towards conferment of the stated qualification upon successful Course completion.</p> <p>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 <u>Schedule A</u>, unless otherwise permitted by CPE.</p> <p>1.3 The Course Fees payable are set out in <u>Schedule B</u> and the optional Miscellaneous Fees in <u>Schedule C</u>.</p> <p>1.4 The PEI considers payment made 7 days/month* after the scheduled due date(s) in <u>Schedule B</u> as late. The PEI will explain to the Student its policy for late payment of Course Fees, including any late payment fee charged in <u>Schedule C</u> (if applicable) and any impact on Course/module completion (if applicable).</p> <p><b>2. REFUND POLICY</b></p> <p>2.1 <b>Refund for Withdrawal Due to Non-Delivery of Course:</b> The PEI will notify the Student within three (3) working days upon knowledge of any of the</p> <p>Page 1 of 9 Student/Guardian's signature: .....</p>	<p>Standard PEI-Student Contract Version 3.1 KHEA-Standard Student Contract Version 4.4</p> <p>following:</p> <p>(i) It does not commence the Course on the Course Commencement Date;</p> <p>(ii) It terminates the Course before the Course Commencement Date;</p> <p>(iii) It does not complete the Course by the Course Completion Date;</p> <p>(iv) It terminates the Course before the Course Completion Date;</p> <p>(v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in <u>Schedule A</u> within any stipulated timeline set by CPE; or</p> <p>(vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).</p> <p>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.</p> <p><b>2.2 Refund for Withdrawal Due to Other Reasons:</b> 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 receipt of the Student's written notice of withdrawal, refund to the Student an amount based on the table in <u>Schedule D</u>.</p> <p><b>2.3 Refund During Cooling-Off Period:</b> The PEI will provide the Student with a refund of period of seven (7) working days after the date that the Contract has been signed. The Student will be refunded the fees percentage (stated in <u>Schedule D</u>) of the fees already paid if the Student submits written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.</p> <p><b>2.4 Non-refundable Fee:</b> The Course Application Fee is non-refundable under any circumstances. The Course Application Fee refers to the fee that the Student pays to the PEI for the sole purpose of processing the application form submitted so that the PEI can check if the Student meets the course admission requirements. The Course Application Fee does not have any fee component that is used to offset course fee payment. Course Fees are listed in <u>Schedule B</u>.</p> <p><b>3. ADDITIONAL INFORMATION</b></p> <p>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.</p> <p>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.</p> <p>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 (<a href="http://www.cpe.gov.sg">www.cpe.gov.sg</a>).</p> <p>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.</p> <p>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.</p> <p>Page 2 of 9 Student/Guardian's signature: .....</p>	<p>Standard PEI-Student Contract Version 3.1 KHEA-Standard Student Contract Version 4.4</p> <p>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.</p> <p>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.</p> <p>Page 3 of 9 Student/Guardian's signature: .....</p>
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- This section of the student contract contains the terms and conditions. Please ensure that you have provided accurate information to the school for items (2) and (3).
- For (2) Full Name of Student - your name must be in accordance to your NRIC or Passport
- Students who are 18 years old and above, please indicate "N.A." for (3) Full Name/Legal Guardian.

# When executing the contract

Standard PEI-Student Contract Version 3.1 KHEA-Standard Student Contract Version 4.4		Standard PEI-Student Contract Version 3.1 KHEA-Standard Student Contract Version 4.4		Standard PEI-Student Contract Version 3.1 KHEA-Standard Student Contract Version 4.4	
<b>SCHEDULE A</b> <b>COURSE DETAILS</b>					
<i>Note: The information provided below should be the same as that submitted to the CPE.</i>					
1) Course Title	Diploma in Commerce (Business Administration) Re-module - KHE271 - Marketing Principles	11) Course schedule with modules and/or subjects	Term 1: 24/06/2019 - 18/08/2019 KHE271 - Marketing Principles	13) Examination and/or other assessment period	Semester/Trimester/Term Break Term 1 - N.A.
2) Course Duration (in months)	2 months	12) Scheduled holidays (public and school) and/or semester/term break for course	Public holidays: 5 Jun 2019 - Hari Raya Puasa 9 Aug 2019 - National Day 11 Aug 2019 - Hari Raya Haji 12 Aug 2019 - Public Holiday in lieu of Hari Raya Haji falling on Sunday 27 Oct 2019 - Deepavali 28 Oct 2019 - Public Holiday in lieu of Deepavali falling on Sunday 25 Dec 2019 - Christmas Day	14) Expected examination results release date	Approximately 30 days after exams date.
3) Full-time or Part-time Course	Full Time		* The modules offered are subject to changes made by the University/ Kaplan Higher Education and approval by regulatory authorities. ** Timetable will be provided by Course Consultant/Country Manager/Programme Management Team before course commencement *** Timetables are subjected to changes by Kaplan or the university.	15) Expected award conferment date	N.A.
4) Course Commencement Date	24/06/2019				
5) Course Completion Date	18/08/2019				
6) Date of Commencement of Studies if later than Course Commencement Date	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	Kaplan Higher Education Academy				
9) Organisation which awards/ confers the qualification	Kaplan Higher Education Academy				
10) Course entry requirement(s)	Minimum Age: 17  Academic Level: - GCE A-Level; OR - Completion of Year 12; OR - Completion of less than Year 12 will be considered if it is an official completion of High School in the country of origin; OR - IB Diploma; OR - Pre-university certifications; OR - Polytechnic Diploma; OR - Kaplan Foundation Diploma; OR - Mature candidates (Minimum of 30 years old with 8 years of work experience); OR - Other private or foreign qualifications will be assessed on a case-by-case basis  Language Proficiency: - Successfully pass Kaplan English Placement Test; OR - Grade E in any GCE A-level subjects conducted in English; OR - IELTS 6.0 or equivalent		Further information on Singapore public holidays can be obtained from <a href="http://www.mom.gov.sg">www.mom.gov.sg</a>		

## Schedule A: Course Details

- In this section, you will find information about the course that you have chosen, the course duration, study options, course commencement and completion date, etc.
- Please ensure that the course information is correct.

# When executing the contract

Standard PEI-Student Contract Version 3.1  
KHEA-Standard Student Contract Version 4.4

**SCHEDULE B  
COURSE FEES**

Fees Breakdown <i>[Note: shows full breakdown of total payable course fees]</i>	Total Payable (with GST, if any) (S\$)
Course fee	\$702.19
Free Protection Scheme	\$8.56
<b>Total Course Fees Payable:</b>	<b>\$710.75</b>
<b>No of Instalments:</b>	<b>1</b>

**INSTALMENT SCHEDULE**

Instalment <sup>1</sup> Schedule	Amount (with GST, if any)(S\$)	Date Due <sup>2</sup>
1st instalment	\$702.19	19/06/2019
<b>Total Course Fees Payable:</b>	<b>\$702.19</b>	

1. Each instalment amount shall not exceed any of the following:  
 - 12 months' worth of fees for an EduTrust-certified PEI<sup>3</sup>; or  
 - 6 months' worth of fees for an EduTrust-certified PEI with Industry-Wide Coverage (IWC)<sup>3</sup>; or  
 - 2 months' worth of fees for non-EduTrust-certified PEI 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.

Page 7 of 9      Student/Guardian's signature: .....

## SCHEDULE B: COURSE FEES

- In this section, you will find the breakdown of the course fees and other fees (where applicable).
- Course fees/Re-module fee will be protected under the Fee Protection Scheme (FPS). However, the FPS paid is not required to be protected. If you wish to know more about FPS, please visit: <https://www.ssg.gov.sg/cpe/for-peis/resources.html>

## INSTALMENT SCHEDULE:

- This table shows a detailed breakdown of the final payable course fees, instalment plan of the course fee (if any) and due date.

# When executing the contract

Standard PEI-Student Contract Version 3.1  
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**SCHEDULE C  
MISCELLANEOUS FEES<sup>3&4</sup>**

Purpose of Fee	Amount (with GST, if any)(S\$)
Re-module Fee *Actual amount refer to Re-module contract	Prevailing Full Course Fee/No of Modules or Prevailing Full Course Fee/Total Credits *Re-Module Credits
Transfer Admin Fee (per request) * Transfer includes change of pathway or program and entity	\$375.00
Term Deferment Fee	\$375.00
Resit Fee - Exam or Assignment per module	\$160.50
Appeal Fee	\$160.50
Administrative Review Fee	\$53.50
Fee Protection Scheme (if actual course duration exceeds that stated within student contract due to valid reasons such as re-module, term or module deferment etc)	Fee payable x 0.45% + 7% GST (minimum insurance premium of \$8.55)
Transitlink Concession Pass Application Fee (where applicable)	\$8.00
Late Payment Charge/per invoice	\$3.00
Annual Medical Insurance (valid for 12 months duration of course, whichever is longer) (applicable for Sports Science Program)	\$ 55.85
Overdue fine for library books (per book/per day)	\$0.50
Replacement of Kaplan Student Access Card	\$10.00
Printing & Re-print Parchment/Certificate (per certificate)	\$120.00
Printing & Re-print of Transcript (per transcript)	\$50.00
Printing of Letter of Verification (per request)	\$10.00
Graduation Fee (Diploma Programs)	Subject to Kaplan's prevailing charges
Courier Service Fee	\$80.00
Re-printing of official receipt	\$5.35

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.

4. The fees indicated above is subjected to change by Kaplan. Please refer to our website for the latest miscellaneous fees at <https://www.kaplan.com.sg/Misc-Fees-Policy>

Page 8 of 9

Student/Guardian's signature: .....

## SCHEDULE C: MISCELLANEOUS FEES

- This table shows a detailed breakdown of the miscellaneous fees.
- Miscellaneous fees refer to non-compulsory fees which you pay only where applicable (Please refer to your student contract for the exact details).
- Please refer to the Kaplan website for the latest policy on miscellaneous fee:  
<https://www.kaplan.com.sg/Misc-Fees-Policy>

# When executing the contract

Standard PEI-Student Contract Version 3.1  
KHEA-Standard Student Contract Version 4.4


**SCHEDULE D  
REFUND TABLE**

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
100%	More than [60] days before the Course Commencement Date
70%	Before, but not more than [60] days before the Course Commencement Date
30%	Before, but not more than [30] days before the Course Commencement Date
10%	Before, but not more than [7] 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

*Cheng Siew Kiong*



Authorised Signatory of the PEI  
Name: Cheng Siew Kiong  
Date: 29/05/2019

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: \_\_\_\_\_  
«Name»

Date: \_\_\_\_\_

Name of Parent or Legal Guardian: \_\_\_\_\_

Date: \_\_\_\_\_

Page 9 of 9      Student/Guardian's signature: .....

## SCHEDULE D: REFUND TABLE

Based on the sample shown here:

- If you withdraw from the course more than 60 days before the course commencement date, you can receive up to 100% refund of the fees paid.
- If you withdraw from the course before, but not more than 60 days before the course commencement date, you can receive up to 70% refund of the fees paid.
- If you withdraw from the course before, but not more than 30 days before the course commencement date, you can receive up to 30% refund for the fees paid.
- If you withdraw from the course before, but not more than 7 days before the course commencement date, you can receive up to 10% refund for the fees paid.
- If you withdraw from the course on or after the course commencement date, you will not be refunded for the fees paid.
- All withdrawals must be submitted in writing.  
\* Please refer to your student contract for the exact details

Ensure that there is an authorised signatory on this page before you sign the contract.

## IMPORTANT NOTE:

- If there is any amendment to be made on the contract (strike-off on the printed text, etc.), the amended area must be counter-signed by both the student and PEI. Please sign your initials on every page of the contract to acknowledge the information.



# Fee Protection Scheme (FPS)

With the protection of fees via an insurance scheme, students will be assured of a refund of the unconsumed fees in the event:

- The private education institution you have enrolled in ceases operations, or:
- You obtain an Order of Court (Judgement) against the private education institution in a dispute case

FPS adopted by the school:

For more information, please visit: <https://www.ssg.gov.sg/cpe/for-peis/resources.html>

Protection of fees paid by all local and international students apply to non-FPS waiver courses only.

The following fees are exempted from FPS, if collected by the school:

- Course application or processing fee
- Prevailing Goods and Services Tax (GST)
- Miscellaneous fees
- FPS insurance premium
- Examination fees collected less than 2 months before examination date

The prevailing FPS insurance premium is 0.45% (not inclusive of GST) of the payable amount which is borne by the student.

# Refund Policy

There are 3 types of refund policy in this contract:

- 2.1 Refund for withdrawal due to non-delivery of course – 100% refund
- 2.2 Refund for withdrawal due to other reasons – % refund is based on Schedule D (please refer to refund table)
- 2.3 Refund during cooling-off period (within 7 working days) – % refund is based on Schedule D (please refer to refund table)

Non-refundable fees are listed below (if collected by the school):

- Course application or processing fee
- Prevailing Goods and Services Tax (GST)
- Miscellaneous fees
- FPS insurance premium
- Examination fees collected less than 2 months before examination date
- International Student Admin Fee (after the commencement of classes except under the circumstance where the Student's Pass application is rejected by the Immigration and Checkpoints Authority of Singapore)

# For International Students

International student admission process is as follows:

- For relevant Singapore laws, please refer to: <https://www.singaporelawwatch.sg/>
- For Visa and Student's Pass application requirements and procedures, please refer to ICA website: <https://www.ica.gov.sg/>
- For general health services in Singapore or clinic location, please refer to the NTUC Income App for the latest list of panel clinics
- For medical insurance, please refer to: <https://www.kaplan.com.sg/medical-insurance/>
- Student's Pass fees (non-refundable) + \$30 ICA online application fee + \$160 Student's Pass renewal application processing fee

Important note:

Student's Pass holder is not permitted to engage in any form of employment or internship programme, whether paid or unpaid, without a valid work pass issued by the Ministry of Manpower.

If you have any queries, kindly contact the following:

**New students:**

Please contact your programme consultant/country manager

**Domestic students:**

Please contact your programme consultant in the offer email

**International students:**

Please contact your programme consultant/country manager in the offer email or via <https://www.kaplan.com.sg/overseas-representatives/>

**Existing students:**

Please contact your Programme Management Team via <https://www.kaplan.com.sg/programme-managers/>

# Thank you