

Application Form (IBF-STS)

Consultant: _____
Student's Name: _____
Intake Year: _____

Are you a Chartered Financial Analyst® (CFA®) Program examination candidate?

- Yes, my candidate no. is _____.
- No, I will register online before the stipulated deadline set by CFA Institute.
- No, I am enrolling in this course for self-development and will not be attempting any examination.

Important information:

- If you have a CFA Program examination candidate number, you are required to certify its authenticity. Please visit our Wilkie Edge Campus enrollment counter and show the confirmation email of your CFA Program examination registration on your mobile device OR bring along a printout of your previous CFA semester examination result to the enrollment counter.
- If you do not have a CFA Program examination candidate number, you are required to bring along your original Degree qualification certificate and transcripts for verification during enrollment at the enrollment counter.

Please refer to the Course Planner for more information and select the intake(s) and course(s) by ticking the boxes.

Kaplan Higher Education Academy – CFA® IBF-STS Accredited Programs <input type="checkbox"/> New student <input type="checkbox"/> Resitting student	Class		Intake
	C1 FT	C2 PT	
CFA L1 Preparatory Program by Kaplan (IBF-STS accredited) <input type="checkbox"/> Level I	<input type="checkbox"/>	<input type="checkbox"/>	Intake : _____
CFA L2 Preparatory Program by Kaplan (IBF-STS accredited) <input type="checkbox"/> Level II	<input type="checkbox"/>	<input type="checkbox"/>	
CFA L3 Preparatory Program by Kaplan (IBF-STS accredited) <input type="checkbox"/> Level III	<input type="checkbox"/>	<input type="checkbox"/>	
CFA L1 Preparatory Program by Kaplan (IBF-STS accredited) (E-Learning) <input type="checkbox"/> Level I		<input type="checkbox"/>	
CFA L2 Preparatory Program by Kaplan (IBF-STS accredited) (E-Learning) <input type="checkbox"/> Level II		<input type="checkbox"/>	
CFA L3 Preparatory Program by Kaplan (IBF-STS accredited) (E-Learning) <input type="checkbox"/> Level III		<input type="checkbox"/>	
<small>Note: Refer to the latest IBF course schedule for available classes and intakes.</small>			

1. Personal Details (all fields are compulsory)

Please note that incomplete information for any of the fields below will result in this application not being processed.

Name in English as in Passport / Identity Card (underline surname)		Academic Background <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Others, please specify: _____	
Gender <input type="checkbox"/> Female <input type="checkbox"/> Male	Student Status <input type="checkbox"/> New Student <input type="checkbox"/> Current Kaplan Student <input type="checkbox"/> Ex-Kaplan Student		Date of Birth (DD/MM/YYYY)
Identification Type:			
<input type="checkbox"/> Singapore Citizen (Pink IC) <input type="checkbox"/> Singapore PR (Blue IC) NRIC No.: _____		Original Sighted Name: _____	
<input type="checkbox"/> Dependant's Pass <input type="checkbox"/> Employment Pass <input type="checkbox"/> S-Pass <input type="checkbox"/> Work Permit FIN No.: _____ Pass Expiry Date: _____ Card Serial No.: _____			
Passport No.: _____ Expiry Date: _____		Nationality (non-Singaporeans)	Place of Birth
Home Address			
Home Tel No.		Mobile No.	
Email Address			
Disability / Special Needs (please tick) <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify: _____			

Name of Emergency Contact Person (immediate family members only)	Relationship <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Sibling <input type="checkbox"/> Spouse <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Others, please specify: _____
Mobile No. (with country code)	Other Contact No. (home / office) (optional)
Email Address	

2. Management of Applicants Under 18 Years Old

(The following fields are compulsory for any applicants below 18 years old to fill in; optional otherwise.)

Please appoint one of the following to be the legal representative for the applicant. The representative will receive the official contract and other important notifications from Kaplan. This is only applicable to applicants below 18 years old. <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian		
Father		
Full Name	Contact No.	Email Address
Mother		
Full Name	Contact No.	Email Address
Legal Guardian*		
Full Name	Contact No.	Email Address
Representative (optional)		

Full Name	Contact No.	Email Address
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*Should the applicant wish to list an individual other than the natural parent as a legal guardian, please provide Kaplan with a copy of the relevant court and / or legal documents (such as a Power of Attorney) to prove that the aforementioned individual is the legal guardian of the applicant.

The role of the representative, if appointed, is merely to receive the important notifications from Kaplan in order to update the applicant's parents. They are not permitted to sign the official document or act on behalf of the parents.

3. Work Experience (if any) (all fields are compulsory)

Company Name	Position	No. of Years with the Company
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4. Work Information Required by IBF Singapore (all fields are compulsory)

Please select the appropriate box. <input type="checkbox"/> Employed (in Financial sector) <input type="checkbox"/> Employed (in non-Financial sector) <input type="checkbox"/> Unemployed	Please indicate your Job Role if you are employed in non-Financial sector. Job Role: _____
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5. For Company-Sponsored Participants Only

Company Contact Person	Designation	Department
Company Type <input type="checkbox"/> SME <input type="checkbox"/> Non-SME <input type="checkbox"/> MNC	Billing Address	

6. Confidentiality Clause

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

7. Application Document Checklist

The completed application form must be accompanied by the following items:

- Proof of payment of course fee

The complete application package should be returned to:

Student Recruitment Office - Kaplan Higher Education Academy Pte Ltd
 Kaplan City Campus @ Wilkie Edge, 8 Wilkie Road, #02-01, Singapore 228095
 Or **scanned** and **emailed** to contact.sg@kaplan.com and your **Course Consultant**.

Payment Methods:

Fees are payable by cash, cheque(s) (Singapore banks), NETS and Visa / Mastercard / AMEX cards.
 For payment by cheque(s), please make it payable to **Kaplan Higher Education Academy Pte Ltd**.

Terms and Conditions

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.
- Registration with the CFA Institute is the responsibility of the individual student.
- Enrollment and purchases will only be recognized upon receipt of payment.
- All fees quoted are inclusive of Goods and Services Tax (GST) at the prevailing rate unless otherwise stated and must be paid in full.
- The prevailing GST rate from 1 January 2023 to 31 December 2023 is 8%. From 1 January 2024, the GST rate will increase to 9%. For more information on the GST revision, please refer to the Inland Revenue Authority of Singapore (IRAS) website at [https://www.iras.gov.sg/taxes/goods-services-tax-\(gst\)/gst-rate-change/gst-rate-change-for-consumers1](https://www.iras.gov.sg/taxes/goods-services-tax-(gst)/gst-rate-change/gst-rate-change-for-consumers1).

- 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 and / or promotion 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 S\$21.60 administrative fee; and transfer to a class conducted by a different lecturer will be subject to S\$108 administrative 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:

- Subject to these terms and conditions, 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 seven (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 seven (7) working days after the date both parties have signed the Contract. 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 the student has started the course or not.

If a student wishes to withdraw from the course, the application and administrative fees are not refundable. Students are liable to pay (where applicable) fees imposed by the government authorities or other external partners. For more information on Fee Protection Scheme and Refund Policy, please refer to www.ssg-wsg.gov.sg

Late Enrollment Policy:

- We accept late enrollments 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 Undertaking (LOU).

Withdrawal Without Cause:

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

- Overseas assignments of more than one (1) month with the 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 one (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 with relevant supporting documents.
- All requests for withdrawal/refund are subject to KHEA's approval.
- The student concerned will be informed of the final decision of the withdrawal application in writing within four (4) weeks.
- Upon approval, student will be withdrawn from their course.
- Refund (where applicable) will be available within seven (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.
- Strictly no refund for any withdrawal or transfer of class on or after commencement of lessons for students who already have access to a MyKaplan Account.

Course Fees paid from 1 January 2023 (for both IBF self-sponsored and company-sponsored individuals):

CFA L1 Preparatory Program by Kaplan (IBF-STC accredited)		
1)	Full Course Fee (w/o GST)	S\$5,000.00
2)	8% GST on Full Course Fee	S\$400.00
3a)	<u>IBF-STC Funding Support for Singapore Citizens and Permanent Residents only (50%)</u>	
(i)	IBF Enhanced Funding Support (50%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$5,000.00 x 50% = S\$2,500.00
(ii)	Total fee payable (w/GST)	(ii) S\$5,000.00 - S\$2,500.00 + S\$400.00 = <u>S\$2,900.00</u> □
3b)	<u>IBF-STC Funding Support for Singapore Citizens aged 40 years old and above (70%)</u>	
(i)	IBF Enhanced Funding Support (70%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$5,000.00 x 70% = S\$3,500.00 (Capped at S\$3,000)
(ii)	Total fee payable (w/GST)	(ii) S\$5,000.00 - S\$3,000.00 + S\$400.00 = <u>S\$2,400.00</u> □
4)	Fee Protection Scheme	Absorbed by Kaplan
CFA L2 Preparatory Program by Kaplan (IBF-STC accredited)		
1)	Full Course Fee (w/o GST)	S\$4,658.88
2)	8% GST on Full Course Fee	S\$372.71
3a)	<u>IBF-STC Funding Support for Singapore Citizens and Permanent Residents only (50%)</u>	
(i)	IBF Enhanced Funding Support (50%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$4,658.88 x 50% = S\$2,329.44
(ii)	Total fee payable (w/GST)	(ii) S\$4,658.88 - S\$2,329.44 + S\$372.71 = <u>S\$2,702.15</u> □
3b)	<u>IBF-STC Funding Support for Singapore Citizens aged 40 years old and above (70%)</u>	
(i)	IBF Enhanced Funding Support (70%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$4,658.88 x 70% = S\$3,261.22 (Capped at S\$3,000)
(ii)	Total fee payable (w/GST)	(ii) S\$4,658.88 - S\$3,000.00 + S\$372.71 = <u>S\$2,031.59</u> □
4)	Fee Protection Scheme	Absorbed by Kaplan
CFA L3 Preparatory Program by Kaplan (IBF-STC accredited)		
1)	Full Course Fee (w/o GST)	S\$4,457.94
2)	8% GST on Full Course Fee	S\$356.64
3a)	<u>IBF-STC Funding Support for Singapore Citizens and Permanent Residents only (50%)</u>	
(i)	IBF Enhanced Funding Support (50%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$4,457.94 x 50% = S\$2,228.97
(ii)	Total fee payable (w/GST)	(ii) S\$4,457.94 - S\$2,228.97 + S\$356.64 = <u>S\$2,585.61</u> □
3b)	<u>IBF-STC Funding Support for Singapore Citizens aged 40 years old and above (70%)</u>	
(i)	IBF Enhanced Funding Support (70%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$4,457.94 x 70% = S\$3,120.56 (Capped at S\$3,000)
(ii)	Total fee payable (w/GST)	(ii) S\$4,457.94 - S\$3,000.00 + S\$356.64 = <u>S\$1,814.58</u> □
4)	Fee Protection Scheme	Absorbed by Kaplan

Course Fees paid from 1 January 2023 (for both IBF self-sponsored and company-sponsored individuals):

CFA L1 Preparatory Program by Kaplan (IBF-STC accredited) (E-Learning)		
1)	Full Course Fee (w/o GST)	S\$3,084.11
2)	8% GST on Full Course Fee	S\$246.73
3a)	<u>IBF-STC Funding Support for Singapore Citizens and Permanent Residents only (50%)</u>	
(i)	IBF Enhanced Funding Support (50%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$3,084.11 x 50% = S\$1,542.06
(ii)	Total fee payable (w/GST)	(ii) S\$3,084.11 - S\$1,542.06 + S\$246.73 = S\$1,788.78 <input type="checkbox"/>
3b)	<u>IBF-STC Funding Support for Singapore Citizens aged 40 years old and above (70%)</u>	
(i)	IBF Enhanced Funding Support (70%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$3,084.11 x 70% = S\$2,158.88
(ii)	Total fee payable (w/GST)	(ii) S\$3,084.11 - S\$2,158.88 + S\$246.73 = S\$1,171.96 <input type="checkbox"/>
4)	Fee Protection Scheme	Absorbed by Kaplan
CFA L2 Preparatory Program by Kaplan (IBF-STC accredited) (E-Learning)		
1)	Full Course Fee (w/o GST)	S\$3,084.11
2)	8% GST on Full Course Fee	S\$246.73
3a)	<u>IBF-STC Funding Support for Singapore Citizens and Permanent Residents only (50%)</u>	
(i)	IBF Enhanced Funding Support (50%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$3,084.11 x 50% = S\$1,542.06
(ii)	Total fee payable (w/GST)	(ii) S\$3,084.11 - S\$1,542.06 + S\$246.73 = S\$1,788.78 <input type="checkbox"/>
3b)	<u>IBF-STC Funding Support for Singapore Citizens aged 40 years old and above (70%)</u>	
(i)	IBF Enhanced Funding Support (70%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$3,084.11 x 70% = S\$2,158.88
(ii)	Total fee payable (w/GST)	(ii) S\$3,084.11 - S\$2,158.88 + S\$246.73 = S\$1,171.96 <input type="checkbox"/>
4)	Fee Protection Scheme	Absorbed by Kaplan
CFA L3 Preparatory Program by Kaplan (IBF-STC accredited) (E-Learning)		
1)	Full Course Fee (w/o GST)	S\$3,084.11
2)	8% GST on Full Course Fee	S\$246.73
3a)	<u>IBF-STC Funding Support for Singapore Citizens and Permanent Residents only (50%)</u>	
(i)	IBF Enhanced Funding Support (50%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$3,084.11 x 50% = S\$1,542.06
(ii)	Total fee payable (w/GST)	(ii) S\$3,084.11 - S\$1,542.06 + S\$246.73 = S\$1,788.78 <input type="checkbox"/>
3b)	<u>IBF-STC Funding Support for Singapore Citizens aged 40 years old and above (70%)</u>	
(i)	IBF Enhanced Funding Support (70%) (w/o GST and capped at S\$3,000 per participant per course)	(i) S\$3,084.11 x 70% = S\$2,158.88
(ii)	Total fee payable (w/GST)	(ii) S\$3,084.11 - S\$2,158.88 + S\$246.73 = S\$1,171.96 <input type="checkbox"/>
4)	Fee Protection Scheme	Absorbed by Kaplan

Kaplan reserves the right to **take all reasonable steps to collect a sum equivalent to the course fee subsidy** (secured from IBF) and IBF Credit from the relevant student/trainee, who has secured IBF funding and/or IBF Credit, in the event that the relevant student/trainee **(a) drops out halfway through the course; (b) did not pass the assessment for the course; (c) did not meet the attendance requirement; (d) or any other factors resulting in failure to meet funding eligibility within the stipulated student contract period.** In the event of any unforeseen circumstance like a pandemic or due to government regulation, the stipulated assessment period may change at the discretion of Kaplan Higher Education Academy Pte Ltd.

Student's Signature: _____

Declaration by Student:

- I authorize the Kaplan Admissions Office to seek the necessary verification from the awarding institutions/universities about my educational qualifications.
- I authorize Kaplan Higher Education Academy to release my personal information to relevant institutes/agencies including, but not limited to, the Committee for Private Education (CPE), SkillsFuture Singapore (SSG), Ministry of Education (MOE), Personal Data Protection Commission (PDPC), CFA Institute (CFI), and the Institute of Banking and Finance Singapore (IBF Singapore) on (a) matters relating to my course of study or funding application; (b) regulatory and/or compliance (external and internal) requirements as dictated by the aforementioned bodies; or (c) for the purpose of the aforementioned bodies' annual audit purposes.
- I declare that I have read and fully understood the terms and conditions stated within this form and that the information I have provided is accurate to the best of my knowledge.

Staff: I hereby confirm that the above has been explained to the Applicant / Student.

Name of Staff

Signature of Staff and Date

Student: I understand fully what has been communicated to me and I hereby acknowledge that I have been briefed on the above.

Full Name of Applicant / Student

Signature of Applicant / Student and Date

Full Name of Parent / Legal Guardian
(for applicants below 18 years old only)

Signature of Parent / Legal Guardian and Date

All information contained in this application form is accurate at the time of publication (February 2023). KHEA reserves the right to vary this information should the circumstances so require.

Kaplan Higher Education Academy | CPE Registration Number: 199409389H | Period of Registration: 20 May 2022 to 19 May 2026

