

**PEI-STUDENT CONTRACT**

**BETWEEN**

*PSB Academy Pte Ltd*

**AND**

**< NAME OF STUDENT >**

## KEY POINTS OF PRIVATE EDUCATION INSTITUTION (PEI) – STUDENT CONTRACT

Dear Student,

The PEI-Student contract is an important legal agreement between the PEI and you.

The PEI is required to explain to you the contents of the contract in English and if necessary, in your native language too. If available, you can also request for the translated contract in your native language.

### IMPORTANT – TAKE NOTE

- a) Do not make payment before signing the contract
- b) Sign two original copies of the contract. You retain one original copy after signing.
- c) No amendments are allowed on the contract after signing unless both the PEI and you sign beside the amendments made

**The contract is divided into different sections.** Below is a list showing you where all the key information can be found in the different sections.

**Ensure that all the key information listed below is provided for in the contract which you intend to sign with the PEI. You should only sign if you are clear and satisfied with the contract.**

#### Section 1 – Course Information and Fees.

- a) The course details you intend to study in. It must show when the course begins, and when it ends, and the course full schedule.
- b) Name of the organisation which develops and awards the qualification, and the expected date of receiving your qualification
- c) The course fees and payment schedule (with exact payment dates) stated in Schedule 2.1, and payable miscellaneous fees in Schedule 2.2

#### Section 2 – Refund Policy

- a) The PEI's refund policy is clearly stated in Clause 2.4. You must be comfortable with this refund policy before signing the contract.
- b) You can receive full refund of course fees and any payable miscellaneous fees if any of the events under Clause 2.1 occurs
- c) There is a cooling-off period of at least 7 working days for maximum refund in Clause 2.5. You can receive maximum refund stated in Clause 2.4 if you withdraw from the course within 7 working days after signing the contract.

#### Section 3 – Fee Protection Scheme (FPS)

- a) Find out how your fees are protected under FPS and how you can pay your fees.
- b) Escrow - pay fees only to your PEI's escrow bank and no one else, including your PEI and agent, if applicable.
- c) Insurance - check that the insurance period begins from the date that you pay your course fees to the PEI (and not the date that your course begins).
- d) Clause 3.2 shows the maximum instalment amount that you need to pay

#### Section 4 – Medical Insurance Scheme

You would be covered by medical insurance arranged for by your PEI.

#### Section 5 – 11

These sections contain additional information to guide you on what to do and where to go if you have a problem with your PEI, how to apply for a Student's Pass, what to expect when your PEI changes ownership/management, and other relevant matters.

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I, \_\_\_\_\_ [name], hereby acknowledge that on this \_\_\_\_\_ date in [DD/MM/YYYY format], the PEI has brought to my attention the details of the PEI-Student contract and I fully understand the content and my rights.

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 of Parent or Legal Guardian:

\_\_\_\_\_  
NRIC / Passport No:

**PEI-STUDENT CONTRACT BETWEEN  
PRIVATE EDUCATION INSTITUTION AND STUDENT**

Contract Number: \_\_\_\_\_

This Contract is dated \_\_\_\_\_ and made between:

- (1) Full Name of Private Education Institution (“PEI”) : \_\_\_\_\_  
 Unique Entity Number (UEN) : \_\_\_\_\_  
 CPE Registration Number (where applicable) : \_\_\_\_\_  
 EduTrust Certificate No. (where applicable) : \_\_\_\_\_  
 Address : \_\_\_\_\_  
 Contact Number : \_\_\_\_\_
- (2) Full Name of student (“Student”) ^ : \_\_\_\_\_  
 (as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for international student)\* : \_\_\_\_\_  
 Passport Country of Issue : \_\_\_\_\_  
 (where applicable)\* : \_\_\_\_\_  
 NRIC Number (for SC/PR) / : \_\_\_\_\_  
 Passport Number and Student’s Pass Number (for : \_\_\_\_\_  
 international student)\* : \_\_\_\_\_  
 Nationality : \_\_\_\_\_  
 Date of Birth (DD/MM/YYYY) : \_\_\_\_\_  
 Address (Singapore Residence) : \_\_\_\_\_  
 Address (Overseas Residence, for international student) : \_\_\_\_\_  
 Contact Number in Singapore : \_\_\_\_\_  
 (for SC/PR and international student) : \_\_\_\_\_  
 Contact Number in Home Country : \_\_\_\_\_  
 (for international student) : \_\_\_\_\_
- (3) Full Name of Parent/Legal Guardian\*\* : \_\_\_\_\_  
 (if Student is under eighteen (18) years of age) : \_\_\_\_\_  
 NRIC/Passport Number\* : \_\_\_\_\_  
 Passport Country of Issue : \_\_\_\_\_  
 (where applicable)\* : \_\_\_\_\_  
 Nationality : \_\_\_\_\_  
 Occupation : \_\_\_\_\_  
 Address : \_\_\_\_\_  
 Contact Number : \_\_\_\_\_

\* Please delete as appropriate.

^ References to “Student” in this Agreement shall be deemed to include references to the student’s parent or guardian, as the case may be.

# Every international student is required to provide the particulars of his/her guardian to the school for contact purposes. The guardian should be a Singapore Citizen/Singapore Permanent Resident above eighteen (18) years old or the parent of the international student if the parent is working/staying in Singapore. The student is required to report any change in guardianship to the school immediately.

**1. COURSE INFORMATION AND FEES**

- 1.1 **Name of Course:** : \_\_\_\_\_  
 Course applied for (the “Course”) : \_\_\_\_\_  
 The PEI hereby confirms that the Course and its content have been permitted by the Council for Private Education and other relevant authorities.
- 1.2 **Full-time or Part-time Course** : \_\_\_\_\_

- 1.3 Date of Course Commencement and Completion:**  
 Date of commencement of the Course : \_\_\_\_\_  
 (“**Course Commencement Date**”)  
 Date of completion of the Course : \_\_\_\_\_  
 (“**Course Completion Date**”)
- 1.4 Course Duration (in months)** : \_\_\_\_\_
- 1.5 Course Details:**  
 PEI shall set out in **Schedule 1** the details of the course including but not limited to:  
 (i) Course entry requirement(s);  
 (ii) Course learning outcome(s);  
 (iii) Module synopses;  
 (iv) Course schedule with modules and/or subjects;  
 (v) Scheduled holidays (public and school) and/or semester/term break for course;  
 (vi) Examination and/or other assessment period; and  
 (vii) Expected examination results release date.  
 The PEI hereby confirms that it has verified that the Student has met the course entry requirement(s) and is informed of the course details stated in **Schedule 1** prior to signing this Agreement.
- 1.6 Type of Qualification:**  
 Name of award to be conferred on the Student upon successful Course completion : \_\_\_\_\_  
 Type of award: Certificate / Diploma / Adv Diploma / Degree / Master / PhD\*  
 Others (please specify): \_\_\_\_\_
- 1.7 Organization which Develops the Course** : \_\_\_\_\_
- 1.8 Organization which Awards/Confers the Qualification:** : \_\_\_\_\_
- 1.9 Expected Award Conferment Date** : \_\_\_\_\_
- 1.10 Student Arrival:**  
 Latest date on which Student has to commence residence in Singapore : \_\_\_\_\_  
 (applicable for international students)
- 1.11 Course Fees:**  
 The course fees shall be apportioned as set out in **Schedule 2.1** (“**Course Fees**”) and shall, subject to Clauses 2 and 3, be payable on or before the dates set out therein.
- 1.12 Miscellaneous Fees:**  
 In addition to the Course Fees, the miscellaneous fees set out in **Schedule 2.2** may be payable by the Student (the “**Miscellaneous Fees**”).
- 1.13 Payment of Course Fees and Miscellaneous Fees:**  
 The **Course Fees** set out in **Schedule 2.1** shall be paid on or before the dates specified therein as set out in:  
 (i) Clause 3.3 if the PEI adopts an escrow account; or  
 (ii) Clause 3.4 if the PEI adopts an insurance facility.  
 All other fees payable (being the **Miscellaneous Fees** set out in **Schedule 2.2**) shall be paid to the PEI on or before the dates specified in **Schedule 2.2**.
- 1.14 Issue of Receipts:**  
 For every payment made by the Student to the PEI, the PEI shall issue a receipt to the Student including but not limited to the following:  
 (i) Student’s name;  
 (ii) Student’s identification number;  
 (iii) Payment intention;  
 (iv) Amount paid;  
 (v) Payment breakdown;  
 (vi) Date of payment;  
 (vii) Course name; and  
 (viii) Course identification number.
- 1.15 Review of Fees:**  
 Computation of Course Fees and Miscellaneous Fees is based on the following :  
 (i) Costs in delivery of the Course in accordance to the Course schedule  
 (ii) Costs to comply with prevailing legislation and regulations

In the event that Student deviates from the Course schedule or in the event of any increase in costs arising from changes in prevailing legislation and regulations, PEI is entitled to review Course Fees and Miscellaneous Fees and will inform the student. Schedule 2.1 and 2.2 will be revised accordingly and will be signed by the student and PEI.

## 2. REFUND POLICY

### 2.1 **Notification and Arrangement**

PEI shall inform the Student immediately within three (3) working days if

- (i) It fails, for any reason, to commence the Course on the Course Commencement Date;
- (ii) It terminates the Course, for any reason, prior to the Course Commencement Date;
- (iii) It fails, for any reason, to complete the Course by the Course Completion Date;
- (iv) It terminates the Course, for any reason, prior to Course Completion Date; or
- (v) The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA).

The PEI shall, within seven (7) working days of notifying the Student in writing of above circumstances (i) to (iv), provide the Student with information and details of the alternative confirmed course arrangement to allow the Student to make timely and appropriate decision on the alternative arrangement.

### 2.2 **Withdrawal for Cause:**

Subject to Clause 9, the Student shall be entitled to immediately withdraw from the Course by giving written notice to the PEI of his/her intention to do so if the PEI is in breach of any of its obligations under this Agreement or fails to perform its obligation(s) under the circumstances in Clause 2.1 (i) to (iv).

### 2.3 **Refunds for Withdrawal for Cause:**

For circumstances under Clause 2.1, the PEI shall, within seven (7) working days after notifying the Student, refund to the Student:

- (i) The entire amount of the Course Fees; and
- (ii) The Miscellaneous Fees\*.

The PEI shall also, as soon as practicable after receiving the Student's notice of withdrawal under Clause 2.2 (and in any event no later than seven (7) working days after receiving such notice) refund to the Student the amounts stated in this Clause 2.3.

### 2.4 **Refunds for Withdrawal Without Cause:**

Where the Student withdraws from the Course for any reason other than those set out in Clause 2.2 or Clause 9, the PEI shall, subject to Clause 3.5, as soon as practicable after receiving the Student's written notice of withdrawal (and in any event no more than seven (7) working days after receiving such notice) refund to the Student the following sums (less any applicable bank administrative charges properly paid/payable under Clause 3):

% of [the aggregate amount of the fees paid under Clause 1.11 and 1.12]	If Student's written notice of withdrawal is received
[•]	("Maximum Refund") More than [•] days before the Course Commencement Date
[•]	Before, but not more than [•] days before the Course Commencement Date
[•]	After, but not more than [•] days after the Course Commencement Date
[•]	More than [•] days after the Course Commencement Date, but not more than [•] days after the Course Commencement Date
[•]	More than [•] days after the Course Commencement Date

**All days are inclusive of Saturdays, Sundays and Public Holidays.**

### 2.5 **Cooling-Off Period**

The PEI shall provide the Student with a cooling-off period of [•] working days *<at least seven (7) working days>* after signing this Agreement. Within these [•] days and regardless whether the Course Commencement Date has passed, the Student can submit written notice of withdrawal to the PEI and receive the Maximum Refund amount stipulated by the PEI under Clause 2.4 (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any PEI administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges properly paid/payable under Clause 3). Any dispute in respect of how much Course Fees have been consumed pursuant to this clause shall be referred to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Clause 5.4, and only in respect of such decision, the decision of the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) shall be final and binding on all parties.

The PEI shall also bring to the Student's notice **Schedule 3** by notifying the student of his rights under the cooling-off period, and receive written acknowledgement as provided therein by the Student that **Schedule 3** has been brought to his notice. In the event that the notice in **Schedule 3** has not been brought to the Student's attention, the cooling-off period of [•] working days shall only commence from the date that **Schedule 3** has been brought to the Student's notice, and the Student has acknowledged the same. The Student shall have the right to withdraw from the Course and receive a refund as stated in this Clause 2.5 anytime before the notice in **Schedule 3** has been brought to the Student's attention.

This Clause 2.5 takes precedence over the PEI's refund policy stated in Clause 2.4.

**2.6 Deemed Withdrawal:**

A Student who transfers from the Course to another course with the PEI shall, for the purposes of this Clause 2, be deemed to have withdrawn from the Course and the provisions of Clause 2.4 shall apply save as otherwise agreed between the PEI and the Student.

**2.7 Change of Course:**

Further to Clause 2.6, a fresh PEI-Student Contract under this format shall be executed between the PEI and the Student for any change of Course, whether with the same PEI or otherwise.

**3. FEE PROTECTION SCHEME (FPS)**

**3.1 PEI's Undertaking to have FPS:**

The PEI hereby confirms and undertakes to the Student that it has in place a Fee Protection Scheme as stipulated by the Council for Private Education (CPE) (the "FPS") by way of an insurance facility\*.

PEI-appointed FPS provider : \_\_\_\_\_

**3.2** The PEI hereby undertakes to the Student that as stipulated under the FPS, the PEI shall collect fees in instalment amounts from the Student with each collection not exceeding the collection cap calculated according to the following formula\*:

(i) EduTrust-certified PEI (12-month)  $\frac{X}{Z} \times 12 = (\text{_____})$

(ii) Non-EduTrust-certified PEI (6-month)  $\frac{Y}{Z} \times 6 = (\text{_____})$

(PEI is a member of the industry-wide course fee protection scheme under Enhanced Registration Framework)

(iii) Non-EduTrust-certified PEI (2-month)  $\frac{Y}{Z} \times 2 = (\text{_____})$

(PEI is not a member of the industry-wide course fee protection scheme under Enhanced Registration Framework and has not put in place the FPS in the form of an escrow account or insurance facility)

where X is the total amount of the payable Course Fees set out in **Schedule 2.1**;

Y is the course fees under the Enhanced Registration Framework; and

Z is the total duration of Course (in months) as stipulated in Clause 1.4.

**3.3\*** [Where FPS is in the form of escrow account]: **Not applicable, refer to 3.4**

**3.4\*** [Where FPS is in the form of Insurance facility]:

A copy of the master insurance agreement between CPE, and Lonpac Insurance Bhd (the "**Master Insurance Agreement**") and acceded to by the PEI for the purpose of insuring, among other things, the Student is available on the PEI's website at [www.psb-academy.edu.sg/]. The Master Insurance Agreement sets out, among other things, the events under which Lonpac Insurance Bhd\* shall indemnify the Student for Fees paid to the PEI.

[The Student acknowledges that he/she has read and has understood the terms of the Master Insurance Agreement and hereby agrees to the terms and conditions therein].

The PEI hereby undertakes that:

(i) The cover under the Master Insurance Agreement shall be extended to the Student;

(ii) The Student receives the certificate of insurance on the same day the Student pays the fee; and

(iii) The insured period should commence from the fee payment date to at least the next payment date.

**3.5 No Double Claim:**

For the avoidance of doubt, if the Student and/or his/her parent/guardian receives any payment from the PEI or the Insurance Company\* pursuant to a provision of this Agreement or the Master Insurance Agreement\* in respect of any matter or damage, then the Student and his/her parent/guardian shall not be entitled to claim against the PEI or the Insurance Company\* for the same payment in respect of the same matter or damage pursuant to any other provision of this Agreement or the Master Insurance Agreement\*.

4. **MEDICAL INSURANCE SCHEME**

4.1

**PEI's Undertaking to provide medical insurance coverage:**

The PEI hereby confirms and undertakes to the Student that it has in place a medical insurance scheme for all its students as required by CPE under EduTrust certification scheme. This medical insurance scheme shall minimally provide for an annual coverage limit of not less than S\$20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration, and the Student is encouraged to seek advice on whether more comprehensive insurance cover is required or desired.

PEI-appointed medical insurance provider: \_\_\_\_\_

**SC/PR and non-Student's Pass International Students (Opt out)**

A SC/PR or a non-Student's Pass international student who is protected by his own medical insurance coverage in Singapore can opt out from the medical insurance scheme arranged for by the PEI. If the preceding condition holds and if the Student opts out, he is to tick the box on the right and sign on the dotted line below the box.

Signature: .....

(To be signed by Legal Guardian if the Student is under eighteen (18) years of age)

5. **GOVERNING LAW AND DISPUTE RESOLUTION**

5.1 **Governing Law:**

This Agreement shall be governed by, and construed in accordance with, the laws of Singapore.

5.2 **Grievance Procedure:**

The PEI shall, within [30] working days of this Agreement and in any event no later than the Course Commencement Date, provide the Student with a copy of its student handbook or such other document which shall prescribe a formal grievance procedure for the purpose of providing a timely and fair method of resolving disputes arising from this Agreement or such other matter as may relate to the Student's enrolment at the PEI.

The terms of this contract shall take precedence over any provision in the student handbook or any other document provided by the PEI. Nothing in the student's handbook or any other document provided by the PEI shall limit or restrict the Student from filing a complaint at any time with the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Clause 5.3, or thereafter to file such legal proceedings against the PEI as the Student might deem fit.

5.3 **Third Party Mediation:**

In the event that the Student and the PEI are unable to resolve a dispute in accordance with the grievance procedure referred to in Clause 5.2, the Student and the PEI shall refer the dispute to the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre for mediation prior to instituting any legal action or proceedings. The Student and the PEI hereby agree to such procedures and to pay such fees as the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) may prescribe from time to time for the purpose of resolving their dispute.

5.4 **Jurisdiction:**

The parties hereby irrevocably agree that the courts of Singapore are to have jurisdiction to settle any disputes which may arise out of or in connection with this Agreement which cannot be settled successfully through the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) and that, accordingly, any legal action or proceedings arising out of or in connection with this Agreement ("Proceedings") may be brought in those courts and the parties irrevocably submit to the jurisdiction of those courts PROVIDED THAT nothing in this Clause shall limit the right of any party to take Proceedings in any other court of competent jurisdiction nor shall the taking of Proceedings in one or more jurisdictions preclude that party from taking Proceedings in any other jurisdiction, whether concurrently or not.

6. **INTERNATIONAL STUDENTS (where applicable)**

6.1 **Student's Pass Application:** The PEI undertakes to use best efforts to assist the Student if he/she requires a Student's Pass from the ICA. This includes, without limitation, providing the Student with advice on obtaining such pass, verifying the Student's enrolment and immigration status, and doing all such things as may be necessary to procure the Student's Pass on behalf of the Student.

6.2 **Student's Pass Not Transferable:** The Student's Pass issued under Clause 6.1 is not transferable and will expire upon the Student ceasing to be a student of the PEI. The PEI is under an obligation to inform the ICA of the Student's withdrawal from, or completion of his/her course of study at the PEI, and the Student shall deliver to the PEI, within [3] working days of the Student ceasing to be a student of the PEI, the passport and Student's Pass of the Student for cancellation of the Student's Pass.

- 6.3 Withdrawing from the PEI:** A Student who withdraws from the PEI to enrol with another school shall be deemed to have withdrawn from the PEI under Clause 6.2 and the provisions of Clause 6.2 shall apply.
- 7. CHANGE IN OWNERSHIP / MANAGEMENT**  
The PEI shall inform the Student in the event of any :  
(a) Change in ownership or shareholding structure of the PEI, and/or  
(b) Change in the management of the PEI.  
The PEI shall inform the Student of such changes as soon as practicable, and in any event no later than fourteen (14) days after the change has been effected.
- 8. CONFIDENTIALITY**  
The PEI is committed to maintaining the confidentiality of all information provided by the student and undertakes not to divulge any of this information to any third party without the prior written consent of the Student.
- 9. FORCE MAJEURE**  
In the event that any party shall be rendered unable to carry out the whole or any part of its obligations under this Agreement for any reason beyond the control of that party, including but not limited to acts of God, force majeure, strikes, war, riot and any other causes of such nature, then the performance of the obligations hereunder of that party or all the parties as the case may be and as they are affected by such cause shall be excused during the continuance of any inability so caused, but such inability shall as far as possible be remedied with all reasonable despatch. For the avoidance of doubt, this Clause shall not apply to cases where:  
(i) The PEI is declared to be insolvent and/or a winding-up order made or bankruptcy issued by the Singapore court against the PEI (or, any partner of the PEI if the PEI is a partnership); and  
(ii) The relevant authority(ies) issue(s) an order to cease and/or terminate the operations of the PEI, or the happening of anything of a similar nature under the laws of Singapore.
- 10. PRECEDENCE TO OTHER AGREEMENTS**  
In the event of there being any inconsistency between the terms of this Agreement and the terms of any other agreement (oral or written) entered into between the PEI and the Student either before or after the making of this Agreement, the terms of this Agreement shall prevail and the terms of such other agreement shall be deemed to be amended to the extent necessary for it to be read as being consistent with this Agreement.  
The PEI shall not be allowed to enter into any other contractual agreement with the Student without the prior express written permission of the Council, and any agreements so executed shall be void, and any payments made by the Students thereunder shall be refunded to the Students in full. Students are advised, prior to signing any other agreements with the PEI, to ask to be shown a copy of the Council's written approval of such agreements.
- 11. MISCELLANEOUS**
- 11.1 Indulgence, Waiver, etc.:** No failure on the part of any party to this Agreement to exercise and no delay on the part of any party in exercising any right hereunder will operate as a release or waiver thereof, nor will any single or partial exercise of any right under this Agreement preclude any other or further exercise of it.
- 11.2 Remedies:** No remedy conferred by any of the provisions of this Agreement is intended to be exclusive of any other remedy which is otherwise available at law, in equity, by statute or otherwise, and each and every other remedy shall be cumulative and shall be in addition to every other remedy given hereunder or now or hereafter existing at law, in equity, by statute or otherwise. The election of any one or more of such remedies by any of the parties to this agreement shall not constitute a waiver by such party of the right to pursue any other available remedies.
- 11.3 Severability of Provisions:** If any provision of this Agreement or part thereof is rendered void, illegal or unenforceable by any legislation to which it is subject, it shall be rendered void, illegal or unenforceable to that extent and it shall in no way affect or prejudice the enforceability of the remainder of such provision or the other provisions of this Agreement.
- 11.4 Successors and Assigns:** This Agreement shall be binding upon, and ensure for the benefit of, the successors, personal representatives and permitted assigns of the parties PROVIDED THAT neither the PEI nor the Student shall be entitled to assign its rights and/or obligations under this Agreement without the prior written consent of the other party. In addition, PEI shall not be entitled to assign its rights and/or obligations under this Agreement without the prior consent of the Council, irrespective of any consent or waiver by the Student.
- 11.5 Translations:** In the event of any conflict or inconsistency between any term of this Agreement (including the Schedules) in the English language and any translation thereof in any other language, the English language version of this Agreement shall prevail.

**SCHEDULE 1**  
**COURSE DETAILS**

1) Course entry requirement(s)
2) Course learning outcome(s)
3) Module synopses
4) Course schedule with modules and/or subjects
5) Scheduled holidays (public and school) and/or semester/term break for course
6) Examination and/or other assessment period
7) Expected examination results release date

**SCHEDULE 2**  
**BREAKDOWN OF COURSE FEES AND MISCELLANEOUS FEES**

**SCHEDULE 2.1**  
**COURSE FEES**

<b>Fees Breakdown</b> <i>[shows the full breakdown of total payable course fees]<sup>®</sup></i>	<b>Total Payable</b> (S\$)
Course fee	
<b>Relevant Fees</b> Fees for FPS Medical Insurance Fee Student Development Fee (for full-time students - workshops, career services & activities organized to develop students holistically) Student's Pass Issuance Fee (for International applicants) Fee for Multiple-Journey Visa (for International applicants) Student's Pass Processing Fee (for International applicants)	
<b>(A) Total Course Fees Payable<sup>^#</sup>:</b>	
<b>(B) No of Installments<sup>%</sup>:</b>	

<sup>®</sup> Please delete fees not applicable and include other relevant fees payable by students.

<sup>^</sup> The total course fees payable should be fully protected as required by EduTrust FPS.

<sup>#</sup> The prevailing Good and Services Tax (GST) is excluded from the FPS.

<sup>%</sup> Please refer to Clause 3.2 for the imposed collection cap.

Installment Schedule	Amount (S\$)	Date Due
1 <sup>st</sup> installment		
2 <sup>nd</sup> installment		
3 <sup>rd</sup> installment		
<b>(A) Total Course Fees Payable:</b>		

\* Please delete as appropriate.

**Note:**

The prevailing rate of 7% for GST applies and all fees indicated are inclusive of GST.

**SCHEDULE 2.2  
MISCELLANEOUS FEES<sup>1</sup>**

Purpose of Fee	Amount (\$\$) and When Payable
Student Services Fee – Package 1	
Student's Pass Re-application Fee	
Late Payment Charge*	
Course Deferment Fee*	
Course Transfer Fee*	
PSB Membership Card Replacement Fee*	
Re-exam Fee *	
Re-module Fee *	
Exam Appeal Fee*	
Replacement of Certificate* (due to wrong info given by students)	

**Note:**

**The prevailing rate of 7% for GST applies and all fees indicated are inclusive of GST.**

\* Fees are subject to an annual review, capped at 10% increase

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<sup>1</sup> Miscellaneous Fees refer to any non-compulsory and non-standard fees which the student will pay only when necessary or applicable. Such fees are normally collected on an ad-hoc basis by the PEI when the need arises.

**SCHEDULE 3**  
**STUDENT'S RIGHTS TO CANCEL AGREEMENT**

**SCHEDULE 3.1**

1. You, the Student, shall have the right to cancel this Agreement within [7] working days from signing the Agreement, or within [7] working days from the date this notice has been brought to your attention, whichever is the later (the "Cooling-Off Period").
2. You are entitled to cancel this Agreement during the Cooling-Off Period for any reason, and are not obliged to give any reasons to the PEI for doing so.
3. You have to write to the PEI to cancel the Agreement within the Cooling-off Period. You may use the form provided in Schedule 3.2. You may send such Notice of Cancellation by email or fax to the following contacts, or leave a copy with the PEI administrative office.

PEI email address:

PEI fax number:

PEI administrative office address: []

4. You are advised to keep a copy of the email or fax confirmation slip. If the Notice of Cancellation is left with the PEI office, the PEI office is to acknowledge receipt of the Notice by signing on it and returning one copy of the Notice to you. If the PEI office does not do so, you are advised to inform the PEI immediately by writing to this email address [..].
5. Upon cancelling the Agreement, the PEI must refund you the monies paid in accordance to Clause 2.5 of the PEI-Student Contract.

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I, \_\_\_\_\_ [name], hereby acknowledge that on this \_\_\_\_\_  
\_\_\_\_\_ [date in DD/MM/YYYY format], the PEI has brought to my attention my rights under the  
Cooling-Off Period and that I fully understand these rights.

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 of Parent or Legal Guardian:

\_\_\_\_\_  
NRIC / Passport No:

**SCHEDULE 3.2  
SAMPLE NOTICE OF CANCELLATION**

**STUDENT'S RIGHTS TO CANCEL AGREEMENT**

I, \_\_\_\_\_ [name], on this  
\_\_\_\_\_ [date in DD/MM/YYYY format] hereby cancel the Student-PEI contract with  
\_\_\_\_\_ [name of PE], \_\_\_\_\_  
[reference number or Course name, if any].

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 of Parent or Legal Guardian:

Date:

NRIC / Passport No:

Date:

SAMPLE

SIGNED by the PEI

\_\_\_\_\_  
Authorized 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:

NRIC / Passport No:

Date:

SAMPLE