

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 : PSB Academy
Singapore Registration Number of PEI : 200704825E
- (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. 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 B and C will be revised accordingly and will be signed by the student and PEI.
- 1.4** The PEI considers payment made 1 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) (not applicable for remote e-learning Course where all of the Course is delivered online ("**E-Learning Course**"))

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 except for (vi).

For (vi), only new Students commencing the Course will be refunded the entire Course Fees and Miscellaneous Fees already paid. The existing Students will be only refunded with the remaining Unconsumed Course Fee and Miscellaneous Fee already paid. This is not applicable for E-Learning Course.

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.

After the Student commences his/her term of study, the Student shall be subject to the same refund amounts set out 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.

3. ADDITIONAL INFORMATION

- 3.1
- (a) Verification of course application documents of the Student is required to verify Student's suitability for the Course and to meet the Course admission requirements.
 - (b) This contract and the PEI's offer will not be valid, and admissions to the Course will be rejected in the event the PEI is not able to verify the Student's course application documents required for the Course within the timeline stipulated by the PEI.

- 3.2** The PEI may from time to time disclose the Student's data with the relevant government authorities upon request or with PEI-appointed third party service vendors for the general administration of your application and/or registration and/or enquiry and/or course administration during your course of studies. By providing the Student's data to the PEI, the Student explicitly grants his/her consent for the PEI to disclose the Student's data as aforesaid. For more information on the PEI's data protection policy, kindly visit <https://www.psb-academy.edu.sg/about/general-policies>.
- 3.3** The Student shall refer to PSB Academy's website and/or Student Handbook which may be updated from time to time.
- 3.4** The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.
- 3.5** 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.
- 3.6** 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.gov.sg).
- 3.7** Save as permitted under Clause 3.2 above, all information given by the Student to the PEI will not be given to anyone else, unless the Student signs in writing that he agrees or the PEI is allowed to give the information by law.
- 3.8** 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.
- 3.9** 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.
- 3.10** 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.

4. ON-CAMPUS / E-LEARNING / BLENDED

- 4.1** PEI offers Courses which may be delivered fully on-campus or online (through remote access platforms or on an e-learning platform or through the world wide web) or blended (a combination of both on-campus and online).
- 4.2** The specific information and instructions with regard to on-campus and E-Learning Courses are set out in the Student Handbook Section 4.
- 4.3** The Student hereby agrees to comply with all legislations, rules and regulations announced by the relevant authorities from time to time, and the Student shall be responsible for ensuring that he or she meets the requirements for physical attendance at the on-campus delivery of Courses. The PEI shall not be liable or responsible under this Agreement for the Student's failure to comply with the aforesaid Student's obligations.

SCHEDULE A
COURSE DETAILS

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

1)	Course Title	
2)	Full-time or Part-time Course	
3)	a. Registered Course Duration (in months)	
	b. Actual Course Duration (in months)	
4)	a. Course Commencement Date	
	b. Date of Commencement of Studies if later than Course Commencement Date <i>Note: "N.A." if both dates are the same</i>	
5)	a. Course Completion Date	
	b. Date of Completion of Studies if earlier than Course Completion Date <i>Note: "N.A." if both dates are the same</i>	
6)	Qualification <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	
7)	Organisation which develops the Course	
8)	Organisation which awards/ confers the qualification	
9)	Course entry requirement(s)	
10)	Course schedule with modules and/or subjects	REFER TO OVERALL SCHEDULE
11)	Scheduled holidays (public and school) and/or semester/term break for course	REFER TO OVERALL SCHEDULE
12)	Examination and/or other assessment period	REFER TO OVERALL SCHEDULE
13)	Expected examination results release date	REFER TO OVERALL SCHEDULE
14)	Expected award conferment date	

SCHEDULE B
COURSE FEES AND RELEVANT FEES

Fees Breakdown	Total Payable (with GST, if any) (S\$)
<i>Course Fee</i> <i>Course Fee Payable (# provided funding is obtained)</i>	
Relevant Fees <i>Example: Student Development Fee, Medical Insurance Fee, ICA Charges, etc.</i>	
Total Course Fees Payable:	
No of Instalments:	

Please note funding amount is dependent on the funding agency approval guidelines. In the event that the agency funding requirements are for any reason not met by the student during the course duration resulting in the claim for the funded portion of fees being rejected, the student is liable to pay PSB Academy the funded portion of the course fees

Please note that the goods and services tax (GST) will be charged at the applicable rate prevailing from time to time levied pursuant to the Goods and Services Tax Act 1993 of Singapore.

INSTALMENT SCHEDULE

Instalment ¹ Schedule	Amount (with GST, if any) (S\$)	Date Due ²
1st instalment		
2nd instalment		
Total Course Fees Payable:		

- 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 Course Fee Insurance Scheme (IWC)*^{*}; or~~
 - ~~2 months' worth of fees for non-EduTrust-certified PEIs without IWC*.~~

^{*} Delete as appropriate by striking through.
- Each instalment after the first shall be collected within one month before the next payment scheduled.

SCHEDULE C
MISCELLANEOUS FEES³

Purpose of Fee	Amount (with GST, if any) (S\$)
Event Fee	To be advised upon registration
Hostel charges	Please refer to PSB Academy's website for the prevailing rates
Locker rental charges	Please refer to PSB Academy's website for the prevailing rates
Courier fee to despatch documents	To be advised upon request
Graduation Package and guest ticket- PSB Academy and Coventry University programmes	To be advised upon registration
Learning Resources Centre Overdue fine - books	\$S0.60 per day per item after the due date
Learning Resources Centre Overdue fine - lost book	Fines + S\$25.00 per book + cost of book
iGCSE examination fee and examination related fees	To be advised upon CIE confirmation
<i>Examples include late payment fees, replacement of student ID, re-taking examinations</i>	

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

Note:

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

SCHEDULE D
REFUND TABLE

% of [the amount of fees paid under Schedules B]	If Student's written notice of withdrawal is received:
[80%]	more than [28] days before the Course Commencement Date*
[50%]	within [28] days before the Course Commencement Date*
[0%]	On or after the Course Commencement Date*

Note:

*Course Commencement Date shall also mean Term 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:

Stamp 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:_____

Name of Parent or Legal Guardian:_____

Date:

Date: