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(Version 4 / 01 Oct 2015)
WELCOME MESSAGE

Welcome to SAA Global Education (SAA-GE), a wholly owned education arm of the Institute of Singapore Chartered Accountants (ISCA) - Singapore's national professional body in accountancy. Since our establishment in 1985, we have been the education institution for ambitious and energetic individuals and corporations both locally and in the region.

As a leading accountancy institution, you will be assured a well-recognised and high quality course taught by lecturers from the finest pool available. This has resulted in some of the highest passing rates and largest number of prize-winners among our graduates in Singapore. Our classrooms are modern with state-of-the-art facilities in campuses conveniently located in the city centre. We aim to provide our students with a comfortable and enjoyable learning environment where you are treated as highly valued individuals in a school community. Our students are given time and space to discover learning and achieve the fullest potential.

At SAA-GE, we are pleased to offer a comprehensive suite of courses to cater to students at different levels. Our professional certification courses are awarded by renowned associations and are popular amongst working professionals, whereas our diplomas to post-graduate courses cater to both school-leavers as well as keen learners looking to pursue higher learning.

We are confident that our students will receive an excellent education at SAA-GE; beyond theory, with a focus on innovative and practical applications, which will serve you well in your career. Our team of committed staff will work towards ensuring that your student life is smooth, enriching and ultimately, rewarding.

Whether you are our student or an alumnus returning to learn more and tap into the school’s network, or a visitor eager to understand what makes SAA-GE click, we warmly welcome your interest and look forward to connecting with you.

Lastly, let me wish you all the best in your learning journey. Your success is our success.

Managing Director
1.0 ABOUT SAA GLOBAL EDUCATION (SAA-GE)

The Singapore Accountancy Academy (SAA) was established in 1985, with a vision to service and foster the needs of the accountancy industry. It is the education arm of the Institute of Singapore Chartered Accountants (ISCA) - Singapore’s national professional body in accountancy. ISCA is Singapore’s largest and one of the most established professional bodies in Singapore, administering over 28,500 members. SAA has over 30 years of track record as the leading accountancy education provider on an international level. SAA has consistently produced a list of prize winners for the ACCA and CAT courses in the Singapore and International categories.

SAA has trained thousands of individuals to upgrade their education and satisfy their career needs through various academic and continuing professional education courses.

In 2010 as part of the changes made to meet the requirements of the Private Education Regulations 2009, SAA was renamed SAA Global Education Centre Pte Ltd (SAA-GE).

There are currently more than 2,500 students studying at SAA-GE, with students from Singapore, Malaysia, China, Vietnam, Myanmar, Indonesia, and other Asia Pacific region countries.

Mission
To train and equip students and CAs in the best professional skills to enable them to be valued by the business community.

Vision
The trusted partner in Education

Values
Professionalism : Dependable, trusted and assuring
Empathy : To show care and concern
Quality : To meet or exceed expectations

Culture
SAA-GE’s culture is one of involvement, commitment and passionate about our staff and students, action- oriented in seeking work together and be service-driven.

At SAA-GE, we offer our services and products as opportunities. Just as Singapore moves towards being efficient and productive, we aim to develop our strengths in content, knowledge delivery, innovation and talent.

We aspire to be the leading accountancy education provider globally, attracting and developing talent for the accountancy profession on an international level. We are aligned with ISCA’s mission, to develop the accountancy profession so as to contribute to building Singapore as a key player in the global economy.

As per our slogan, we aim to offer “Potential Unlocked, Leaders Tomorrow”.
1.1 SAA-GE Student Charter

The Student Charter outlines the roles and responsibilities of staff and students.
1.2 Corporate Social Responsibility (CSR)

SAA-GE adopts a four-dimensional approach towards fulfilling its responsibility to the community and society which resonates with our Mission, Vision and Values. By focusing on the four dimensions, SAA-GE will promote responsible management as the trusted partner in Education.

SAA-GE’s CSR Policy is underpinned by the following statements:

S
Sense of empathy and social responsibility towards the community inculcated in all staff & students

A
Attain a high level of professionalism and integrity in all staff to ensure quality and corporate governance

A
Act together as a school to sustain a clean and green environment

1.3 Quality Assurance @ SAA-GE

1.3.1 Council for Private Education (CPE)

The Council for Private Education envisions a private education sector which is credible, inspires confidence in stakeholders and able to deliver quality education to fulfil the aspirations of students seeking to upgrade themselves. This vision is embodied in their vision statement – "A trusted and well-regarded private education sector".

Established under the Private Education Act, CPE is a statutory board empowered with the legislative power to regulate the private education sector. In addition to its role as the sectoral regulator of private education institutions, CPE facilitates capability development efforts to uplift standards in the local private education industry.

1.3.2 Enhanced Registration Framework (ERF)

Private education institutions which have a significant impact on the Singapore education brand are required to be registered under the Enhanced Registration Framework. The four aims of ERF are to:

1. Raise corporate and academic governance standards
2. Enhance student protection measures
3. Compel disclosure of key information by private education institutions
4. Require private education institutions to seek renewal for their registration

SAA-GE is registered with the CPE for the period of 20/05/2014 to 19/05/2018.
1.3.3 EduTrust Certification Scheme (EduTrust)
The EduTrust certification scheme provides a trust mark of quality. Private education institutions need to achieve higher and more comprehensive standards in their corporate governance and administration, academic processes, student protection and support services, and financial viability. EduTrust enables schools to differentiate themselves as of a higher quality by achieving certification awards that correspond to their standards in these key areas of management and student services. SAA-GE successfully renewed the 4-year EduTrust Certification in 2015.

1.3.4 Academic Board
SAA-GE Academic Board is set up to govern its academic quality and excellence. The Academic Board responsibilities include:
1. Developing policies and procedures to ensure academic quality and rigour such as:
   1.1. Ensuring that the content and duration of the modules or subjects, as well as the entry and graduation requirements, of the course are appropriate
   1.2. Approving the deployment of teachers based on the requirements stipulated by the CPE
2. Facilitating the PEI to implement and comply with the policies and procedures developed
3. Reviewing at least once a year, the academic policies and procedures

Members of the Academic Board can be found at www.saage.edu.sg.

1.3.5 Examination Board
SAA-GE Examination Board is set up to govern its assessment quality and excellence. The Examination Board is in-charge of the development of examination and assessment procedures, such as to develop and facilitate the implementation of procedures to:
1. Ensure the security of examination and answer scripts
2. Ensure the proper conduct of examinations and assessments
3. Define and ensure the proper discharge of duties and responsibilities of invigilators and markers
4. Conduct moderation of examination and assessment marks
5. Handle appeals from students with regards to examination or assessment matters

Members of the Examination Board can be found at www.saage.edu.sg.

1.3.6 Service Guarantee & Standards
SAA-GE provides timely and courteous customer service in advocating quality service standards to its students.

SAA-GE’s Service Standards include the following:

<table>
<thead>
<tr>
<th>Type of Request/Service</th>
<th>Response Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Queue Waiting Time (non-peak periods)</td>
<td>Within 25 minutes</td>
</tr>
<tr>
<td>Acknowledgement to Feedback</td>
<td>Within 1 working day</td>
</tr>
<tr>
<td>E-mail Enquiries</td>
<td>Within 3 working days</td>
</tr>
<tr>
<td>Refund Application</td>
<td>Within 7 working days</td>
</tr>
<tr>
<td>Certification Letter</td>
<td>Within 7 working days</td>
</tr>
<tr>
<td>Dispute Resolution</td>
<td>Within 14 working days</td>
</tr>
<tr>
<td>Course Transfer/Withdrawal</td>
<td>Within 4 weeks</td>
</tr>
</tbody>
</table>
1.4 Contact Details and Operating Hours

Important email address:

<table>
<thead>
<tr>
<th>Purpose(s)</th>
<th>Email addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course enquiries</td>
<td><a href="mailto:enquiry@saage.edu.sg">enquiry@saage.edu.sg</a></td>
</tr>
<tr>
<td>Student requests, application of leave, basic enquiries, etc by existing students</td>
<td><a href="mailto:studentservices@saage.edu.sg">studentservices@saage.edu.sg</a></td>
</tr>
<tr>
<td>Alumni</td>
<td><a href="mailto:alumniservices@saage.edu.sg">alumniservices@saage.edu.sg</a></td>
</tr>
<tr>
<td>Computer-Based Examinations</td>
<td><a href="mailto:exams@saage.edu.sg">exams@saage.edu.sg</a></td>
</tr>
<tr>
<td>Feedback</td>
<td><a href="mailto:feedback@saage.edu.sg">feedback@saage.edu.sg</a></td>
</tr>
<tr>
<td>SAA-GE Student Council</td>
<td><a href="mailto:ssc@saage.edu.sg">ssc@saage.edu.sg</a></td>
</tr>
</tbody>
</table>

Hotline:
Tel: 6733 5730/1 (Main Line)

1.4.1 City Campus @ TripleOne Somerset:
Address: 111 Somerset Road, TripleOne Somerset, #06-01 Singapore 238164
Nearest MRT Service: NS23 Somerset MRT Station

Student Reception Counter and Phone service
Monday – Friday: 9.00am – 7.30pm
Saturday: 10.00am – 3.00pm
Sunday & Public Holidays: Closed

The Library @ TripleOne Somerset
Monday – Friday: 10.00am – 7.00pm
Saturday: 10.00am – 2.00pm
Sunday & Public Holidays: Closed

Self-Study Room @ TripleOne Somerset
Monday – Friday: 9.00am – 10.00pm

1.4.2 Aljunied Campus@ Elite Building (formerly CPA House)
Address: 20 Aljunied Road #01-04 Singapore 389805 (Elite Building)
Nearest MRT Service: EW9 Aljunied MRT Station

Self-Study Rooms @ Elite Building (formerly CPA House) Aljunied
Monday – Friday: 9.00am – 10.00pm
1.5 Library

The library is conveniently located together with the Student Reception Counters at TripleOne Somerset. With a capacity of 50, it offers a wide range of reading materials including reference materials, textbooks as well as past assessment papers for students’ free usage.

Operation Hours

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday – Friday</td>
<td>10.00am – 7.00pm</td>
</tr>
<tr>
<td>Saturday</td>
<td>10.00am – 2.00pm</td>
</tr>
<tr>
<td>Sunday &amp; Public Holidays</td>
<td>Closed</td>
</tr>
</tbody>
</table>

1.5.1 Library Rules and Regulations

1. You are allowed to borrow two books for a maximum of 5 working days at a time.
2. A Penalty of $0.50 a day will be charged on each overdue book.
3. All students are responsible for the items borrowed. If items are lost or damaged, replacement costs (cost of items + shipping charges), administrative fees ($10 or 10% of replacement costs, whichever is higher) will be imposed.
4. Disciplinary and/or punitive actions will be taken against students who vandalize and/or are caught stealing library books.
2.0 STUDENT ADMINISTRATION

2.1 Enrolment Policy
SAA-GE is governed by rules under the EduTrust Certification Scheme. As such, all students are required to sign a Standard Student Contract at the point of enrolment and before payment of course fees. The validity of the Standard Student Contract is tied to the duration of the course the student has enrolled for. **Students who have not signed the Standard Student Contract with SAA-GE will not be permitted to attend classes with the school.**

During enrolment, SAA-GE will provide all students with pre-course counselling. Students will be advised on the appropriate course to enrol in, and rules and regulations while studying at SAA-GE. All students must fill in the relevant information in the SAA-GE Enrolment Form and any other forms required by the Singapore Government (where applicable).

Once enrolled, it is the students’ responsibility to ensure that their student membership (where applicable) with the qualification provider, e.g. ACCA, UOL, is still valid during their course of studies and shall not hold SAA-GE responsible for any lapse in membership. Please check the respective qualification provider’s website for details on membership and examinations.

2.1.1 Enrolment Policy for New Students

1. **Local Students and Non-Student Pass (STP) international students**
Local students refer to both full-time and part-time Singaporean or Singapore PR (non-Student Pass holders).

In addition, the following pass holders are also classified as a local student:

1.1. Work Permit (WP) Pass
1.2. S-Pass
1.3. Employment Pass (EP)
1.4. Dependent Pass
1.5. Long Term Social Visit Pass (LTSVP)
1.6. Student Pass holders from other institutions who are approved to undertake part-time courses at SAA-GE

All students must maintain a **75%** attendance rate if they require the school to issue them a Certificate of Attendance. They are required to scan in and out for the classes they have enrolled for. In the event that they are absent from class, they will be required to fill up the Leave Absence Form and submit supporting documents to the School.

As a Non-STP International Student, it is the students’ responsibility to ensure that their pass is valid throughout the duration of the course they have enrolled in. SAA-GE will not be responsible for the renewal of the students’ respective Passes. In the event that the Pass is not renewed, the student will have to withdraw from the class(es) enrolled and refund of fees will be in accordance to the refund policy.

Long Term Social Visit Pass (LTSVP) Holders are required to seek permission from the Immigration and Checkpoints Authority (ICA) before enrolling in our courses. Please proceed to our Reception Counter for further information and assistance.
Other PEI Student’s Pass Holders are required to seek permission from their school before enrolling with SAA-GE. Please proceed to our reception counter for further information and assistance.

2. **Student Pass Holders (International Students)**

All international students must apply for a Student’s Pass (STP) to be allowed to study in SAA-GE. A valid STP is issued by the Immigration and Checkpoints Authority (ICA) of Singapore.

The application process for a new STP normally takes about four (4) to six (6) weeks from the point of successful submission (with all necessary information accurately provided). All new full-time Student Pass holders (international students) must submit their application through an SAA-GE representative or directly to the school.

During the application process, ICA may require additional documents from the student. It is solely the student’s responsibility to submit the required documents within ICA’s stipulated timeline. SAA-GE shall not be held responsible if the student fails to submit the required documents within the timeline thus leading to late commencement or rejection of STP application. In this instance, SAA-GE will not compensate nor refund the student for any lessons missed.

Students are only allowed to attend the course reflected on the Student’s Pass. For example, if you possess a valid Student’s Pass for CAT, you will not be able to progress to ACCA until you have obtained a valid Student’s Pass for another course.

The Course Application Fee (if any) will be collected upon application of the course, with other components of the course fees and Student Pass Administration Fee payable during collection of the ICA’s In-Principle Approval Letter from the School. This will be done before a course starts.

<table>
<thead>
<tr>
<th>Student Status</th>
<th>Deadline</th>
<th>Payment to SAA-GE</th>
</tr>
</thead>
<tbody>
<tr>
<td>New STP Holder</td>
<td>At least 6 weeks before course commence</td>
<td>$275</td>
</tr>
<tr>
<td>Renewal/Transfer of STP</td>
<td>At least 2 weeks before course commence OR At least 2 weeks before the expiry of the STP, whichever is earlier</td>
<td>$250</td>
</tr>
</tbody>
</table>

It is mandatory for all Student Pass holders (international students) to enrol for a minimum of three (3) papers per Intake or the remaining papers for final year students. Course and the relevant miscellaneous fees are payable upon enrolment before the start of each Intake. All full-time Student Pass holders (international students) must enrol for main and revision classes.

2.1.2 **Enrolment Policy for SAA-GE Continuing Students**

Students continuing their studies with SAA-GE are required to sign a Standard Student Contract at each Intake, according to classes they are enrolled in.

1. **Local Students and Non-Student’s Pass (STP) International Students**

Students in this category sign a Standard Student Contract at the start of each intake upon registration and payment of course fees. All other enrolment rules and regulations apply.
2. **Student Pass Holders (International Students)**

It is mandatory for all full-time Student Pass holders (international students) to enrol for a minimum of three (3) papers per Intake or the remaining papers for final year students. Course and the relevant miscellaneous fees are payable upon enrolment before the start of each Intake. All international students must enrol for main and revision classes.

International students who wish to continue with their studies at SAA-GE are required to transfer Student Pass to the relevant new course. The application process for the renewal of Student’s Pass will take approximately two weeks.

For renewal of the Student Pass, international students must meet all conduct and attendance requirements. Refer to section on **Student Conduct and Discipline**, and section on **Attendance Policy for International Students** for detailed information. Failure to comply will lead to the cancellation of your Student’s Pass.

### 2.2 Cooling-Off Period

SAA-GE will provide students 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 Contract) of the fees already paid if the Student submits a written notice of withdrawal to SAA-GE within the cooling-off period, regardless of whether the Student has started the course or not.
3.0 **FEE STRUCTURE**

SAA-GE is committed to provide a fair and reasonable fee structure. All Fees are stated in our marketing collaterals. SAA-GE however reserves the right to impose additional fees or charges due to any omission, neglect, and error or government statutory increase without prior notice.

3.1 **Fee Payable**

1. Course Fee: refers to the entire sum of money consisting any application fee(s), tuition fee(s), examination fee(s) a student will need to pay if he is enrolling for a course

2. Application Fee: refers to fee for the purpose of processing the application and is payable at the point of application. This fee is not refundable, except in the event where the course is cancelled by SAA-GE.

3. Tuition Fee: refers to fee for the purpose of attending classes. This fee is protected under the Fee Protection Scheme (FPS) and is refundable according to SAA-GE Standard Refund Policy. Refer to the Course Fee Schedule for a complete list of Tuition Fees.

4. Medical Insurance (M/Ins) Fee: refers to fee for the purpose of insuring students for hospitalisation and medical expenses. This fee is protected under FPS. Unconsumed fee is refundable if withdrawal is made before the next annual cycle.

5. Fee Protection Scheme (FPS) Fee: refers to fee for the purpose of insuring students’ tuition fee. This fee is refundable according to the insurance provider’s refund policy.

6. Miscellaneous Fee: refers to non-compulsory and non-standard fee which the students will pay only when necessary or applicable. Refer to “Miscellaneous Fees” below.

3.2 **Miscellaneous Fees**

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 when the need arises.

Fees quoted are inclusive of GST and subject to change without prior notice. Please refer to SAA-GE website to obtain the latest fees.

<table>
<thead>
<tr>
<th>Program(s)</th>
<th>Purpose of Fee</th>
<th>Amount (inc GST)($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>Lecture Notes Fee</td>
<td>$10/paper</td>
</tr>
<tr>
<td>All</td>
<td>Class Transfer Administration Fee</td>
<td>$50/paper</td>
</tr>
<tr>
<td>All</td>
<td>SAA-GE Barcode Card Replacement Fee</td>
<td>$50</td>
</tr>
<tr>
<td>All</td>
<td>Student Pass Admin Fee (new Student Pass holders from 2015 onwards)</td>
<td>$675</td>
</tr>
<tr>
<td>All</td>
<td>Student Pass Renewal Fee</td>
<td>$250</td>
</tr>
<tr>
<td>All</td>
<td>Official certification letters (attendance, course enrolment, additional result slips) / NS Deferment letters, etc</td>
<td>$5/letter</td>
</tr>
<tr>
<td>All</td>
<td>Admin Fee - issuance of Deferment Note (course fee deferment) (not applicable for free class transfer period after result release)</td>
<td>$50</td>
</tr>
<tr>
<td>All</td>
<td>Lost/Damaged Library Book Fee (per book)</td>
<td>Cost of Item, Shipping Charges and $10 admin</td>
</tr>
<tr>
<td>All</td>
<td>Library Overdue Book Fee</td>
<td>$0.50/book/day</td>
</tr>
<tr>
<td>--------------</td>
<td>---------------------------------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>CAT ACCA</td>
<td>Computer Based Examination (by paper)</td>
<td>Refer to prevailing fees on SAA-GE website</td>
</tr>
<tr>
<td>CAT ACCA ATTS</td>
<td>Exemption Fee</td>
<td>To be determined and collected by respective bodies</td>
</tr>
<tr>
<td>FP</td>
<td>Exemption Fee</td>
<td>$300/paper</td>
</tr>
<tr>
<td>CAT ACCA ATTS FP</td>
<td>Professional body membership application fee, Annual Candidature fee, Annual Membership fee</td>
<td>To be determined and collected by respective bodies</td>
</tr>
<tr>
<td>MAFC PU</td>
<td>Refund Administration Fee</td>
<td>$100</td>
</tr>
<tr>
<td>ADIP</td>
<td>Exam Results Appeal Administration Fee Per Subject</td>
<td>$50</td>
</tr>
<tr>
<td>ADIP</td>
<td>Re-Sit Fee for Examination Paper OR Coursework</td>
<td>$175</td>
</tr>
<tr>
<td>PU</td>
<td>Re-Sit Fee for Examination Paper OR Coursework</td>
<td>$300</td>
</tr>
</tbody>
</table>
| ADIP         | Re-module Fee per subject                                     | $750 Local (Part-time)  
|              |                                                                | $895 Local (Full-time)  
|              |                                                                | $1,150 (International)  |
| PU           | Re-module fee per subject                                     | $2,200 Local (Part-time)  
|              |                                                                | $2,400 Local (Full-time)  
|              |                                                                | $3,150 (International)  |
| ADIP PU      | Change of Payment Plan Administration Fee                    | $50            |
| ADIP PU      | Change of Specialisation Administration Fee                  | $100 (Local)    
|              |                                                                | $175 (International)    |
| ADIP PU      | Change of Study Mode Administration Fee                      | $100            |
| ADIP PU      | Deferment Fee                                                | $50/assessment    |
| FP           | Deferment Fee                                                | $100/exam        |

### 3.3 Payment Methods

SAA-GE provides students with various convenient modes of payment. Payment of course and miscellaneous fees could be made in the form of:

1. Cash / NETS
2. Crossed Cheque, payable to “SAA Global Education Centre Pte Ltd”
3. Credit Card (Visa/MasterCard/UnionPay)
4. Telegraphic Transfer (please approach the reception counter for bank account details)
5. SAA-GE Course Fee Deferment Memo
4.0 REFUND POLICY & PROCEDURES

The Refund Policy herewith shall be read in conjunction with related information in:

1) Refund Table
2) Refund Terms & Conditions and Procedure
3) Student Movement Policy & Procedure

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) **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 of the Student Contract, SAA-GE will within 7 working days of receiving the Student’s written notice of withdrawal (subject to the Refund Terms & Conditions and Procedure), refund to the Student an amount based on the table in Schedule D of the Student Contract.

3) **Refund During Cooling-Off period:**
SAA-GE will provide students 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 Contract) of the fees already paid if the Student submits a written notice of withdrawal to SAA-GE within the cooling-off period, regardless of whether the Student has started the course or not.

4) **Non-Refundable Fees:**

<table>
<thead>
<tr>
<th>Non-refundable fees</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Pass Application Fee</td>
<td>Non-refundable except for circumstances (i) to (v) listed under ‘Refund for Withdrawal due to non-delivery of course’</td>
</tr>
<tr>
<td>Student Pass Renewal Administrative Fee</td>
<td></td>
</tr>
<tr>
<td>Student Pass Administration Fee</td>
<td></td>
</tr>
<tr>
<td>Course Application fee (where applicable)</td>
<td></td>
</tr>
</tbody>
</table>
4.1 Refund Table

<table>
<thead>
<tr>
<th>% of [the amount of fees paid under Schedules B and C of the Student Contract]</th>
<th>If Student’s written notice of withdrawal is received</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>Refer to Student Contract pt 2.1</td>
</tr>
<tr>
<td>80%</td>
<td>(“Maximum Refund”) More than 60 days before the course commencement date</td>
</tr>
<tr>
<td>50%</td>
<td>Before, but not more than 60 days before course commencement date</td>
</tr>
<tr>
<td>0%</td>
<td>On or after the course commencement date</td>
</tr>
</tbody>
</table>

Note:
- Course commencement date refers to intake start date

4.2 Refund Terms & Conditions and Procedure

1. Refund application must be made in writing by completing the ‘Course Request Form’, be accompanied with valid reason(s) and original copies of supporting documents and course fee receipts. Where originals of supporting documents are not available, a certified true copy of the document by a staff member of the school may be submitted.

2. The completed ‘Course Request Form’, together with the supporting documents and course fee receipts must be submitted through the school’s counter at 111 Somerset Road, TripleOne Somerset, #06-01/02, Singapore 238164

3. Processing time of refund is seven (7) working days from the complete receipt of the supporting documents. Refund received after 12pm is considered as submission on the next working day.

4. Refund, when approved, will be made via the following mode of payment:
   4.1 Cash for amount of less than $200
   4.2 Crossed Cheque, made to student’s name. If Cheque is to be made to a 3rd party, please provide the 3rd party details in the ‘Course Request Form’.
   4.3 Telegraphic Transfer is made to student’s bank account. If transfer is to be made to a 3rd party, please provide 3rd party details in the ‘Course Request Form’. Charges arising from the transaction will be borne by the student.

5. Request for reissuance of cheque (due to expired cheque, error in details provided by student, loss of cheque, etc.) will be treated as a new refund application.

6. Bank administrative charges (if applicable) are borne by the student.

7. Student must collect the refund personally from the school with their Student’s Pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of an authorisation letter signed off by the student.

8. Any decision relating to refund will be made at the sole discretion of SAA-GE and that shall be final.
5.0 STUDENT MOVEMENT POLICY & PROCEDURE

5.1 Course Withdrawal
1. Course withdrawal is defined as discontinuing of a course prior to completion of the current course.
2. Request for course withdrawal must be made in writing by completing the ‘Course Request Form’ and must be accompanied with valid reason/s and supporting document.
3. Course withdrawal may or may not result in refund of course fees paid. Any decision relating to a refund will be made at the sole discretion of SAA-GE and that shall be final.

Types of Withdrawal

1. Withdrawal caused by SAA-GE
The possible scenarios are depicted under Refund Policy “Refund for Withdrawal due to non-delivery of course”.

2. Withdrawal caused by Students or Other Parties (except SAA-GE)
2.1 Withdrawal caused by Examination Results
Where a withdrawal is made based on the results of the immediate previous intake, 50% of any Course fee paid in the current intake shall be refunded.

Note: this is only applicable within 1 week of the official results release date

2.2 Withdrawal caused by Exemptions
In the event that students obtain a paper/module exemption from the awarding body, SAA-GE shall refund the unconsumed Course fee, subject to the payment of exemption related fees (where applicable).

Written request for withdrawal must be supported with exemption notification from the respective awarding body.

2.3 Withdrawal caused by STP rejection by ICA (Renewal)
In the event that ICA rejects the STP renewal during the student’s course of studies, SAA-GE shall refund the unconsumed Course fee.

Written request for withdrawal must be supported with photocopy of STP and valid passport. Original STP must be surrendered to SAA-GE upon approval.

3. Withdrawal caused by Other Conditions/Situations
SAA-GE will consider the following as grounds for request to withdraw: hospitalization; medical conditions certified by a Singapore registered doctor; overseas assignments of more than two months (must be supported by certification from student’s company); and emergency reservist of more than two weeks.

Written request for withdrawal must be accompanied with relevant supporting document. SAA-GE has sole discretion in approving withdrawal on case to case basis depending on the merit of the request. Where approval of withdrawal is granted, 50% of the Course fee paid will be refunded.
5.2 Course Transfer
1. Course transfer is defined as moving to another course within SAA-GE. Course transfer will be treated as a new course application. Relevant fees such as Course Transfer Application fee, FPS fee, STP reapplication fee, and Medical Insurance fee apply.
2. In the event where students have not completed the current course, students must request for course withdrawal before applying for the new course.

5.3 Class Transfer
1. Class transfer is defined as transferring from one class to another within the same course.
2. Request for class transfer must be made in writing by completing the ‘Course Request Form’ and paying a Class Transfer Administration Fee.
3. Request must be accompanied with valid reason/s with supporting documents and subject to SAA-GE’s approval. Upon approval, original receipt and student’s copy of PEI-student contract must be presented to formalise the class transfer.

Due to the varying course fees, students may be required to top-up the short-fall and SAA-GE will refund the excess course fee payments.

The entire transfer / withdrawal process, from point of application to the final outcome (including internal appeals), should not be more than 4 weeks. If the final outcome is not in favour of the applicant, respective staffs are to handle each situation according to the School’s dispute resolution policy found under Policy Manual: Criterion 2.7.1 Dispute Resolution Policy.
6.0 STUDENT CONDUCT AND DISCIPLINE

6.1 Academic Misconduct
Students must be aware of SAA-GE’s rules governing academic misconduct, and where applicable, the rules set out by relevant external parties.

For instance ACCA and CAT students should be aware of the rules governing disciplinary procedures set out in the ACCA By-laws and Regulations which are available online at the ACCA website.

Academic misconduct includes but is not limited to:
1. Breaking course rules and regulations
2. Cheating during assessment including the possession of unauthorized material.
3. Plagiarism, passing another’s work or ideas as your own.
4. Academic dishonesty, for instance fabricating research results or references.
5. Engaging in activities that are seen as prejudicial to the academic integrity of the institution, or that affect other students, such as hiding or altering reference material.

6.2 Attendance Requirements

6.2.1 Attendance requirements for Local Students or Students on Government funding
Under EduTrust criteria 5.4.1, students must scan in and out at every session and attain a minimum of 75% attendance over the entire duration of the course. It is also required for government funded students to obtain the minimum attendance rate as stipulated by the respective funding agencies.

Students under this category include Singaporean/Singapore PR students or students holding Dependant Pass, Employment Pass, Work Permit, S Pass, Long Term Social Visit Pass or a Student Pass holder from another school.

Attendance taking procedure
Students must scan in and out at the designated place and strictly according to the stipulated lesson time.

6.2.2 Attendance requirements for International Students on Student Pass (STP)
International Students on Student Pass (STP) are required to carry their Student’s Pass at all times for identification and attendance taking purposes.

Attendance Requirement
As a STP holder, students must adhere strictly to the attendance requirement stipulated by ICA. Student will NOT:
1. Fail to attend classes for a continuous period of (7) seven days or more without any valid reason
2. Have a percentage of attendance less than 90% in any month of the course without any valid reason.

SAA-GE will inform ICA when student fails to adhere to the above requirements. In such event, the Student’s Pass may be cancelled or no further renewal will be granted to the student.
During school term student must fulfil at least (3) three hours of study time at SAA-GE everyday from Monday to Friday even when no classes are scheduled. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.

In addition, SAA-GE Student’s Pass holder who wants to attend a course in another institution is required to obtain permission from the school and inform ICA in writing.

### Offences and Actions

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Days Consecutive Absent without Reason</td>
<td>Interview with Manager</td>
</tr>
<tr>
<td></td>
<td>Warning Letter</td>
</tr>
<tr>
<td>7 Days Consecutive Absent without Reason</td>
<td>Police report may be made for missing student, leading on to STP Cancellation</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 1st offence</td>
<td>Warning Letter</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 2nd offence</td>
<td>Warning Letter</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 3rd offence</td>
<td>Interview with Manager</td>
</tr>
<tr>
<td></td>
<td>Warning Letter</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 4th offence</td>
<td>Interview with Manager</td>
</tr>
<tr>
<td></td>
<td>STP Cancellation</td>
</tr>
<tr>
<td>Cheating on attendance</td>
<td>Interview with Manager</td>
</tr>
<tr>
<td>Examples include but not limited to:</td>
<td></td>
</tr>
<tr>
<td>- recording attendance for a friend</td>
<td></td>
</tr>
<tr>
<td>- requesting a friend to scan attendance on your behalf</td>
<td></td>
</tr>
<tr>
<td>- submission of a fraudulent medical certificate</td>
<td></td>
</tr>
<tr>
<td>- playing truant (scanning attendance and leaving class)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>STP Cancellation</td>
</tr>
</tbody>
</table>

### 6.2.3 Attendance taking timings

Students must scan in and out at the designated place and according to the stipulated time below. Failure to both scan in and out will be considered absent for the day. Scanning of attendance outside of the following timings WILL NOT be counted in your attendance.

<table>
<thead>
<tr>
<th>Program</th>
<th>If you have classes in the</th>
<th>Scan In Time</th>
<th>Scan Out Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diploma/Advanced Diploma</td>
<td>Morning</td>
<td>9.45am</td>
<td>3.45pm</td>
</tr>
<tr>
<td></td>
<td>Afternoon</td>
<td>11.15am</td>
<td>5.15pm</td>
</tr>
<tr>
<td></td>
<td>Morning &amp; Afternoon</td>
<td>9.45am</td>
<td>5.15pm</td>
</tr>
</tbody>
</table>

Where there is no class scheduled on a weekday (Monday to Friday), a Student Pass holder (international student) MUST return to school for self-study at the following timings. Scanning of attendance outside of the following timings WILL NOT be counted in your attendance.

<table>
<thead>
<tr>
<th>Program</th>
<th>Scan In Time</th>
<th>Scan Out Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diploma/Advanced Diploma</td>
<td>10am</td>
<td>4pm</td>
</tr>
</tbody>
</table>
6.3 Leave of Absence

Application requirements
It is the responsibilities of the student to let the school know of their whereabouts during school terms. Students must inform the school via the completion of the Leave Application form BEFORE going on a protracted leave of absence of more than 7 days.

Under ICA’s requirements, it is essential that the school knows the whereabouts of all Student Pass holders. As such, for students who are absent without informing the school, the actions as described in the “Attendance Policy for International Student on Student Pass (STP)” shall be effected for any follow-up actions. This includes cancelling the Student Pass for 7 days of consecutive Absence without reason.

SAA-GE approves leave of absence based on the reasons stated below. Other reasons for leave of absence will be considered by the Management on a case-to-case basis.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Supporting Documents (in English Language)</th>
<th>No. of Days (max)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate Leave for Immediate Family Members</td>
<td>Death Certificate Air Ticket/Boarding Pass</td>
<td>10</td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate Air Ticket/Boarding Pass</td>
<td>5</td>
</tr>
<tr>
<td>Medical Leave</td>
<td>Medical Certificate*</td>
<td>NA</td>
</tr>
</tbody>
</table>

*For Medical certificates, it should be obtained from a medical practitioner registered with the Singapore Medical Council or from a dental practitioner registered with the Singapore Dental Council. Overseas medical certificates shall be reviewed on a case-by-case basis.

For international student who return to their home countries for a prolonged medical treatment without informing the school, offences and action under section 6.2.2 applies (ie 7 Days Consecutive Absent without Reason may lead to the school making a Police report for a missing student, leading on to STP Cancellation).

Students are only deemed to have been granted leave of absence upon the issue of a written communication by the school.

Students are required to remain contactable while on leave of absence via their registered email, phone records with the school. It is the student’s responsibilities to update the school immediately of any changes to their contact details.

For medical treatments, all Leave Application forms together with the supporting documents MUST be submitted to the school within 2 working days of the student’s return.

Categories of leave not approved:
- Returning to home country during festive periods that are different in duration or different festivals to the Singapore public holidays
- Going back to home country with urgent personal matters during the study term.
### 6.4 Other Disciplinary Rules

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions that may be taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attending lectures without payment or not registered in the registry for the particular class.</td>
<td>This would be deemed as trespassing. SAA-GE reserves the right to take action up to and including legal action to recover unpaid fees. Fine and Written warning. Notification to partner organisation relevant to the course.</td>
</tr>
<tr>
<td>Attending lectures without identification.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Attending lectures without authorisation e.g. attending more than one of the same lectures.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Arriving more than 30 minutes late for a class.</td>
<td>Marked as being absent for that class.</td>
</tr>
<tr>
<td>Disrespectful behaviour and use of vulgarities to staff.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Threatening action, endangering the safety, physical or mental health, including harassment of any staff or students or creating the reasonable fear of such an action.</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>Discrimination, any practice that makes distinctions between individuals or groups so as to disadvantage some people and advantage others on the basis of sex, race, or religion.</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>Solicitation of students without approval. This includes sale of classes/goods/services, recruitment of students for an external organisation or cause, or for the purpose of distributing publicity material and services, or for any political or social cause.</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>Causing disturbance in class. E.g. use of hand phone, not putting hand phone on silent mode.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Use of equipment without prior approval.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Smoking within the school premises.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Eating and drinking in classrooms/ library/ computer labs.</td>
<td>Verbal and/or written warning, temporary suspension.</td>
</tr>
<tr>
<td>Forging of documents or possession of forged documents. E.g. medical certificates, official documents, education certificates.</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence.</td>
</tr>
<tr>
<td>Cheating or dishonesty in examinations.</td>
<td>Deemed as failure of the exam. Report to appropriate authority</td>
</tr>
<tr>
<td>Academic misconduct.</td>
<td>Report to Exam Board or Academic Board. Verbal and/or written warning, temporary suspension, or expulsion.</td>
</tr>
<tr>
<td>Unauthorised use and illegal copying of copyright materials, including printed or soft-copy versions and computer software.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
</tbody>
</table>
### Examples of Offences

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions that may be taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unauthorised disclosure of computer passwords.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Destruction or wilful damage to school property or facilities.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion. Payment of costs of replacement or repair.</td>
</tr>
<tr>
<td>Consumption of alcohol on school premises</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence.</td>
</tr>
<tr>
<td>Criminal acts. E.g. Theft, possession/consumption of drugs, fighting or gambling</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence.</td>
</tr>
</tbody>
</table>

### 6.5 Disciplinary Authority

The Managing Director or any person authorised by him shall have the power to enforce discipline on behalf of SAA-GE. The authorised person shall have the power to:

1. Reprimand the student for the offence
2. Demand for and make a copy of the student’s identification documents
3. Request the student to leave the class and/or the premises
4. Report the offence to the Management Team, or partner organisation.
7.0 **STUDENT SUPPORT SERVICES**

7.1 **Type of Student Services**
SAA-GE offers a range of services for our students; these services are available at our campus.

Services offered to students include:

1. **Pre-course Counselling**
2. **Student Admission, Selection, Course Enrolment and Payment**
3. **International Student**
   3.1. Attendance Matters
   3.2. Consultation
   3.3. Immigration Matters
   3.4. Insurance Matters
   3.5. Leave Matters
   3.6. Fee Payment
   3.7. Submission of Documents
4. **Student Activities**
   4.1. Field Trips/Excursions, Seminars, Workshops
   4.2. SAA-GE Student Council (SSC)
5. **Financial Assistance**
   5.1. Discount Schemes
   5.2. Funding Schemes
   5.3. Scholarships
6. **Student Care**
   6.1. Counseling Benefits
   6.2. General Services
   6.3. Computer-Based Examinations Enrolment and Payment
   6.4. Change of Contact Details*
   6.5. Issuance of Certificate of Attendance
   6.6. Issuance of Certification Letter
   6.7. Locker Rental
   6.8. Lost & Found
   6.9. Medical Assistance
   6.10. Notice Board Advertisement
   6.11. Replacement of Lessons Missed
   6.12. Transfer of Classes
   6.13. Umbrella Service
   6.14. Mobile phone charging
   6.15. Issuance of Student Privilege Card
7. **Withdraw and Refund Services**

**Locker Rental**

Locker rental service is available at Elite Building (formerly CPA House) Aljunied. Lockers are located at Levels 4 & 5. For more details, please pick up a form from the admin office at Elite Building (formerly CPA House).

**Notice Board Advertisement**

Students who are interested in posting an advertisement may approach the Student Services staff for details and approval. Please visit our website: [http://www.saage.edu.sg](http://www.saage.edu.sg) for upcoming activities.
7.2 Student Development and Wellness Program (SDWP)

SDWP consists of various activities and services to provide students with a well-rounded educational experience with SAA-GE. It also helps students to deal with problems and issues which may be affecting their studies. Through this program, we hope that students will find identity, meaning and purpose in their journey with SAA-GE. SDWP encompasses four aspects of a student life. These include:

1. Student Involvement through SAA-GE Student Council, activities, seminars and workshops
2. Student Care through Counselling
3. Student Feedback through Focus Group, and

SAA-GE Student Council (SSC)
SAA-GE Student Council (SSC) was established in 2007. The SSC aims to provide an enriching and vibrant campus experience through the organisation and promotion of various events and activities.

Mission: Leading & Contributing to our vibrant student community

Please visit our website: [http://www.saage.edu.sg](http://www.saage.edu.sg) for upcoming activities.
For more enquiries and suggestions or to join us as a member, please email: ssc@saage.edu.sg

Activities, Seminars and Workshops
Seminars and workshops relating to technical skills, language improvement; accounting software and careers are held annually to enhance students’ academic life and personal development. Leisure activities like excursions, movie night and field trips are also available. Students will be informed through email blast, SAA-GE website and SAA-GE Facebook.

Student Care (Counselling)
Pastoral counselling is available for SAA-GE students. This benefit offers counselling and support to raises self-awareness and positive attitudes in students. Each student will be entitled to no more than $200 per academic year. Students may go to the 36 Family Service Centre supported by MCYS and NCSS. Students, who would like to be eligible for this benefit, can make an appointment with our Student Welfare Officer before going for the counselling session at studentservices@saage.edu.sg

Student who do not require pastoral counselling but would like to share issues they face in their study environment may approach the student welfare officer for a close-door session.

Students may also contact the following organisations:

   Call 1800 353 5800 (toll-free) 7 days a week from 10am to 10pm.

2. **AWARE (Association of Women for Action and Research) [www.aware.org.sg](http://www.aware.org.sg)**
   Call 1800 774 5935 (toll-free) Monday to Friday from 3pm to 9.30pm

   Call 1800 221 4444 (toll-free) 7 days a week, 24 hours a day
Focus Group
SAA-GE values your views and opinions about the institution! Dual moderator focus group is conducted annually to gain insights on various topics about the institution.

If you are a student of SAA-GE and want to participate in the next focus group, please email us your full name and contact number to studentservices@saage.edu.sg.

7.3 Scholarships
SAA-GE provides the following scholarships. For more information, please visit www.saage.edu.sg
1. SAA-GE International Student Scholarship
2. ISCA-Dr. Ernest Kan Accountancy Scholarship
3. SAA-GE (Polytechnic) Scholarship (ACCA & UOL EMEFESS)
4. SAA-GE (NTUC) Scholarship
5. SAA-GE (SAFRA) Scholarship

7.4 Alumni
SAA-GE Alumni is a club exclusively for all SAA-GE/Singapore Accountancy Academy graduates. Through this platform, graduates are able to stay connected with the school and their alma mater.

Membership to the alumni is automatic upon your graduation. For more information, please refer to http://www.saage.edu.sg/Student-Alumni/1007/69/page.html

7.5 CPE Student Services Centre
The CPE Student Services Centre is set up as a one-stop service centre to help and support both international and local students enrolled with private schools in Singapore.

The Student Services Centre can help students in the following areas:
1. Answer questions and attend to feedback
2. Provide reliable information on studying in private schools and living in Singapore
3. Advise on education options, school registration procedures, Student’s Pass application process and accommodation issues
4. Provide educational talks to guide student in making informed choices of schools
5. Provide advice and help if students have problems with the school
6. Provide on-site Internet facilities for students to access updated information on private education

For more information, please visit CPE website at http://www.cpe.gov.sg
8.0 STUDENT FEEDBACK & GRIEVANCES

8.1 Feedback Flow-Chart

Student Complaint/ Grievance Procedure

Student Identifies Issues

Resolve informally

Student discusses with staff member concerned

Resolve formally

Student Write-In via Feedback Form/ feedback@saage.edu.sg

QA confirms receipt of complaint and records complaint within 1 working day

SAA-GE Manager Investigates and Resolves Concern within 14 Working Days

Outcome accepted by all parties

See formal process

Resolved

Outcome status


Not Resolved

Report filed. Complaint database updated with outcome and number of days taken to resolve the complaint.

Finish
8.2 Avenues
As a constant effort towards improving our products and services, SAA-GE welcomes feedback from students. Feel free to fill up the Student Feedback Form available at the SAA-GE Student Reception Counter or alternatively, you may write to:

**Quality Assurance Department**
feedback@saage.edu.sg

We will investigate and act-on to resolve the areas of concern either immediately or within 14 working-days, depending on the complexity of the case. If we are unable to solve the complaint amicably, we may refer the matter concerned and affected person/s to the CPE Student Services Centre.

**CPE Student Services Centre**
1 Orchard Road (YMCA Building), #01-01 Singapore 238824
Tel: (65) 6592 2108
Fax: (65) 6337 1584
E-mail: CPE_CONTACT@cpe.gov.sg
Website: www.cpe.gov.sg

In the event that a student is still unsatisfied with the outcome of the internal grievances resolution process or the matter is still unresolved, we may refer the matter concerned and affected person/s to the CPE Mediation-Arbitration Scheme, please visit http://www.cpe.gov.sg/cpe.slot/u100/Publication/publication/Dispute%20Resolution%20Brochure.pdf.
9.0 FEE PROTECTION SCHEME (FPS)

FPS serves to protect students’ fees in the event a private education institution (PEI) is unable to continue operating due to insolvency, and/or regulatory closure. FPS also protects students if the PEI fails to pay penalties or return fees to the students arising from judgement made against it by the Singapore courts.

EduTrust-certified PEI is required to adopt FPS to provide full protection to all fees paid by their students. All fees refer to all monies paid by the students to be enrolled in a PEI, excluding the course application fee, agent commission fee (if applicable), miscellaneous fees (non-compulsory and non-standard fee paid only when necessary or where applicable, for example, the re-examination fee or charges for credit card payment etc.) and GST.

Under FPS, PEI will purchase insurance protection from an appointed insurance company from the Council for Private Education for all their students to protect their fees.

SAA-GE-appointed insurance company is Lonpac Insurance Bhd as the insurer provider for FPS

A copy of the Master Insurance Agreement is available on our website at www.saage.edu.sg. The Master Insurance Agreement sets out, among other things, the events under which the insurance company shall indemnify the student for fees paid to SAA-GE.

10.0 MEDICAL INSURANCE

SAA-GE has in place a Medical Insurance scheme for all its students as required by CPE under the EduTrust certification scheme. This scheme shall 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. Full-time Singapore/Singapore Permanent Resident students or non-Student Pass holders who are protected by their own medical insurance in Singapore may opt out of the scheme. Evidence of the medical insurance must be produced prior to course admission. This Medical Insurance scheme is not mandatory for part-time students.

SAA-GE-appointed AXA Insurance Singapore Pte Ltd as the insurer provider for medical insurance

A copy of the Medical Insurance Benefits Schedule is available on our website at www.saage.edu.sg

11.0 DATA PROTECTION SCHEME

SAA-GE undertakes to maintain the confidentiality of all students’ particulars and not to divulge the information to any third party unless required by law or other statutory regulations. Students can choose to opt-out of any mode of contact from SAA-GE by informing the school of their decision.
12.0 NON-DISCRIMINATORY POLICY
SAA-GE complies with the relevant Singapore non-discrimination laws and government policies. This policy applies to student selection, admission, retention, expulsion, appeal and treatment in its programs and activities.
13.0 ABOUT THE COURSE

13.1 Advanced Diplomas and Diploma Programme
Advanced Diplomas awarded by SAA Global Education Centre are designed to prepare you for the 1 year Plymouth University Bachelor of Arts (Hons) Accounting and Finance top-up degree as well as the SAA Bridging Economics and Mathematics courses for 2nd year entry into the University of London International Programmes. There are two specialisations available:
1. Advanced Diploma in Business Management
2. Advanced Diploma in Accounting and Finance

13.2 Programme Structure
The Advanced Diploma programme consists of two levels with six 20-credit modules per level. Level 1 modules are common between the two specialisations to equip students with fundamental knowledge of the business functions. Level 2 modules comprise of two common modules and four modules unique to the chosen specialisation.

Students must fulfil the entry requirements in order to ensure that they have the necessary academic ability to cope with the demands of the programme. Students who do not meet the entry requirements would have to enrol in the Diploma in Business Management programme which is Level 1 of the Advanced Diploma. Refer to programme structure below.

<table>
<thead>
<tr>
<th>Level 1</th>
<th>Advanced Diploma in Business Management</th>
<th>Advanced Diploma in Accounting and Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Diploma in Business Management)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Principles of Accounting</td>
<td>1. Management Accounting for Decision Makers</td>
<td></td>
</tr>
<tr>
<td>2. Management Concepts</td>
<td>2. Corporate and Business Law</td>
<td></td>
</tr>
<tr>
<td>5. Business Economics</td>
<td>5. International Marketing</td>
<td></td>
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<tr>
<td>7. Learning Skills (Non-credit unit)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Level 2</th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>1. Management Accounting for Decision Makers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Corporate and Business Law</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Organisational Behaviour</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5. International Marketing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Marketing Communications</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1. Management Accounting for Decision Makers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Corporate and Business Law</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Taxation</td>
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<tr>
<td></td>
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<td>4. Auditing</td>
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<tr>
<td></td>
<td></td>
<td>5. Financial Reporting</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6. Financial Markets, Institutions and Instruments</td>
</tr>
</tbody>
</table>

13.3 Duration of Study
Both full-time and part-time mode of study are available for the Diploma and Advanced Diploma in Accounting and Finance. Only full-time mode is available for the Advanced Diploma in Business Management. The curriculum, assessments and duration are the same under both modes except there are additional tutorial support for full-time mode.

There are 4 semesters in a calendar year, i.e. January, April, July and October. Two modules are offered in each semester which lasts about 3 months. Hence, the full Diploma programme can be completed in 9 months and the Advanced Diploma in 18 months.
13.3.1 Time Limits for the Programme
The maximum period of registration allowed for the Diploma and Advanced Diploma is 18 months and 36 months respectively. This maximum period of registration can be exceptionally extended by the Examination Board when serious medium or long-term circumstances mean that a student is unable to study for significant periods of time within the period of registration and it, therefore, becomes impossible for a student to complete his/her programme within the designated period. This provision is not designed to be used to extend the period of registration by an extra semester or year due to short-term or temporary illness.

In order to appeal for an extension, please complete and submit the Course Request Form with supporting documents.

Refer to Academic Regulations (Section 3C Period of Registration) which is available at our website

13.4 Academic Calendar
There are 4 semesters in a year, i.e. January, April, July and October. Each semester commences on the first week of the month. There are ten consecutive teaching weeks, followed by examinations on Week 11 and a term break after the examination period.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Teaching Period</th>
<th>Exam Period*</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>Jan - Mar</td>
<td>2nd week of Mar</td>
</tr>
<tr>
<td>April</td>
<td>Apr - Jun</td>
<td>2nd week of Jun</td>
</tr>
<tr>
<td>July</td>
<td>Jul - Sept</td>
<td>2nd week of Sept</td>
</tr>
<tr>
<td>October</td>
<td>Oct - Dec</td>
<td>2nd week of Dec</td>
</tr>
</tbody>
</table>

* subject to changes


At each venue, to find out which classroom to go to, please refer to the TV screen for the classroom schedule

13.5 Module Description

Level 1 Modules

ACC101 Principles of Accounting
This module provides students with an understanding of the concepts and principles of accounting, the double-entry accounting system and basic financial reporting for unincorporated and incorporated entities. It includes the financial reporting environment, importance of ethics and corporate governance, accounting concepts, principles and convention, the double-entry system of recording, preparation and analysis of financial statements.

BUS101 Quantitative Methods for Business
This module develops students’ skills in statistical and operational research techniques used in data analysis and problem-solving in the modern business context. This includes data collection and sampling, presenting data especially through the use of spreadsheet, descriptive statistics,
probability concepts, simple linear regression and correlation, time series, moving averages, exponential smoothing and manipulative models, indices, linear programming and decision trees.

**ECO101 Business Economics**
This module introduces students to key economic principles and concepts as they apply to the business environment. It examines the effect of supply, demand and price elasticity on market position and competition and also analyses the impact of economic policies on businesses. Key topics include an introduction to economics and the business environment, supply and demand concepts, market structure and the competitive environment and macroeconomics concepts such as fiscal and monetary policy and economic growth, exchange rates, inflation, unemployment and globalisation.

**BUS102 Management Concepts**
This module explores the underpinning theories relating to modern management and examines the application of these to today’s businesses. It covers theory and applications relating to context of management, analysis of internal and external environment, planning and organising, management types, decision-making, organisation structures, evolution and changes, leading and controlling, leadership styles, managing and influencing others, motivation, control activities and performance measurement, international management and current issues.

**MKT101 Marketing Concepts**
This module provides students with an understanding of the fundamental principles of marketing and the marketing process in modern organisations. It explores theoretical tools and techniques for analysing major marketing strategies, issues and challenges. Key topics include an analysis of the marketing environment, consumer behaviour, segmentation and positioning, marketing research, marketing mix, services marketing, Internet and social media marketing, marketing strategy and issues in marketing.

**LCO102 Business Communications**
This module focuses on the key business communication skills necessary for the effective and efficient operations in today’s complex business environment. It includes an introduction on communicating in today’s workplace, changes in business communication, effective writing process, reporting workplace data, importance of effective presentation skills and interpersonal skills and professionalism at work.

**LCO101 Learning Skills**
The study skills give students the head start in the academic career. Apart from preparing students to become independent learners, it will boost their confidence and sharpen their skills in academic writing, critical thinking, desk research and presentations.

**Level 2 Modules**

**BUS201 Corporate and Business Law**
This module provides students with adequate knowledge of the legal framework within which businesses and management activities are carried out. It involves knowledge of the Singapore & English legal systems, law of contract, agency law, law of tort, Partnership law, company law, directors duties and minorities rights, corporate governance, legal issues relating to insolvency and winding up and legal rights on intellectual property.
ACC201 Management Accounting for Decision Makers
This module introduces students to concepts, issues and analytical tools relating to the planning and control functions and decision-making. This involves the study of management accounting techniques and the decision-making framework with emphasis on time value concept and capital appraisal techniques. Key topics include the budgeting process and preparation of the various budgets, cost classification, costing techniques, cost-volume-profit (CVP) analysis, relevant cost principles and short-term decision making, time value of money concept and capital appraisal techniques.

BUS202 Organisational Behaviour
This module equips students with a foundation in organisational behaviour to improve their understanding and management of people and organisations. It requires students to analyse a broad range of management and organisational issues including organisation culture, structure and the post-modern organisation. Key concepts include leadership and management, motivation, communication, perception, team formation and dynamics, organisation structures and processes, impacts of culture, change, power and politics and conflicts.

MKT201 International Marketing
This module promotes awareness of the challenges and opportunities facing organisations in the international marketplace and an understanding of the range of markets and tools. It offers insights into how international marketing differs from ‘domestic’ marketing. It examines the scope of international marketing, similarities and differences with ‘domestic’ marketing, PEST analysis and its impact on international marketing, market entry strategies, international marketing orientations, international marketing mix strategy, issues relating to standardisation vs adaptation, management and control and other current issues.

HRM201 Human Resource Management
This module provides students with a broad overview of human resource management (HRM). It also examines theoretical and practical insights into HRM processes and practices. Key topics include concepts and theories of HRM, HRM practices in organisations, HRM and organisation performance, issues relating to recruitment and selection, training and development, performance appraisal and reward management, employee participation and contemporary issues in HRM.

MKT202 Marketing Communications
This module exposes students to the theory and practice of marketing communication across a range of businesses and is designed to allow students to develop a working understanding of the marketing mix. It includes an introduction to marketing communication, the communication environment, the marketing communication mix, regulations of communications, the communication process, various types of media vehicles, promotion strategies, importance of planning and control, issue of ethics and current trends in marketing communication.

ACC202 Financial Reporting
This module focuses on external reporting by companies and is designed to equip students with an understanding of the financial reporting environment. A selection of current accounting standards and practices are explored. It covers the regulatory framework and conceptual framework, accounting for tangible non-current assets, accounting for goodwill and other intangible assets, accounting for leases, accounting for inventories, accounting for provisions and contingencies, statement of cash flows and simple group accounting and consolidation.

FIN201 Financial Markets, Institutions and Instruments
This module exposes students to fundamental principles of modern financial markets and institutions. The primary emphasis is on the various financial instruments used in the main financial markets. Key topics include an introduction to financial systems, financial intermediation and
financial intermediaries, management and regulations of financial institutions, structure of the banking industry, financial markets including money markets, bond markets and stock markets, foreign exchange instruments and markets including arbitrage, futures, swops, and options.

ACC203 Auditing
This module introduces students to key auditing concepts and provides them with an understanding of how auditors perform an audit. It includes an overview of nature, purpose and scope of auditing and assurance, structure of the auditing profession, auditors’ legal and professional duties, scope and differences of internal and external audits, the audit process, evidence, staffing and documentation, issues relating to commencing and planning an audit, testing financial statement assertions, completion, review and reporting.

ACC204 Taxation
This module equips students with the knowledge and understanding of the tax systems, Singapore tax laws and practice. It requires students to prepare simple computations of tax liability and have an understanding of compliance requirement, administrative practices and both legal and ethical issues facing tax practitioners in Singapore. Key topics include an overview of the Singapore tax system and administration, computations of statutory income and personal income tax liabilities, scope of corporate tax, computation of corporate tax liabilities, scope, principles and administration of goods and services tax, roles and obligations of tax practitioners and tax payers.

13.6 Teaching and Learning

Your Approach to Studying: Student-Centred Learning
At tertiary level, learning is not simply about recalling certain facts or models at a specified period of time. It has more to do with appreciating and using them to resolve issues, and acquiring life-long skills which you can put to use in a professional or social setting. Learning is also not confined to the classroom, but also through interaction with your fellow classmates or alone in your own time.

In order to get the best out of the programme, you have to assume an active learner and take responsibility for your own educational development. Lecturers will provide guidance and knowledge of what you “need to know”, but you will not be spoon-fed all of the required knowledge. You will participate actively and take initiative in the learning process. The most effective and valuable learning will be done in your own time, and in your own way.

Reading
Successful completion of the course requires reading regularly and in-depth around the main subject area as well as engaging with academic literature. You will be given reading lists for each module and you should use the materials appropriately. You are recommended to read widely and not just limit yourself to the prescribed textbook. Make use of the resources available in the library.

Private Study
Each module requires you to undertake different tasks such as tutorials, presentations, case studies, report writing, etc. Make full use of your private study time to prepare for these tasks, reflect on taught material and assessed work, and prepare for coursework and examination by reading required materials, building mind maps or revision notes of lecture materials, doing research, etc.
Study Groups
Very often you would be required to work as groups and teams for a piece of written work or presentation. It is important that you acquire skills to work collaboratively in study groups which is a good platform to check understanding of difficult issues or concepts, and can be a good morale booster.

Good Time Management
Good time management is critical for successful learning. Planning a workable timetable helps you to evaluate and prioritises the demands of your studies, work, social and family commitments. When executed, it helps to avoid unnecessary stress of not being able to meet deadlines.

<table>
<thead>
<tr>
<th>Key Message for Successful Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑ Take responsibility for your studies</td>
</tr>
<tr>
<td>☑ Plan your time carefully</td>
</tr>
<tr>
<td>☑ Attend all lectures and tutorials</td>
</tr>
<tr>
<td>☑ Do not miss deadlines</td>
</tr>
<tr>
<td>☑ Read extensively around your subject</td>
</tr>
<tr>
<td>☑ Seek help if you need it, and as soon as possible</td>
</tr>
</tbody>
</table>

13.7 Academic Teaching and Support

Classes are a mix of lectures and/or tutorials.

Lectures
Study materials such as study guide, lecture slides and textbook are provided at the start of the semester. Lecturers may provide supplement hand-outs occasionally. It would be helpful to do pre-reading before the classes as that helps to enhance understanding and facilitates class discussions. On the other hand, reading hand-outs or study materials is not a substitute for attending the lecture because you will miss vital information or advice that the lecturer gives verbally.

Lectures will not give you all the information on a topic, but provide a structure which you can work from and develop your knowledge and ideas. A lecture gives a framework of important concepts. You need to build up a detailed understanding of those concepts by further reading and research, discussion and working through problems in tutorials.

As an active learner, you will need to develop note-taking skills and other techniques to help you get the most out of a lecture. You must develop a style of note-taking that suits you. There is no “right method”, but certain general principles are useful:
1. Your notes need to be an accurate record of the key points.
2. They should be neat and tidy and in such a form that they can be supplemented easily.
3. They should be presented in a logical fashion, and deal with the essentials.
4. Make a note of questions or doubts and leave space to insert solutions later.
5. Keep a clear record of references – these will need following up.
**Tutorials**

Tutorial sessions are designed to explore and evaluate principles and concepts taught in lectures. Through discussions and presentations, you will demonstrate what you have learnt and understood. This is also a time to clarify areas which you are not sure about. Although the lecturer manages the session, the focus is on student participation and contribution.

**13.8 Teacher – Student Ratio**

The average teacher to student ratio is approximately 1:15 for the 2015 intake.

**13.9 Assessments and Examinations**

**Submission of Work for Assessment**

**Rules**

The submission of work for assessment is the responsibility of the student alone.

Students are required to ensure that:

1. All written assignments are received in the appropriate administrative office by the published deadline (on or before the due date) and that all pages including the Assignment Cover Sheet are securely fastened.
2. They receive one copy of the Assignment Cover Sheet duly notarised and dated as proof of submission. Without proof of submission, SAA-GE takes no responsibility for any assignment that goes missing. This assignment is deemed a failure in such circumstances.
3. Late assignments are not accepted and a mark of zero is awarded unless an extension to the deadline has been approved for an individual student in advance of the deadline.

Please refer to the individual module study guide for the assessment and examination component weightage.

**Exceeding Word Limits**

A written assignment must not exceed the maximum word limit set for that assignment. Students are required to enter an accurate word count on the Assignment Cover Sheet.

Failure to submit work for assessment which satisfies any constraints such as word limits incurs mark penalties, as set out in the Academic Regulations.

**Extensions and Mitigations**

**Extensions**

There are 2 types of extensions.

**Short Term Extensions**

Student must submit their request to the Examination Department before the submission deadline.

The following are acceptable reasons for Short Term Extensions

1. Short-term illness
2. A Short-term illness for whom the student has responsibility for care
3. Authorised absence from SAA-GE during teaching weeks
4. Other reasons considered acceptable by the Head of Programme
Long Term Extensions (Deferral)
Long term extensions of up to 1 year are considered and approved if, in the view of the Head of Programme, the student is experiencing personal or professional difficulties and use of other measures would:
1. Result in significant disadvantage to the student’s academic performance and/or ability to complete his/her studies
2. Exacerbate an existing health problem or results in additional stress related problems
3. Fail to address the underlying problems or issue which is unpredictable in nature

Mitigation
Mitigation is the process by which SAA-GE makes allowances for any matter or circumstances which may have seriously affected a student’s performance in an assessment element(s).

Mitigation is considered only in sudden or unexpected circumstances. Students are strongly encouraged to disclose recurrent problems affecting their performance in assessment so that SAA-GE can provide appropriate help and/or make allowance with regard to the assessment process. Such recurrent problems, if disclosed by a student, are considered on a strictly confidential basis.

A claim for mitigation, once formally submitted, cannot be withdrawn.

Conduct of Examinations

Examination Period
Written Examinations are conducted in Week 11. Formal re-assessment by written examinations is held in the following semester. SAA-GE Examination Board determines the earliest appropriate re-assessment point for each student.

Please refer to the individual module study guide for the examination duration.

Rules
Students who fail a module at the first attempt are permitted one (without attendance) further opportunity to pass the module.

In determining whether a student has passed a module on re-assessment, this is based on students passing the re-assessment, but the reported mark is capped at 40%.

Any student who fails re-taken and/or replacement modules (if any) after re-assessment and who has exhausted the maximum combined value of re-taken and replacement modules (if any) permitted is automatically considered by SAA-GE Examination Board under the regulations governing student review and continuation.

Exam Attendance
Students are normally admitted to the examination room 10 minutes before the stated time of the examination but only when instructed to do so by an invigilator.

Students must not leave their place without prior permission of an invigilator. This will not be given in the first 30 minutes or the last 15 minutes of an examination.
Students who are required to re-sit an examination but fail to present themselves for the examination are deemed to have revoked their opportunity for re-assessment and are failed in the module at re-assessment.

**Breaches**

Student breaching any of the Academic Regulations is reported to the SAA-GE Examination Board and the matter is considered in accordance with the regulations governing assessment offences.

**Examination Results**

**Release of Results**

Examination results will be released 4 weeks later after first examination period and students will receive their results slip via email.

Students who have already passed a module cannot be re-assessed in or re-take that module in order to improve their module results.

**Classification of Awards for Diploma and Advanced Diploma**

When determining an award classification, the arithmetic mean is rounded to the nearest integer, i.e. less than 0.5 is rounded down and greater than or equal to 0.5 is rounded up.

The award classification is determined by calculating the credit weighted arithmetic mean of all the 6 modules.

<table>
<thead>
<tr>
<th>Classification of Award</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distinction</td>
<td>70%+</td>
</tr>
<tr>
<td>Merit</td>
<td>60%-69%</td>
</tr>
<tr>
<td>Credit</td>
<td>50%-59%</td>
</tr>
<tr>
<td>Pass</td>
<td>40%-49%</td>
</tr>
<tr>
<td>Fail</td>
<td>0%-39%</td>
</tr>
</tbody>
</table>

**13.10 Academic Appeals**

Students cannot appeal simply because they feel they performed better. Please refer to Miscellaneous Fees table for details and charges.

**Grounds**

A student has the right to appeal against that decision of the SAA-GE Examination Board on the following grounds:

1. That his/her performance in the assessment was adversely affected by illness or other factors which she/he was unable, or for valid reasons unwilling, to divulge before the SAA-GE Examination Board reached its decision. The student’s request must be supported by medical certificates or other documentary evidence acceptable to the appeal Panel indicating clearly why such evidence was not previously presented to the SAA-GE Examination Board.
2. That there has been a material administrative error or that the assessment was not conducted in accordance with the Academic Regulations governing the programme, or that some materials irregularity has occurred.
Submission
Students who wish to exercise the right of appeal must give notice in writing, using the appropriate pro forma which is obtainable from Examination Office to the Head of Programme within 5 working days from the official release date of the results. This pro forma must state the grounds and evidence on which the student wishes to appeal.

Procedures
13.11 Academic Regulations

Please contact our Student Services Department for more information on our Academic Regulations.

13.12 Graduations

To be awarded the SAA-GE Diploma in Business Management, students who enter Level 1:
- without exemptions need to pass all 6 modules OR 5 modules with an average mark of 55.
- with 2 exemptions need to pass all 4 modules OR 3 modules with an average mark of 55.

To be awarded the SAA-GE Advanced Diploma in Accounting and Finance or Business Management, students who enter Level 2:
- without exemptions need to pass all 6 modules OR 5 modules with an average mark of 55.
- with 2 exemptions need to pass all 4 modules OR 3 modules with an average mark of 55.
14.0 IMPORTANT INFORMATION FOR INTERNATIONAL STUDENTS

All international students must apply for a Student’s Pass (STP) to be allowed to study in SAA-GE. A valid STP is issued by the Immigration and Checkpoints Authority (ICA) of Singapore.

Students are only allowed to attend the course reflected on the Student’s Pass. For example, if you possess a valid Student’s Pass for CAT, you will not be able to progress to ACCA until you have obtained a valid Student’s Pass for ACCA.

14.1 ICA Rules and Regulations

For Student Pass holders (international students), apart from a monthly attendance of at least 90% and the fulfilment of at least (3) three hours of study time at SAA-GE everyday from Monday to Friday (even when no classes are scheduled), the rules and regulations from ICA must be strictly adhered to. They can be found in http://www.ica.gov.sg/data/resources/docs/Terms_&_Conditions_STP.pdf

Reporting to ICA by SAA-GE

SAA-GE will report to ICA in the following circumstances:

1. The student has failed to attend classes for a continuous period of 7 days or more without any valid reason; or
2. The student has not attended classes regularly i.e. where the percentage of attendance in the registered course is lower than 90% in any month, without any valid reason; or
3. The student’s studies in SAA-GE has been terminated

Student’s Pass

All students must possess a valid Student Pass for studies at SAA-GE. Therefore, it is important that all students carry their Student Passes at all times for verification purposes.

Renewal of Student’s Pass

It is important that all students are aware of their Student’s Pass expiry date. If your Student’s Pass has lapsed, it is necessary for you to go through the entire application process again. Students will not be allowed to continue with their studies in this instance.

For the renewal of Student’s Pass, students are required to submit an International Student Enrolment Form and other supporting documents to SAA-GE. Students must apply for STP renewal at least 4 weeks before the expiry to avoid delay in their enrolment and commencement of class. Approval of the renewal lies entirely with the ICA subject to the fulfilment of the requirements regarding your attendance record as well as results. Students are required to remain in Singapore during STP renewal period to avoid being barred from entering Singapore on your return trip.

In the event that your STP expires in the middle of a semester/term, students are required to apply for a STP renewal before enrolling in any module/unit.

Cancellation of Student’s Pass

Students who wish to terminate their studies with SAA-GE will have to cancel their Student Pass by filling up the Cancellation of Student’s Pass Form and attach a photocopy of your passport and Student Pass. SAA-GE will make the necessary arrangement to have your Student Pass cancelled. Once a Student Pass has been cancelled, the student will not be allowed to attend classes at SAA-GE.
14.2 Relevant Singapore Laws

Safety
Singapore has a well-deserved reputation for being safe and relatively crime-free. Major crimes are dealt with severely and swiftly. Please do not engage in extremism originating from religion or race.

Smoking
Smoking is not permitted in public service vehicles, museums, libraries, lifts, theatres, cinemas, air-conditioned restaurants, shopping malls, food shops, night entertainment spots, hair salons, supermarkets, department stores, car parks and government offices. Offenders can be fined up to S$1,000. Smoking is also not allowed in SAA-GE school premises.

Spitting
Spitting in public places is an offence.

Drug Abuse
Drug Abuse is viewed seriously in Singapore. Illicit traffic of narcotic drugs and psychotropic substances is strictly prohibited.

Customs Regulations
You may wish to visit the Singapore Customs website @ www.customs.gov.sg to check out the customs formalities.

14.3 Useful Contact Numbers

Embassies
You should register with your embassy in Singapore. Contact details of all embassies in Singapore can be found at http://www.embassyworld.com/Embassy_Search_Engine/

Keep the phone number handy so you can contact your embassy immediately in an emergency.

Emergency Services
<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police</td>
<td>999</td>
</tr>
<tr>
<td>Fire/Ambulance</td>
<td>995</td>
</tr>
<tr>
<td>Non-Emergency Ambulance</td>
<td>1777</td>
</tr>
</tbody>
</table>

CPE Student Service Centre
<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel. No.</td>
<td>(65) 6592 2108</td>
</tr>
<tr>
<td>Fax No.</td>
<td>(65) 6337 1584</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:CPE_CONTACT@cpe.gov.sg">CPE_CONTACT@cpe.gov.sg</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.cpe.gov.sg">www.cpe.gov.sg</a></td>
</tr>
</tbody>
</table>

Immigration and Checkpoint Authority (ICA)
<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotline</td>
<td>6391 6100</td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.ica.gov.sg">www.ica.gov.sg</a></td>
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</table>

Singapore Tourism Board
<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main Line</td>
<td>6736 6622</td>
</tr>
<tr>
<td>Student Services Hotline</td>
<td>6831 3764</td>
</tr>
<tr>
<td>Tourist Information Hotline</td>
<td>1800-736 2000</td>
</tr>
</tbody>
</table>
Small Claims Tribunals
Tel. No. : 6435 5937

CitySearch (Operator-assisted Yellow Pages)
Tel. No. : 1900 777 7777

Credit Card Emergency Assistance
American Express : 6880 1111
Diners Club : 6416 0900
MasterCard : 800 110 0113 (toll-free in Singapore only)
VISA : 800 448 1250 (toll-free in Singapore only)

Flight Information
Tel. No. : 1800-542-4422 (toll-free in Singapore only)

International Calls (Enquiries/area codes/connection)
Tel. No. : 104

14.4 Living in Singapore

Housing and Accommodation Service
As part of our holistic suite of services to students, we can recommend to you some hostel providers which are in the vicinity of the SAA-GE Main Campus should you require so.

Student hostels offer cheaper accommodation to students. Staying in a hostel enables you to interact with other students and lead an independent lifestyle.

If you need assistance on the Accommodation, please email us at studentservices@saa.ge.edu.sg

Cost of Living
An international student in Singapore spends on average about S$750 to S$2,000 a month on living expenses. This amount varies depending on your individual lifestyle and course of study.
## ANNEX  MUST-KNOW INFORMATION (ALL STUDENTS)

### Must-know checklist

<table>
<thead>
<tr>
<th>No</th>
<th>Essential Information</th>
<th>Reference to Student Handbook</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What are the contact details of the school</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>What is the school’s operating hours</td>
<td>1.4.1, 1.4.2, 1.5</td>
</tr>
<tr>
<td>3</td>
<td>How and when do I renew my Student Pass</td>
<td>2.1.1</td>
</tr>
<tr>
<td>4</td>
<td>What are the enrolment policies?</td>
<td>2.1.1, 2.1.2, 13.2.1</td>
</tr>
<tr>
<td>5</td>
<td>Situations where a refund of your course fee is permitted</td>
<td>4.0, 5.0</td>
</tr>
<tr>
<td>6</td>
<td>What are the do’s and don’ts as a student in SAA-GE</td>
<td>6.1, 6.2, 6.4</td>
</tr>
<tr>
<td>7</td>
<td>What are the attendance requirements</td>
<td>6.2.1, 6.2.2</td>
</tr>
<tr>
<td>8</td>
<td>What are the required timings to clock your attendance</td>
<td>6.2.3</td>
</tr>
<tr>
<td>9</td>
<td>How and when to apply for Leave of Absence</td>
<td>6.3</td>
</tr>
<tr>
<td>10</td>
<td>Where can I download my class’s latest timetable/schedule</td>
<td>13.4</td>
</tr>
</tbody>
</table>