Contents

WELCOME MESSAGE ................................................................. 4
ABOUT SAA GLOBAL EDUCATION CENTRE (SAA-GE) .................. 5
AWARDS AND CERTIFICATIONS ............................................... 7
  Local Partner of the British Council ....................................... 7
QUALITY ASSURANCE AT SAA-GE ........................................... 7
  Council for Private Education (CPE) ...................................... 7
  Enhanced Registration Framework (ERF) ............................... 7
  EduTrust Certification Scheme (EduTrust) ............................. 8
Academic and Examination Boards ....................................... 8
  Academic Board .................................................................. 8
  Examination Board .............................................................. 8
  Service Guarantee & Standards ............................................ 9
CONTACT DETAILS ...................................................................... 9
LOCATION AND FACILITIES ................................................... 10
  Main Campus @ CPA House .................................................. 10
  The Library @ KH Plaza ....................................................... 10
  Student Recreational Centre @ KH Plaza ............................... 11
  Self-Study Rooms ................................................................ 11
  Office and Classroom Layout @ CPA House ......................... 11
City Campus @ TripleOne Somerset ......................................... 11
  Self-Study Rooms ................................................................ 11
  Office and Classroom Layout ............................................... 12
ACADEMIC MATTERS ................................................................. 12
ADVANCED DIPLOMAS AND DIPLOMA PROGRAMME .................. 12
  Programme Structure ............................................................ 12
  Duration of Study ................................................................. 13
  Time Limits for the Programme ............................................. 13
  Academic Calendar 2012/13 ................................................... 13
  Module Description ............................................................... 13
TEACHING AND LEARNING ......................................................... 16
  Your Approach to Studying: Student-Centred Learning .......... 16
  Academic Teaching and Support .......................................... 18
ASSESSMENTS AND EXAMINATIONS ....................................... 18
  Submission of Work for Assessment ...................................... 18
  Extensions and Mitigations ................................................... 19
  Conduct of Examinations ..................................................... 20
  Examination Results ............................................................ 20
STUDENT SUPPORT SERVICES ................................................................. 35
Services @ SAA-GE Student Services ...................................................... 35
  Lost and Found .................................................................................. 36
  Notice Board Advertisement ................................................................ 36
Student Development and Wellness Programme (SDWP) ........................... 36
SAA-GE Student Council ........................................................................ 36
Activities, Seminars and Workshops ......................................................... 36
Student Care (Counselling) ...................................................................... 36
Focus Group .......................................................................................... 37
Scholarships ......................................................................................... 37
Financial Assistance ............................................................................. 37
CPE Student Services Centre ................................................................. 38
STUDENT FEEDBACK & GRIEVANCES ..................................................... 39
  Student Feedback & Grievances ........................................................... 39
DATA PROTECTION SCHEME ................................................................ 40
NON-DISCRIMINATORY POLICY ............................................................. 40
STUDENT’S PASS-RELATED MATTERS ..................................................... 40
  ICA Rules and Regulations .................................................................. 41
    Reporting to ICA by SAA-GE .............................................................. 41
    Student’s Pass .................................................................................. 41
    Renewal of Student’s Pass .................................................................. 41
    Cancellation of Student’s Pass ............................................................ 42
  Relevant Singapore Laws ...................................................................... 42
    Safety ............................................................................................... 42
    Smoking ........................................................................................... 42
    Spitting ............................................................................................. 42
    Drug Abuse ...................................................................................... 42
    Customs Regulations ........................................................................ 42
Useful Contact Numbers ........................................................................ 42
    Embassies ....................................................................................... 42
    Emergency Services ......................................................................... 42
    CPE Student Service Centre ............................................................. 42
    Immigration and Checkpoint Authority (ICA) ...................................... 43
    Singapore Tourism Board .................................................................. 43
    Small Claims Tribunals ..................................................................... 43
    CitySearch (Operator-assisted Yellow Pages) ...................................... 43
    Credit Card Emergency Assistance ................................................... 43
    Flight Information ............................................................................ 43
    International Calls (Enquiries/area codes/connection) .......................... 43
Living in Singapore ............................................................................... 43
    Housing and Accommodation Service ............................................. 43
    Cost of Living .................................................................................. 43
WELCOME MESSAGE

Welcome to SAA Global Education (SAA-GE), the education arm of the Institute of Certified Public Accountants of Singapore. For over 27 years, we have been the choice training institution for ambitious and energetic individuals and corporations both locally and in the region. It is easy to understand why.

SAA-GE has the most productive and influential lecturers in their fields. It is our policy to ensure our faculty produces quality accountancy graduates from our various programmes and make themselves accessible to students.

Students can be assured that our curriculum and facilities are continuously upgraded. At SAA-GE, our students will experience commitment to quality, with a special sense of belonging, and the chance to develop networking relationships with fellow students that will last a lifetime.

SAA-GE offers quality undergraduate, post graduate degrees and professional qualifications in accounting, financial management and business management. These programmes are challenging and intensive, especially for those who have work and family commitments. At SAA-GE, we help such students cope with the rigours of balancing work, family and studies. You will come to know our faculty and staff as people who play a key role in enhancing understanding, providing solutions and offering insights about fundamental business forces that shape our global economy.

We are confident that our students will receive an excellent education, well groomed in theory, ethics and practical applications. Our customers can choose from 2 locations for their education needs: at our Aljunied location or at TripleOne Somerset location in the city area.

Whether you are a prospective student, a business professional looking to expand your business insights and skills, an alumnus returning to learn more and tap into the Institute’s network, or a visitor eager to explore the programmes conducted at SAA-GE, we welcome your interest and look forward to connecting with you.

Dr Michael Cope
Deputy Managing Director
ABOUT SAA GLOBAL EDUCATION CENTRE (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 Certified Public Accountants of Singapore (ICPAS). ICPAS is Singapore’s largest and one of the most established professional bodies in Singapore, administering close to 25,000 members. SAA has over 27 years 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 programmes in the Singapore and International categories.

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

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 6,000 part-time and full-time students studying at SAA-GE, with students from Singapore, Malaysia, China, Vietnam, Myanmar, Indonesia, the Philippines, and other Asia Pacific region countries.

MISSION
To train and equip students and CPAs in the best professional skills enabling 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, passionate about our staff and students, action-oriented in seeking to working together and 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 a leading accountancy education provider globally, attracting and developing talent for the accountancy profession on an international level. We are also aligned with ICPAS’ mission to develop the accountancy profession so as to contribute to building Singapore as a key player in the global economy.

As in our slogan, we aim to offer “Quality Education, Lifetime Opportunities”.

SAA-GE STUDENT CHARTER

The Student Charter outlines the roles and responsibilities of staff and students.

SAA-GE’s Commitments to you

- Excellent customer service, treating students fairly and courteously. Communicating with you quickly and effectively, setting clear deadlines for responses and feedback.
- Providing comprehensive, accurate information on your programme, modules, assessments and ensuring that your timetable is provided in a timely manner.
- Ensuring that students are properly counselled with regards to entry requirements and the suitability of programmes, providing clearly stated entry criteria, consistent with the statutory requirements.
- Responding to any complaints promptly and resolve fairly.
- Provide an educational experience with high standards of learning and teaching in line with good academic practice.
- Provide access to appropriate and necessary resources for your studies.
- Give access to activities that will promote employability skills and personal development and support student participation in extra curricula activities.
- Provide a supportive, inclusive and welcoming environment including academic and pastoral support, induction programmes, and access to counselling and advisory services.
- To treat your information in a confidential manner.

Your Commitments to us

- Treat fellow students and staff members of SAA-GE respectfully and courteously.
- Take an active part in your learning, by actively engaging in your programme, spending time in private study including preparing for and participating in lecturers and tutorials.
- Be proactive in seeking out any personal support you feel you may need.
- Undertake all assessments and ensure that you submit any required work by the stated deadline. Fully participate in all mock or trial assessments or exams.
- Give us feedback and information by telling us what you think so we can improve. In addition ensure that you keep your personal information up-to-date.
- Provide the necessary key information and supporting evidence when making a complaint, and not to make any malicious or vexatious complaints or allegations.
- Support SAA-GE and your Student Council and participating in activities.
- Act responsibly by respecting the physical environment of SAA-GE and its resources.
- Dress and behave in an appropriate manner.
AWARDS AND CERTIFICATIONS

EduTrust Certification
The award signifies having achieved higher and more comprehensive standard in its corporate governance and administration, academic processes, student protection and support services, and financial viability. We provide unrivalled quality support to students, ensuring that every aspect of the students’ needs is taken care of.

Singapore Quality Class (SQC)
SAA-GE has successfully renewed the SQC certification in February 2012. It further affirms our continuing commendable levels of performance on the business excellence standard and would further enhance our journey to reach the world-class standards of business excellence.

Local Partner of the British Council
SAA-GE is a local educational partner of the British Council, which provides insights to transnational education in Singapore. The collaboration with the British Council will support our aim to keep students informed on the latest news and developments of UK qualifications that we offer.

QUALITY ASSURANCE AT SAA-GE

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.

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:
a) raise corporate and academic governance standards;
b) enhance student protection measures;
c) compel disclosure of key information by private education institutions; and
d) require private education institutions to seek renewal for their registration.

SAA-GE is registered with the Council for Private Education for the period of 20 May 2010 to 19 May 2014.

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 was awarded with EduTrust Certification in 2010.

Academic and Examination Boards

Academic Board
SAA-GE Academic Board is set up to govern its academic quality and excellence. The Academic Board responsibilities include:

a) Developing policies and procedures to ensure academic quality and rigor such as:
   i. Ensuring that the content and duration of the modules or subjects, as well as the entry and graduation requirements, of the course are appropriate; and
   ii. Approving the deployment of teachers based on the requirements stipulated by the CPE;

b) Facilitating the PEI to implement and comply with the policies and procedures developed; and

c) Reviewing at least once a year, the academic policies and procedures

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

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:

• ensure the security of examination and answer scripts
• ensure the proper conduct of examinations and assessments
• define and ensure the proper discharge of duties and responsibilities of invigilators and markers
• conduct moderation of examination and assessment marks
• handle appeals from students with regards to examination or assessment matters.

Members of the Examination Board can be found at www.saage.edu.sg.
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</td>
<td>Within 25 minutes</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>E-mail Enquiries</td>
<td>Within 5 working days</td>
</tr>
<tr>
<td>Acknowledgement to Feedback</td>
<td>Within 1 working day</td>
</tr>
<tr>
<td>Dispute Resolution</td>
<td>Within 21 days</td>
</tr>
<tr>
<td>Course Transfer/Withdrawal</td>
<td>Within 4 weeks</td>
</tr>
</tbody>
</table>

CONTACT DETAILS

The Student Administration and Operations at City Campus @ TripleOne Somerset is your first point of contact if you have any query during your course of study. If your query relates to an academic issue, you may contact the Head of Programme for guidance.

For programme or non-academic enquiries, you may contact us through the following ways:
Main line at City Campus @ TripleOne Somerset : 6733 5730
Fax number at City Campus @ TripleOne Somerset : 6733 5750
SAA-GE Student Services : dip@saage.edu.sg

Information is communicated to students in many ways:
- Emails
- Notice Boards
- Phone Calls
LOCATION AND FACILITIES

Main Campus @ CPA House

SAA-GE together with the secretariat division of ICPAS, is housed in CPA House at Aljunied Road, occupying 29,900 sq ft. Our campus has a total of 8 classrooms and 2 auditoriums, suitably sized for 30 to 170 students, conforming to the standard requirement of 1.5 sq m per student and well-equipped with modern day facilities. We are also equipped with 2 computer laboratories, a comprehensive library, a student recreational centre and lecturer’s lounge and 3 consultation rooms. Lockers and vending machines are available at Level 4 & 5.

Location
Building CPA House
Address 20 Aljunied Road #01-04 Singapore 389805
MRT Service EW9 Aljunied MRT Station

Operation Hours
Student Reception Counter and Phone Service
Monday – Friday 9.00am – 7.00pm
Saturday 9.00am – 3.00pm
Sunday & Public Holidays Closed

Administration Office
Monday – Friday 9.00am – 6.00pm
Saturday, Sunday & Public Holidays Closed

The Library @ KH Plaza
Location
Building KH Plaza (next to CPA House)
Address 12 Aljunied Road #04-01

Operation Hours
Monday – Friday 10.00am – 7.00pm (Lunch Break: 12.00pm-1.00pm)
Saturday 1.00am – 2.00pm (Lunch Break: 12.00pm – 12.30pm)
Sunday & Public Holidays Closed

Rules & Regulations
• Only SAA-GE students are allowed to use the library facilities.
• You are allowed to borrow two books for a maximum of 5 working days at a time.
• A Penalty of $0.50 a day will be charged on each overdue book.
• 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.
• Disciplinary and/or punitive actions will be taken against students who vandalize and/or are caught stealing library books.

Student Recreational Centre @ KH Plaza

Location
Building
Address

KH Plaza (next to CPA House)
12 Aljunied Road, Level 4

Operation Hours
Monday – Friday
Saturday, Sunday & Public Holidays
Amenities Available

9.00am – 7.00pm
Closed
Internet Surfing, LAN Games

Self-Study Rooms

Operation Hours
Monday – Friday
Saturday & Sunday
Public Holidays

9.00am – 10.00pm
9.00am – 7.00pm
Closed

*The use of study rooms are subject to availability

Office and Classroom Layout @ CPA House
Please obtain a copy from our Reception Counter.

City Campus @ TripleOne Somerset

The SAA-GE City Campus is prestigiously located at 111 Somerset Road, #06-01/02 TripleOne Somerset, Singapore 238164. The City Campus has a total of 9 classrooms to accommodate 20-80 students including a full-fledged Library, state-of-the-art facilities, a Student Lounge and vending machine. The campus is also equipped with a computer laboratory with wireless internet connection and an extensive self-study area.

Location
Building
Address
MRT Service

TripleOne Somerset
111 Somerset Road, #06-01/02 Singapore 238164
NS23 Somerset MRT Station

Operation Hours (including Library)
Monday – Friday
Saturday
Sunday & Public Holidays

10.00am – 7.30pm
10.00am – 1.30pm
Closed

Self-Study Rooms

Operation Hours
Monday – Friday
Saturday
Sunday & Public Holidays

10.00am – 9.00pm
10.00am – 2.00pm
Closed
OFFICE AND CLASSROOM LAYOUT
Please obtain a copy from the Reception Counter.

ACADEMIC MATTERS

ADVANCED DIPLOMAS AND DIPLOMA PROGRAMME
Advanced Diplomas awarded by SAA Global Education Centre are designed to prepare students to successfully complete the Bachelor of Arts (Honours) top-up degree awarded by the University of Plymouth. There are two specialisations available:
- Advanced Diploma in Business Management
- Advanced Diploma in Accounting and Finance

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 (Diploma in Business Management)</th>
<th>Advanced Diploma in Business Management</th>
<th>Advanced Diploma in Accounting and Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Principles of Accounting</td>
<td>• Management Accounting for Decision Makers</td>
</tr>
<tr>
<td></td>
<td>• Management Concepts</td>
<td>• Corporate and Business Law</td>
</tr>
<tr>
<td></td>
<td>• Marketing Concepts</td>
<td>• Organisational Behaviour</td>
</tr>
<tr>
<td></td>
<td>• Quantitative Methods for Business</td>
<td>• Human Resource Management</td>
</tr>
<tr>
<td></td>
<td>• Business Economics</td>
<td>• International Marketing</td>
</tr>
<tr>
<td></td>
<td>• Business Communications</td>
<td>• Marketing Communications</td>
</tr>
<tr>
<td></td>
<td>• Learning Skills (Non-credit unit)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Level 2</th>
<th>Advanced Diploma in Business Management</th>
<th>Advanced Diploma in Accounting and Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Management Accounting for Decision Makers</td>
<td>• Management Accounting for Decision Makers</td>
</tr>
<tr>
<td></td>
<td>• Corporate and Business Law</td>
<td>• Corporate and Business Law</td>
</tr>
<tr>
<td></td>
<td>• Organisational Behaviour</td>
<td>• Taxation</td>
</tr>
<tr>
<td></td>
<td>• Human Resource Management</td>
<td>• Auditing</td>
</tr>
<tr>
<td></td>
<td>• International Marketing</td>
<td>• Financial Reporting</td>
</tr>
<tr>
<td></td>
<td>• Marketing Communications</td>
<td>• Financial Markets, Institutions and Instruments</td>
</tr>
</tbody>
</table>
### Duration of Study
Both full-time or part-time mode of study are available for the Diploma and Advanced Diploma programmes. 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.

### Time Limits for the Programme
The maximum period of registration allowed for the Diploma and Advanced Diploma is 24 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

### Academic Calendar 2012/13
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>
<th>Term Break</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2012</td>
<td>2 Jul – 9 Sep</td>
<td>10 Sep – 16 Sep</td>
<td>17 Sep – 30 Sep</td>
</tr>
<tr>
<td>April 2013</td>
<td>1 Apr – 9 Jun</td>
<td>10 Jun – 16 Jun</td>
<td>17 Jun – 30 Jun</td>
</tr>
<tr>
<td>July 2013</td>
<td>1 Jul – 8 Sep</td>
<td>9 Sep – 15 Sep</td>
<td>16 Sep – 29 Sep</td>
</tr>
<tr>
<td>October 2013</td>
<td>30 Sep – 8 Dec</td>
<td>9 Dec – 15 Dec</td>
<td>16 Dec – 29 Dec</td>
</tr>
</tbody>
</table>

### 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.

**TEACHING AND LEARNING**
This section describes what is expected of you as a student and highlights some of the key features of your new learning environment.

**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>
**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:

- Your notes need to be an accurate record of the key points.
- They should be neat and tidy and in such a form that they can be supplemented easily.
- They should be presented in a logical fashion, and deal with the essentials.
- Make a note of questions or doubts and leave space to insert solutions later.
- 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.

**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:

- 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.
- 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.
• 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
• Short-term illness
• A Short-term illness for whom the student has responsibility for care
• Authorised absence from SAA-GE during teaching weeks
• 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:
• Result in significant disadvantage to the student’s academic performance and/or ability to complete his/her studies
• Exacerbate an existing health problem or results in additional stress related problems
• 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
Student 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.

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 3 weeks later after first examination period and students will receive their results slip via email.

Students must achieve a qualifying mark of at least 30% in each of the assessment within a module in order to gain an overall pass for the module.
Students who have not achieve the qualifying mark in each assessment element are deemed to have failed the module and are referred for re-assessment in the failed element(s), even if the aggregate mark for the module is 40% or higher.

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>

**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:

- 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.

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

GRADUATIONS
Students are awarded Advanced Diploma in Business Management/ Accounting and Finance when they have successfully completed all 12 modules.
STUDENT ADMINISTRATION

ENROLMENT POLICY

The Enrolment Policy for both local and international students will differ as this is dependent on the programme that the student is enrolling for. However, 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 programme the student has enrolled for. Please refer to Page 25 in this Handbook for more information on the Standard Student Contract. Students who do not sign 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 relevant information in the SAA-GE Enrolment Form and any other forms required by the Singapore Government (where applicable).

Enrolment Policy for New Students

Local Students
All local students are required to enrol for class in person in order to formalize their registration and payment of course fees.

Non-Student Pass (STP) International Students
The following pass holders are classified under this section:

- Work Permit (WP) Pass
- Employment Pass (EP)
- S-Pass
- Dependent Pass
- Long Term Social Visit Pass
- Other PEI Student’s Pass Holder

As a non-STP Holder, it is the students’ responsibility to ensure that their pass is valid throughout the duration of the programme 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 Standard Refund Policy.

Non-STP International Students must maintain a 75% attendance rate monthly. 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.
Long Term Social Visit Pass (LTSVP) Holders are required to seek permission from the Immigration and Checkpoints Authority 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.

Student Pass (STP) International Students

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

The application process for a new Student’s Pass will take at least six (6) weeks from the point of submission. All new international students must submit their application through an SAA-GE representative or directly to the School. Please refer to SAA-GE Enrolment Form for (New) International Students.

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 will 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 programme reflected on the Student’s Pass. For example, if you possess a valid Student’s Pass for Diploma, you will not be able to progress to Advanced Diploma until you have obtained a valid Student’s Pass for Advanced Diploma.

The Course Application Fee will be collected upon application of the course and course fees are payable upon collection of the In-Principle Approval Letter issued by ICA from the School (which is done before course starts).

<table>
<thead>
<tr>
<th>Student Status</th>
<th>Course Application Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>New STP Holder</td>
<td>At least 6 weeks before course commence</td>
</tr>
<tr>
<td>Renewal STP</td>
<td>At least 2 weeks before course commence</td>
</tr>
<tr>
<td>Transfer STP</td>
<td>At least 2 weeks before course commence</td>
</tr>
</tbody>
</table>

Enrolment Policy for SAA-GE Continuing Students

Students continuing their studies with SAA-GE usually sign a contract at the start of each cohort upon registration and payment of course fees. All other enrolment rules and regulations apply.

Student’s Pass (STP) International Students

It is mandatory for all international students to enrol for full-time course. See table above for application deadlines. Course and the relevant miscellaneous fees are payable upon enrolment before the start of each intake.
All international students wishing to continue studying at SAA-GE are required to renew their Student’s Pass when progressing/transferring into another programme or when their current Student’s Pass is expiring soon. The application process for the renewal of Student’s Pass will take approximately two weeks. Refer to Section Renewal of Student’s Pass for further information. Other rules under this section apply.

For a Student’s Pass to be renewed, all international students must have met 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.

**Standard Student Contract**
Under the EduTrust Certification Scheme, the Council for Private Education (CPE) mandates that SAA-GE must sign a contract with all students in order to safeguard their interests. Marketing and Admissions staff of SAA-GE will provide an understanding of all crucial points stated in the Standard Student Contract at the point of enrolment. All students studying in SAA-GE must have a valid Standard Student Contract. SAA-GE will issue the Standard Student Contract that is valid for an admission to a course. The duration of the Standard Student Contract will be in accordance to the duration of the programme enrolled.

All students will be given a seven (7) working-day Cooling-Off Period. Students may withdraw from their application within seven (7) working days of signing the Standard Student Contract. In order to terminate the agreement, the student will need to fill up Schedule 3.2. Students’ Rights to Cancel Agreement of the Standard Student Contract and submit it to SAA-GE within the Cooling-Off Period.

For more information on the Standard Student Contract, you may wish to view details at www.cpe.gov.sg

**FEE STRUCTURE**
SAA-GE is committed to provide a fair and reasonable fee structure. All Fees are clearly 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.

**Fee Payable**
1. 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.

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

3. 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.
4. 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.

5. Miscellaneous Fee: refers to non-compulsory and non-standard fee which the students will pay only when necessary or applicable. Refer to Student Contract Schedule 2.2 for complete list of miscellaneous fees.

Fee Schedule
For a detailed listing of SAA-GE’s fees, refer to Fee Schedule leaflet or website at www.saage.edu.sg. Various discount schemes are also available for SAA-GE’s valued partners. Please refer to SAA-GE website for detailed information.

Payment Methods
SAA-GE provides students with various convenient modes of payment. Payment fees could be made in the form of:
- Cash / NETS
- Crossed Cheque, payable to “SAA Global Education Centre Pte Ltd”
- Credit Card
- Telegraphic Transfer (please approach the Marketing & Admissions Department or the Reception Counter for bank account details)

REFUND POLICY AND PROCEDURE

<table>
<thead>
<tr>
<th>% of the aggregate amount of the fees paid</th>
<th>If Student’s written notice of refund is approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>(“Maximum Refund”) More than 60 days before the course commencement date</td>
</tr>
<tr>
<td>75%</td>
<td>Between 30 to 60 days before the course commencement date</td>
</tr>
<tr>
<td>50%</td>
<td>Less than 30 days to 1 day before the course commencement date</td>
</tr>
<tr>
<td>25%</td>
<td>After, but no more than 7 days after the course commencement date</td>
</tr>
<tr>
<td>0%</td>
<td>More than 7 days after the course commencement date</td>
</tr>
</tbody>
</table>

*Course commencement date refer to intake start date*

Refund Terms & Conditions and Procedure
1. Refund Administration Fee applies for every refund application.
2. Refund application must be made in writing by completing the Refund Application Form and must be accompanied with valid reason. Any decision relating to refund will be made at the sole discretion of SAA-GE and that shall be final.
3. Processing time of refund application is seven (7) working days from the complete receipt of the supporting documents. Refund application received after 12pm is considered as submission on the next working day.
4. Original receipt must be presented for Refund Application. In the event of loss of receipt, a police report must be made and presented as supporting document.
5. Continuing Student Discount (if applicable) will be deducted in apportion to each paper withdrawal.

6. Refund will be made via the following mode of payment:
   • Crossed Cheque made to the registered Student’s Name.
   • Telegraphic Transfer made to the registered Student’s bank account. Charges arising from
     the telegraphic transfer from the destination’s bank will be borne by the student.
   • 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, i.e. Refund
     Administration fee applies.
   • Bank charges (if applicable) is borne by the student.

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

**Cooling-Off Period**

1. Student is provided with a 7 working day cooling-off period upon signing of PEI Standard
   Student Contract.

2. Student must submit written notice of withdrawal, i.e. schedule 3.2 of the PEI Standard
   Student Contract.

3. Student will be entitled to the Maximum Refund amount stipulated under the Refund Policy
   (less any Course Fees consumed by the Student if the withdrawal date is later than the
   Course Commencement Date and the Student has started the Course, any PEI
   administrative charges which are stipulated in the Miscellaneous Fees and any applicable
   bank administrative charges).

4. Other terms and conditions for refunds apply.

**STUDENT MOVEMENT POLICY AND PROCEDURE**

**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
   In the event that SAA-GE:
   a) fails, for any reasons, to start the course on the commencement date.
   b) terminates the course, for any reason, prior to the course commencement date.
   c) fails, for any reason, to complete the course by the completion date.
   d) terminates the course, for any reason, prior to the completion of the course.
   e) is in material breach of its obligations under this Agreement.
All fees paid (i.e. application fee, course fee, medical insurance fee, FPS fee) will be fully refunded. Refund Administration Fee will be waived. Other terms and conditions for refund apply.

2. Withdrawal caused by Students or Other Parties
   a) Withdrawal caused by Rejection of Renewal of STP by ICA
   b) Withdrawal caused by Exemptions

In the event that ICA rejects STP renewal, SAA-GE shall refund the unconsumed course fee paid. Refund Administration Fee is applicable. Other terms and conditions for refund apply.

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 the sole discretion in approving withdrawal on a case-to-case basis depending on the merit of the request. Refund Administration Fee is applicable. Other terms and conditions for refund apply.

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 Administration Fee, FPS Fee, and Medical Insurance Fee apply.
2. In the event students have not completed the current course, students must request for course withdrawal before applying for the new course. Refer to Course Withdrawal terms and conditions.

STUDENT CONDUCT AND DISCIPLINE

As an academic community, SAA-GE recognises that the principles of truth, honesty and mutual respect are central to the pursuit of knowledge. Behaviour that undermines those principles diminishes the community, both individually and collectively, and devalues SAA-GE’s values. SAA-GE is committed to ensuring that every student and member of staff is made aware of the responsibilities she/he bears in maintaining the highest standards of academic integrity and how those standards are protected.

Assessment Offences
The Academic Office maintains a record of all assessment offences and penalties and presents this information to the Academic Regulations Subcommittee.
There are many forms of assessment offence including but not limited to:

- Any relevant breaches of the Academic Regulations governing the Conduct of SAA-GE Examinations
- Taking unauthorised material into the examination room
- Impersonating another candidate
- Submitting someone else’s work as one’s own i.e. plagiarism
- Falsifying data
- Obtaining an examination paper in advance of its authorised release
- The unauthorised and unattributed submission of an assessment item which has been produced by another student or person
- The behaviour of one or more students which may result in poor academic performance of another student or students
- Any attempt to bribe or provide inducements to members of SAA-GE staff, or to internal or external examiners in relation to the assessment process in its entirety
- Any attempt which, if enacted is designed to undermine or breach the Academic Regulations

A range of penalties from awarding zero mark, re-assessment of module, issue of warning letter, reduction in final module classification to expulsion will be implemented according to:

- The academic level at which the offence occurred
- Whether the offence occurred at the initial assessment or re-assessment stage of the module
- Whether the offence is admitted by the student during Stage 1 of the Assessment Offences process or the offence is proved through a Panel hearing during Stage 2 of the Assessment Offences process.

Refer to Academic Regulations (Section 10 Assessment Offences) which is available at our website

**Disciplinary Rules (Non-Academic)**

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arriving more than 30 minutes late for a lecture</td>
<td>Marked as being absent for that lecture</td>
</tr>
<tr>
<td>Disrespectful behaviour or use of vulgarities towards 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>Violation</td>
<td>Sanction</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Solicitation of students without approval. This includes sales of classes, goods or 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>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>
<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</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 or 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>

**Attendance Policy for Government Funded Students**

Students under the SDF funding schemes must scan in and out at every session and attain a minimum of 75% attendance per class for the approved course.
Attendance Policy for Non-STP International Students
Non-STP International Students are students holding passes such as dependent pass, employment pass, etc. are required to carry their pass at all times for identification and attendance taking purposes.

Attendance Requirement
During school term student must attend lessons to obtain at least 75% attendance rate monthly. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.

Offences and Actions

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Attendance Rate &lt; 75%</td>
<td>Reminder Email</td>
</tr>
</tbody>
</table>

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

Leave of Absence
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 case-to-case basis.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Supporting Documents (in English Language)</th>
<th>No. of Days</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 Treatment in Home Country / Singapore</td>
<td>Medical Certificate Air Ticket/Boarding Pass</td>
<td>21</td>
</tr>
</tbody>
</table>

Application for Leave of Absence must be made prior to taking the leave, with exception of emergency situation (e.g. sick, accident). In emergency situation, students must submit the Application for Leave of Absence within 2 working days.

Attendance Policy for STP International Student
STP International Students are students with Student’s Pass issued by the Immigration and Checkpoints Authority of Singapore (ICA). Students are required to carry their Student’s Pass at all times for identification and attendance taking purposes.

Attendance Requirement
As a STP holder, international students must adhere strictly to the attendance requirement stipulated by ICA. They include students who:
• fail to attend classes for a continuous period of (7) seven days or more without any valid reason
• have a percentage of attendance less than 90% in any month of the course without any valid reason.
SAA-GE will inform ICA when an international 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 an international student must fulfil at least (5) five hours of study time at SAA-GE. 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 ICA in writing.

### Offences and Actions

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consecutive Absenteeism</td>
<td></td>
</tr>
<tr>
<td>• 5 Days Consecutive Absent without Reason</td>
<td>• Interview with Assistant Manager</td>
</tr>
<tr>
<td></td>
<td>• Final Warning Letter</td>
</tr>
<tr>
<td>• 7 Days Consecutive Absent without Reason</td>
<td>• STP Cancellation</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90%</td>
<td></td>
</tr>
<tr>
<td>• 1&lt;sup&gt;st&lt;/sup&gt; offence</td>
<td>• Warning Email</td>
</tr>
<tr>
<td>• 2&lt;sup&gt;nd&lt;/sup&gt; offence</td>
<td>• Interview with Programme Management</td>
</tr>
<tr>
<td></td>
<td>Executive</td>
</tr>
<tr>
<td></td>
<td>• Warning SMS</td>
</tr>
<tr>
<td>• 3&lt;sup&gt;rd&lt;/sup&gt; offence</td>
<td>• Interview with Assistant Manager</td>
</tr>
<tr>
<td></td>
<td>• Final Warning Letter</td>
</tr>
<tr>
<td>• 4&lt;sup&gt;th&lt;/sup&gt; offence</td>
<td>• STP Cancellation</td>
</tr>
</tbody>
</table>

### Attendance Taking

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.

<table>
<thead>
<tr>
<th>If you have classes in</th>
<th>Scan In Time (*can be earlier but NOT later)</th>
<th>Scan Out Time (*can be later but NOT earlier)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morning</td>
<td>9.45am</td>
<td>3.45pm</td>
</tr>
<tr>
<td>Afternoon</td>
<td>11.15am</td>
<td>5.15pm</td>
</tr>
<tr>
<td>Morning &amp; Afternoon</td>
<td>9.45am</td>
<td>5.15pm</td>
</tr>
<tr>
<td>No lesson</td>
<td>10am</td>
<td>4pm</td>
</tr>
</tbody>
</table>
Leave of Absence
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>
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<th>No. of Days</th>
</tr>
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</tr>
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<td></td>
<td>Air Ticket/Boarding Pass</td>
<td></td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate</td>
<td>5</td>
</tr>
<tr>
<td></td>
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<tr>
<td>Medical Treatment in Home Country / Singapore</td>
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</tr>
<tr>
<td></td>
<td>Air Ticket/Boarding Pass</td>
<td></td>
</tr>
</tbody>
</table>

Application for Leave of Absence must be made prior to taking the leave, with exception of emergency situation (e.g. sick, accident). In emergency situation, students must submit the Application for Leave of Absence within 2 working days.

Progress Report
Progress reports are issued to all international students. The report will indicate the student’s current examination status. Please enquire with the Student’s Services staff should you fail to receive the report via mail.

MISCELLANEOUS FEES

<table>
<thead>
<tr>
<th>Reason</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appeal Administration Fee Per Subject</td>
<td>S$53.50</td>
</tr>
<tr>
<td>Deferment Fee Per Assessment</td>
<td>S$53.50</td>
</tr>
<tr>
<td>Re-Sit Fee for Examination Paper OR Coursework</td>
<td>S$160.50</td>
</tr>
<tr>
<td>Change of Specialisation Administration Fee</td>
<td>S$107.00 (Local Student)</td>
</tr>
<tr>
<td>Change of Payment Plan Administration Fee</td>
<td>S$160.50 (International Student)</td>
</tr>
<tr>
<td>Change of Study Mode Administration Fee</td>
<td>S$107.00</td>
</tr>
<tr>
<td>Refund Administration Fee</td>
<td>S$100.00</td>
</tr>
<tr>
<td>Course Transfer Administration Fee for International Students</td>
<td>S$250.00</td>
</tr>
<tr>
<td>STP Renewal Administration Fee</td>
<td>S$50.00</td>
</tr>
<tr>
<td>Lost/Damaged Library Book Fee (per book)</td>
<td>Replacement Cost (i.e. Cost of Item plus Shipping Charges), plus 10 or 10% of Cost of Replacement Cost (whichever is higher)</td>
</tr>
<tr>
<td>Library Overdue Book Fee (per book per day)</td>
<td>S$0.50</td>
</tr>
<tr>
<td>SAA-GE Barcode Card Replacement Fee</td>
<td>S$50.00</td>
</tr>
<tr>
<td>Exemption Fee Per Subject</td>
<td>S$267.50</td>
</tr>
</tbody>
</table>
FEE PROTECTION SCHEME

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 of the Council for Private Education for all of their registered students to protect their fees. SAA-GE-appointed insurance company is Lonpac Insurance Bhd. The student is required to pay FPS fee for the full course fee amount.

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.

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 medical insurance scheme shall minimally provide for an annual coverage limit of not less than S$20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours’ coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration. Full-time Local/Permanent Resident or non-Student’s Pass International Students who are protected by their own medical insurance in Singapore can opt out of the fore-mentioned medical insurance 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 medical insurance provider is AXA Insurance Singapore Pte Ltd. Student is required to pay Medical Insurance fee for the entire course duration. A copy of the Medical Insurance Benefits Schedule is available on our website at www.saage.edu.sg.
STUDENT SUPPORT SERVICES

Services @ SAA-GE Student Services
SAA-GE offers a range of services for our students; these services are available at our Main Campus. Items with an * are also available at City Campus.

Services offered to students include:

- Pre-course Counselling *
- Student Admission, Selection, Course Enrolment and Payment*
- International Student *
  - Attendance Matters
  - Consultation
  - Immigration Matters
  - Insurance Matters
  - Leave Matters
  - Fee Payment
  - Submission of Documents
- Student Activities*
  - Field Trips/Excursions, Seminars, Workshops
  - SAA-GE Student Council (SSC)
- Financial Assistance*
  - Discount Schemes
  - Scholarships
- Student Care*
  - Counseling Benefits
- General Services
  - Computer-Based Examinations Enrolment and Payment
  - Change of Contact Details*
  - Charter Bus Service
  - Issuance of Certificate of Attendance*
  - Issuance of Certification Letter*
  - Locker Rental
  - Lost & Found*
  - Medical Assistance*
  - Notice Board Advertisement
  - Replacement of Lessons Missed
  - Transfer of Classes
  - Umbrella Service
  - Withdraw and Refund Services*
Lost and Found
For lost items, please contact the Student Services staff. All items found not identified by the owner will be disposed after 1 month.

Notice Board Advertisement
Students who are interested in posting an advertisement may contact the Student Services staff for details and approval.

Student Development and Wellness Programme (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 programme, we hope that students will find identity, meaning and purpose in their journey with SAA-GE. SDWP encompasses three aspects of a student life. These include

- Student Involvement through SAA-GE Student Council, activities, seminars and workshops.
- Student Care through counselling
- Student Feedback

SAA-GE Student Council
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, please email: ssc@saage.edu.sg
To join us as a SSC member, please email scc@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 raise self-awareness and positive attitudes in students. Each student will be entitled to no more than $200 per academic year. Students will go to the 36 Family Service Centre supported by MCYS and NCSS. Students, who would like to be eligible for this benefit, please make an appointment at our Reception Counter with our Student Welfare Officer before going for the counselling session.

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 can also contact the following organisations:

**CARE CORNER** [www.carecorner.org.sg](http://www.carecorner.org.sg)
Call 1800 353 5800 (toll-free) 7 days a week from 10.00am to 10.00pm.

**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 3.00pm to 9.30pm

**SAMARITANS** [www.samaritans.org.sg](http://www.samaritans.org.sg)
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 twice yearly 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 dip@saage.edu.sg.

**Scholarships**
SAA-GE provides the following scholarships. For more information, please visit [www.saage.edu.sg](http://www.saage.edu.sg).

- SAA-GE International Student Scholarship
- ICPAS-Dr Ernest Kan Accountancy Scholarship
- SAA-GE (Polytechnic) Scholarship
- SAA-GE (NTUC) Scholarship
- SAA-GE (SAFRA) Scholarship
- SAA-GE (HOMETEAM NS) Scholarship

**Financial Assistance**

**Government Funding**
Diploma in Business Management is an approved course for funding under the SDF and Absentee Payroll Schemes. Under this initiative, students are eligible to apply for SDF grant for course fees as well as Absentee Payroll incentives.

- **Skills Development Fund (SDF)**
  80% (capped at $7 per hour) WDA course fee support for company sponsored workers.
  The deadline for application is at least 1 day before the Intake commences. For more information, please visit the website: [https://www.skillsconnect.gov.sg/](https://www.skillsconnect.gov.sg/)
• **Absentee Payroll**
  Trainees or Companies can claim Absentee Payroll after completion of the course, depending on hours attended in the programme. Companies can apply for their employees who are Singaporeans or Singapore Permanent Residents. For more information, please refer to www.skillsconnect.gov.sg.

**Study Loans**
Interested applicants may contact:

<table>
<thead>
<tr>
<th>Maybank</th>
<th>RHB Bank Berhad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel: 1800 629 2265</td>
<td>Tel: 1800 3230 100</td>
</tr>
</tbody>
</table>

For all loan inquiries and applications, contact the banks directly.

**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:
• Answer questions and attend to feedback
• Provide reliable information on studying in private schools and living in Singapore
• Advise on education options, school registration procedures, Student’s Pass application process and accommodation issues
• Provide educational talks to guide student in making informed choices of schools
• Provide advice and help if students have problems with the school
• 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](http://www.cpe.gov.sg)
STUDENT FEEDBACK & GRIEVANCES

Student Feedback Flow-Chart

Student Identifies Issues

Student Discusses with Staff Member Concerned

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

SAA-GE Manager Investigates and Resolves Concern within 7 Working Days

Resolved?

Yes

Resolved. No Further Action.

No

SAA-GE Initiates CPE Mediation Arbitration Scheme

Resolved?

Yes

No

Student Appeals to SAA-GE Managing Director

SAA-GE Managing Director Investigates and Resolves Concern within 7 Working Days

Student Feedback & Grievances

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 21 working-days, depending on the complexity of the case. If we are unable to solve the complaint amicably, we will refer the matter concerned and affected person/s to the CPE Student Services Centre (SSC).

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 with CPE, we will then refer the matter concerned and affected person/s to the CPE Mediation-Arbitration Scheme. Please visit http://www.cpe.gov.sg/cpe/slot/u54/Publications/Dispute%20Resolution%20Brochure.pdf.

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.

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 programmes and activities.

STUDENT’S PASS-RELATED MATTERS

All foreigners are required to apply for a Student’s Pass if they have been accepted by SAA-GE to pursue full-time studies in Singapore. There are exemption made to this regulation, please refer to the Immigration Checkpoint and Authority website for details (http://www.ica.gov.sg).

SAA-GE applies Student’s Pass based on the programme enrolled for and for the full duration of the programme.

For the application of a Student’s Pass, an applicant must be accepted into an approved full-time course. An applicant who wishes to take up a part-time course or a course conducted in the evening or weekend will NOT be eligible for a Student’s Pass.
ICA Rules and Regulations
Students must arrive in Singapore with a valid immigration pass to collect the Student’s Pass in person after the In-Principle Approval (IPA) has been issued. Students must complete the formalities before the Student’s Pass can be collected. SAA-GE will select date and time for students to complete the STP formalities. Applicants must note that the Student’s Pass will only be issued to them if the conditions stipulated in the In-Principle Approval (IPA) letter are fulfilled.

Students shall not enter or be retained as a student in any other school or course other than that indicated on the Student’s Pass.

As an SAA-GE international Student’s Pass Holder, the student shall:
• Observe the information stipulated in the Student’s Pass In-Principle Approval letter issued by ICA
• Attend the course at SAA-GE only, unless written permission is obtained from ICA to attend courses in other institutions
• Report to school at least five hours per day (day time only) from Mondays to Fridays during study term
• Surrender the Student’s Pass and Disembarkation / Embarkation Card or New Long Term Pass Card (LTP) for cancellation within 7 days of the date of cessation or termination of studies

Reporting to ICA by SAA-GE
SAA-GE is required to report to ICA in the following circumstances:
• The student has failed to attend classes for a continuous period of 7 days or more without any valid reason; or
• 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
• The student’s studies in SAA-GE has been terminated

Student’s Pass
All students must possess a valid Student’s Pass for studies at SAA-GE. Therefore, it is important that all students carry their Student’s 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 if this happens.

For the renewal of Student’s Pass, students are required to submit International Student Enrolment Form and other supporting documents to SAA-GE. The processing for renewal application takes approximately 2 – 4 weeks. Students are encouraged to apply for STP renewal on time to avoid delay in their enrolment and commencement of class. Please do not return to your home country during STP renewal period. SAA-GE will not be responsible if you are barred from entering Singapore.

Should the STP expire in the middle of a semester/term, students are strongly encouraged to apply for renewal before enrolling in any module/unit. Should they choose not to renew, students need
to be aware that in the event of rejection of STP renewal, they will be subjected to the standard withdrawal and refund policy.

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

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 $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.

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

Emergency Services
Police : 999
Fire/Ambulance : 995
Non-Emergency Ambulance : 1777
Police Hotline : 1800 255 0000

CPE Student Service Centre
Tel No : (65) 6592 2108
Fax No. : (65) 6337 1584
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 enquiry@saa.ge.edu.sg.
For more information on the Accommodation in Singapore, you can refer to the following link for more information. http://www.singaporeedu.gov.sg/doc/res/stb_students.pdf

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 of course, varies depending on your individual lifestyle and course of study.
For a rough guide of the basic expenditure an international student may incur per month, please refer to the website http://www.singaporeedu.gov.sg/htm/liv/liv01.htm