Registration Number: 20100106N • Period of Registration: 20/05/2010 to 19/05/2014
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>WELCOME MESSAGE</td>
<td>4</td>
</tr>
<tr>
<td>ABOUT SAA GLOBAL EDUCATION CENTRE (SAA-GE)</td>
<td>5</td>
</tr>
<tr>
<td>AWARDS &amp; PARTNERSHIPS</td>
<td>7</td>
</tr>
<tr>
<td>QUALITY ASSURANCE @ SAA-GE</td>
<td>8</td>
</tr>
<tr>
<td>Council for Private Education (CPE)</td>
<td>8</td>
</tr>
<tr>
<td>Enhanced Registration Framework (ERF)</td>
<td>8</td>
</tr>
<tr>
<td>EduTrust Certification Scheme (EduTrust)</td>
<td>9</td>
</tr>
<tr>
<td>Academic and Examination Boards</td>
<td>9</td>
</tr>
<tr>
<td>Service Guarantee &amp; Standards</td>
<td>10</td>
</tr>
<tr>
<td>ORGANISATION CHART</td>
<td>11</td>
</tr>
<tr>
<td>CONTACT DETAILS</td>
<td>11</td>
</tr>
<tr>
<td>SAA-GE Enquiry Listing</td>
<td>11</td>
</tr>
<tr>
<td>LOCATION &amp; FACILITIES</td>
<td>12</td>
</tr>
<tr>
<td>Main Campus @ CPA House</td>
<td>12</td>
</tr>
<tr>
<td>City Campus @ TripleOne Somerset</td>
<td>13</td>
</tr>
<tr>
<td>ACADEMIC MATTERS</td>
<td>14</td>
</tr>
<tr>
<td>Certificate in English Proficiency (CEP) Programme</td>
<td>14</td>
</tr>
<tr>
<td>Course &amp; Module Synopsis</td>
<td>14</td>
</tr>
<tr>
<td>Academic Calendar</td>
<td>15</td>
</tr>
<tr>
<td>Delivery/teaching method</td>
<td>16</td>
</tr>
<tr>
<td>Requirements for assessment &amp; graduation</td>
<td>16</td>
</tr>
<tr>
<td>STUDENT ADMINISTRATION</td>
<td>16</td>
</tr>
<tr>
<td>ENROLMENT POLICY</td>
<td>16</td>
</tr>
<tr>
<td>Enrolment Policy for New Students</td>
<td>17</td>
</tr>
<tr>
<td>Enrolment Policy for SAA-GE Continuing Students</td>
<td>18</td>
</tr>
<tr>
<td>FEE STRUCTURE</td>
<td>19</td>
</tr>
<tr>
<td>Fee Payable</td>
<td>19</td>
</tr>
<tr>
<td>Fee Schedule</td>
<td>20</td>
</tr>
<tr>
<td>Payment Methods</td>
<td>20</td>
</tr>
<tr>
<td>REFUND POLICY &amp; PROCEDURES</td>
<td>20</td>
</tr>
<tr>
<td>Refund Policy</td>
<td>20</td>
</tr>
<tr>
<td>Refund Terms &amp; Conditions and Procedure</td>
<td>21</td>
</tr>
<tr>
<td>Cooling-Off Period</td>
<td>21</td>
</tr>
<tr>
<td>STUDENT MOVEMENT POLICY &amp; PROCEDURE</td>
<td>21</td>
</tr>
<tr>
<td>Course Withdrawal</td>
<td>21</td>
</tr>
<tr>
<td>Course Transfer</td>
<td>22</td>
</tr>
<tr>
<td>Class Transfer</td>
<td>22</td>
</tr>
<tr>
<td>STUDENT CONDUCT AND DISCIPLINE</td>
<td>23</td>
</tr>
<tr>
<td>Academic Misconduct</td>
<td>23</td>
</tr>
<tr>
<td>Disciplinary Authority</td>
<td>23</td>
</tr>
<tr>
<td>Disciplinary Rules</td>
<td>23</td>
</tr>
</tbody>
</table>
### FEE PROTECTION SCHEME

- Attendance Policy for Non-STP International Students

### MEDICAL INSURANCE

- Attendance Policy for STP International Student

### STUDENT SUPPORT SERVICES

- Services @ SAA-GE Student Services
- Student Development and Wellness Programme (SDWP)
- Alumni
- CPE Student Services Centre

### STUDENT FEEDBACK & GRIEVANCES

- Student Feedback & Grievances

### DATA PROTECTION SCHEME

- ICA Rules and Regulations
- Relevant Singapore Laws
- Useful Contact Numbers
- Living in Singapore
WELCOME MESSAGE

Welcome to SAA Global Education (SAA-GE), the education arm of the Institute of Certified Public Accountants of Singapore (ICPAS), Singapore’s National Accountancy body. For over 28 years since our establishment in 1985, we have been the education institution for ambitious and energetic individuals and corporations both locally and in the region. It is easy to understand why.

Here at SAA-GE, we pride ourselves on having productive and influential lecturers from various fields of expertise who are dedicated, experienced and willing to go the extra mile to guide and mentor our students. It has been our policy to ensure the faculty produces quality graduates from our various programmes and this is corroborated by the steady increase of outstanding achievers each year.

Students can be assured that our curriculum and facilities are continuously upgraded. In fact, we recently launched our City Campus in the urban district of Somerset to cater to the needs of the busy working individual. We are also pleased to announce that we have widened our programme offerings this year to include world-ranked degrees from Lancaster University (Global MBA) and Macquarie University (Master of Applied Finance) in recognition of the demand from professionals who wish to further their career standing.

We are confident that our students will receive an excellent education at SAA-GE; well-groomed in theory, ethics and practical applications, which will serve them well in the long run. Our team of committed staff will work towards ensuring that this learning journey is one that is smooth, enriching and ultimately, rewarding.

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 school’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.

Lastly, let me wish you all the best in your studies and great success.

Naniek Yuliati

Academic 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 28 years track record as the leading accountancy education provider on an international level. SAA-GE 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 the 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 to enable them to be valued by the business community.

VISION
The trusted partner in Education

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

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

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

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

As per our slogan, we aim to offer "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.
CORPORATE SOCIAL RESPONSIBILITY

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

![Four Dimensions of CSR]

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

- **S**: Sense of empathy and social responsibility towards the community inculcated in all staff & students
- **A**: Attain a high level of professionalism and integrity in all staff to ensure quality and corporate governance
- **A**: Act together as a school to sustain a clean and green environment

AWARDS & PARTNERSHIPS

**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.

**EduTrust Certification**

SAA Global Education is proud to be awarded the 4-year EduTrust Certification in October 2011. 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.
SAA-GE is granted “Platinum” status under ACCA Approved Learning Partner- Student Tuition Programme. This is the highest and most prestigious level awarded to institutions that meet the highest performance and pass-rate targets set by ACCA.

University of London Registered Centre
In December 2009, SAA-GE was granted Registered Centre Status by the University of London International Programmes. This gives recognition to SAA-GE as an educational institution offering support for Economics, Management, Finance and the Social Science programmes of University of London.

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 @ 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 rigour 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](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](http://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

SAA-GE ENQUIRY LISTING
For enquiries by programme, please see listing below:

Main Campus @ Aljunied
Tel : 6744 9700 (Main Line)

-Preparatory Course for Association of Chartered Certified Accountants (ACCA) acca@saage.edu.sg
-Preparatory Course for Certified Accounting Technician (CAT) Examinations cat@saage.edu.sg
-Preparatory Course for ATTS Specialist Certificate in Taxation atts@saage.edu.sg
-English Language Programmes acca@saage.edu.sg/cat@saage.edu.sg
City Campus@ TripleOne Somerset
Tel: 6733 5730 (Main Line)

Other Enquiries
Computer-Based Examinations cbe@saage.edu.sg
Skills Development Fund sdf@saage.edu.sg
Facility Management fm@saage.edu.sg

LOCATION & 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 with wireless internet connection, 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 K H 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: K H Plaza (next to CPA House)
Address: 12 Aljunied Road, Level 4

**Operation Hours**
Monday – Friday: 9.00am – 7.00pm
Saturday, Sunday & Public Holidays: Closed
Amenities Available: Internet Surfing, LAN Games

Self-Study Rooms

**Operation Hours**
Monday – Friday: 9.00am – 10.00pm
Saturday & Sunday: 9.00am – 7.00pm
Public Holidays: Closed

*The use of study room is 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 and a Student Lounge. The campus is also equipped with a computer laboratory with wireless internet connection and an extensive self-study area.

**Location**
Building: TripleOne Somerset
Address: 111 Somerset Road, #06-01 Singapore 238164
MRT Service: NS23 Somerset MRT Station

**Operation Hours (including Library)**
Monday – Friday: 9.00am – 7.30pm
Saturday: 9.00am – 3.00pm
Sunday & Public Holidays: Closed

Self-Study Rooms

**Operation Hours**
Monday – Friday 10.00am – 9.00pm
Saturday 10.00am – 2.00pm
Sunday & Public Holidays Closed

**Students attending classes at City Campus will be issued an access card**
* Allows students to access the facilities at TripleOne Somerset Campus only.
* To be used for scanning students’ attendance.
* Non-transferrable and CANNOT be used by a non-registered SAA-GE student.
* A replacement fee of $50 is payable for lost/damaged card.

Office and Classroom Layout
Please obtain a copy from the Reception Counter.

---

**ACADEMIC MATTERS**

**CERTIFICATE IN ENGLISH PROFICIENCY (CEP) PROGRAMME**

**COURSE & MODULE SYNOPSIS**
The CEP programme includes critical language skills required for students who wish to study business and accountancy programmes, including FIA, CAT and ACCA. Students can use the CEP Advanced and Proficiency programmes to prepare for IELTS for entry to UK, US or Australian Degree and Masters programmes.

**Elementary**
The Elementary level is designed for students with very little knowledge of English language. At the end of this level, students will be able to understand and use simple conversational phrases, read short, simple texts and construct simple sentences and paragraphs.

**Pre-Intermediate**
The Pre-Intermediate level is aimed at students who have some basic knowledge of the language. At the end of this level, students will be able to understand and participate in everyday conversations, read simple articles and write short essays.

**Intermediate**
The Intermediate level is for students with a good foundation in English. At the end of this level, students will be able to communicate effectively, read a variety of texts, write longer essays and also understand basic business and accountancy vocabulary. Students must pass this level (equivalent to IELTS 4.5) to enrol in SAA-GE’s FIA / CAT programmes.

**Upper-Intermediate**
The Upper-intermediate level strengthens proficiency and benefits students who wish to take up ACCA and diploma level courses. At the end of this level, students will be able to understand academic lectures, read lecture notes and textbooks and handle academic assignments. Students must pass this level (equivalent to IELTS 5.5) to enrol in SAA-GE’s Advanced Diploma and Plymouth Degree programmes.

**Advanced**
The Advanced level ensures students have the language proficiency to handle the demands of degree level courses. This level is recommended for students who need to achieve IELTS 6 to 7 or equivalent as proof of language proficiency to enter university programmes.

**Proficiency**
The Proficiency level is for advanced learners who aim to have near native competency in Listening, Speaking, Reading and Writing, or those who need to achieve language proficiency beyond IELTS 7 either for academic, professional or personal purposes.

**ACADEMIC CALENDAR**

There are four intakes in 2013. The term starts in January, April, July and October. Students are allowed to start at the beginning or at the middle of each intake.

The term timetable for 2013 is as follows:
<table>
<thead>
<tr>
<th>Intake</th>
<th>First start date</th>
<th>Second start date</th>
<th>End date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intake 1</td>
<td>2 Jan 13</td>
<td>5 Feb 13</td>
<td>14 Mar 13</td>
</tr>
<tr>
<td>Intake 2</td>
<td>1 Apr 13</td>
<td>6 May 13</td>
<td>11 Jun 13</td>
</tr>
<tr>
<td>Intake 3</td>
<td>1 Jul 13</td>
<td>2 Aug 13</td>
<td>10 Sep 13</td>
</tr>
<tr>
<td>Intake 4</td>
<td>30 Sep 13</td>
<td>5 Nov 13</td>
<td>10 Dec 13</td>
</tr>
</tbody>
</table>

Classes will be held at SAA-GE’s main campus (CPA House).

**DELIVERY/TEACHING METHOD**

Classes are kept small to ensure a personal and interactive learning environment. Classes will be capped at a maximum of 1:20

*Course Materials*

A set of course book and workbook will be provided. Lecturers will provide additional notes to supplement the books as and when necessary.

**REQUIREMENTS FOR ASSESSMENT & GRADUATION**

*Assessment/Examination*

Continuous Assessment in the form of written assignments and modular tests will be held weekly and make up 40% of the final result. At the end of each term, a written and an oral examination will be held which form 60% of the final result.

*Promotion and Award Criteria*

Students who successfully achieve 60% in their final score will receive a Certificate of Achievement and progress to the next level of their studies.

Students who join on the first start date and leave without sitting for the exam, but meet 90% attendance will receive a Certificate of Attendance.

*Appeals*

Upon the release of results a student may appeal against the result within one week by submitting an appeal form to the head of academic programmes.

**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 pg. 23 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).

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

**ENROLMENT POLICY FOR NEW STUDENTS**

All students enrolling with SAA-GE for the first time are required to sign a Standard Student Contract. Validity of the Standard Student Contract is tied to the duration of the programme the student has enrolled for.

(a) Local Students
All local students are required to enrol for class in person as they are required to sign the Standard Student Contract at the point of registration and payment of course fees.

(b) Non-Student’s 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 (LTSVP)
- Other PEI Student’s Pass

All non-STP international students are required to enrol for class in person as they are required to sign the Standard Student Contract at the point of registration and payment of course fees.

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 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 CAT, you will not be able to progress to ACCA until you have obtained a valid Student’s Pass for ACCA.

Course Application Fee will be collected upon application of the course and course fees are payable during collection of the In-Principle Approval Letter issued by ICA.

<table>
<thead>
<tr>
<th>Student Status</th>
<th>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**

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

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

Students in this category usually sign a Standard Student Contract at the start of each term 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 a minimum of three (3) papers per Intake or the remaining papers for final year students. 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 must enrol for main and revision classes.

All international students wishing to continue with their studies at SAA-GE are required to renew their Student’s Pass when progressing or transferring into another programme. The application process for the renewal of Student’s Pass will take approximately two weeks. Refer to Section on Renewal of Student’s Pass for further information. Other rules under International Students Section apply.

For a Student’s Pass to be renewed, all 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. Student Services 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 papers 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 course and miscellaneous 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 updated detailed information.

**PAYMENT METHODS**

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

- Cash / NETS
- Crossed Cheque, payable to “SAA Global Education Centre Pte Ltd”
- Credit Card
- Telegraphic Transfer (please approach the reception counter for bank account details)
- SAA-GE Cash/Course Voucher

**REFUND POLICY & PROCEDURES**

**REFUND POLICY**

<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 30 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>
</tbody>
</table>
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.
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 will be made in the registered student’s name.
   - Telegraphic Transfer is 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 Student’s Pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of authorisation letter.

COOLING-OFF PERIOD

1. Student is provided with a 7 working day cooling-off period upon signing of PEI Student Contract.
2. Student must submit written notice of withdrawal, i.e. schedule 3.2 of the PEI 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 & 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

| 0%               | After the course commencement date |

*Course commencement date refers to intake start date*
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 Examination Results

In the event that student pass or fail a paper, SAA-GE shall refund 50% of course fee paid. Refund Administrative Fee will be waived. Other terms and conditions for refund apply.

b) Withdrawal caused by Exemptions

In the event that students obtain a paper/module exemption from the awarding body, SAA-GE shall refund the unconsumed course fee paid. Refund Administration Fee is applicable. Other terms and conditions for refund apply.

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

c) Withdrawal caused by Rejection of Renewal of STP by ICA

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.

1. Withdrawal caused by Other Conditions/Situations

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

Written request for withdrawal must be accompanied with relevant supporting document. SAA-GE has sole discretion in approving withdrawal on case to case basis depending on the merit of the request. 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 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.

CLASS TRANSFER
1. Class transfer is defined as transferring from one class to another within the same course.
2. Request for class transfer must be made in writing by completing the Course Request Form and paying a Class Transfer Administration Fee.
3. Request must be accompanied with valid reason with supporting documents, original receipt, and student’s copy of PEI-Student Contract and subject to SAA-GE’s approval.
4. Due to the varying course fees, students are required to top-up the short-fall and SAA-GE will refund the excess course fee payments.

**STUDENT CONDUCT AND DISCIPLINE**

**ACADEMIC MISCONDUCT**
Students need to be aware of SAA-GE’s rules governing academic misconduct, and where applicable the rules set out by relevant external parties.

For instance ACCA and CAT students should be aware of the rules governing disciplinary procedures set out in the ACCA By-laws and Regulations which are available on line at the ACCA website. Specific principles relating to misconduct in examinations are also reproduced in the ACCA Student Handbook.

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

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

- Reprimand the student for the offence
- Demand for and make a copy of the student’s identification documents.
- Request the student to leave the class and/or the premises
- Report the offence to the Management Team, or partner organisation.

**DISCIPLINARY RULES**

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attending lectures without payment or not registered in the registry for the particular class.</td>
<td>This would be deemed as trespassing. SAA-GE reserves the right to take action up to and including legal action to recover unpaid fees. Written warning. Fine of $50 and written warning.</td>
</tr>
<tr>
<td>Attending lectures without identification.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Attending lectures without authorisation e.g. attending more than one of the same lectures.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Arriving more than 30 minutes late for a lecture.</td>
<td>Marked as being absent for that lecture</td>
</tr>
<tr>
<td>Disrespectful behaviour and use of</td>
<td>Verbal and/or written warning, temporary</td>
</tr>
<tr>
<td>Offence</td>
<td>Outcome</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Vulgarities to staff.</td>
<td>Suspension. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Threatening action, endangering the safety, physical or mental health,</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>including harassment of any staff or students or creating the reasonable</td>
<td></td>
</tr>
<tr>
<td>fear of such an action.</td>
<td></td>
</tr>
<tr>
<td>Discrimination, any practice that makes distinctions between individuals</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>or groups so as to disadvantage some people and advantage others on the</td>
<td></td>
</tr>
<tr>
<td>basis of sex, race, or religion.</td>
<td></td>
</tr>
<tr>
<td>Solicitation of students without approval. This includes sale of classes</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>/goods/services, recruitment of students for an external organisation or</td>
<td></td>
</tr>
<tr>
<td>cause, or for the purpose of distributing publicity material and services,</td>
<td></td>
</tr>
<tr>
<td>or-for any political or social cause.</td>
<td></td>
</tr>
<tr>
<td>Causing disturbance in class. E.g. use of hand phone, not putting hand</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may</td>
</tr>
<tr>
<td>phone on silent mode.</td>
<td>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</td>
</tr>
<tr>
<td></td>
<td>lead to expulsion.</td>
</tr>
<tr>
<td>Smoking within the school premises.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may</td>
</tr>
<tr>
<td></td>
<td>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</td>
<td>Expulsion from the school. Police report, depending on the severity of</td>
</tr>
<tr>
<td>certificates, official documents, education certificates.</td>
<td>the offence.</td>
</tr>
<tr>
<td>Cheating or dishonesty in examinations.</td>
<td>Deemed as failure of the exam. Report to appropriate authority</td>
</tr>
<tr>
<td>Academic misconduct.</td>
<td>Report to Exam Board or Academic Board. Verbal and/or written warning,</td>
</tr>
<tr>
<td></td>
<td>temporary suspension, or expulsion.</td>
</tr>
<tr>
<td>Unauthorised use and illegal copying of copyright materials, including</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may</td>
</tr>
<tr>
<td>printed or soft-copy versions and computer software.</td>
<td>lead to expulsion.</td>
</tr>
<tr>
<td>Unauthorised disclosure of computer passwords.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may</td>
</tr>
<tr>
<td></td>
<td>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</td>
</tr>
<tr>
<td></td>
<td>lead to expulsion. Payment of costs of replacement or repair.</td>
</tr>
<tr>
<td>Consumption of alcohol on school premises</td>
<td>Expulsion from the school. Police report, depending on the severity of</td>
</tr>
<tr>
<td></td>
<td>the offence.</td>
</tr>
</tbody>
</table>
### ATTENDANCE POLICY FOR NON-STP INTERNATIONAL STUDENTS

Non-STP International Students are students holding passes such as Dependant 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, students must adhere strictly to the attendance requirement stipulated by ICA and they include student 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 student fails to adhere to the above requirements. In such event, the Student’s Pass may be cancelled or no further renewal will be granted to the student.
During school term student must fulfil at least (3) three hours of study time at SAA-GE. 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>• 1st offence</td>
<td>• Warning Email</td>
</tr>
<tr>
<td>• 2nd offence</td>
<td>• Interview with Programme Management Executive</td>
</tr>
<tr>
<td></td>
<td>• Warning SMS</td>
</tr>
<tr>
<td>• 3rd offence</td>
<td>• Interview with Assistant Manager</td>
</tr>
<tr>
<td></td>
<td>• Final Warning Letter</td>
</tr>
<tr>
<td>• 4th offence</td>
<td>• STP Cancellation</td>
</tr>
</tbody>
</table>

With the implementation of the new card system, any student caught scanning on behalf of another student will have their student pass cancelled as will the student they are canning on behalf of.

**Attendance Taking**

Attendance will be taken in class by the lecturer.

<table>
<thead>
<tr>
<th>Programme</th>
<th>Classes &amp; Structured Activities</th>
<th>Sign In Time (*can be earlier but NOT later)</th>
<th>Sign Out Time (*can be later but NOT earlier)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEP</td>
<td>Morning &amp; Afternoon</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>
<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.
**Progress Report**

Progress reports are issued to all international students. The report will indicate the student’s current examination status. Please enquire at the SAA-GE Student Reception Counter should you fail to receive the report status.

**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 from the Council for Private Education for every one of their students to protect their fees. SAA-GE-appointed insurance company is Lonpac Insurance Bhd. 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 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 TripleOne Somerset.

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
  - Funding Schemes
  - Scholarships

- Student Care*
  - Counseling Benefits
  - Professional Attachment Scheme (applicable to ACCA)
  - 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
  - Issuance of Student Privilege Card*
  - Withdraw and Refund Services*

**Locker Rental**
Locker rental service is available at Main Campus. Lockers are located at Levels 4 & 5. For more details, please pick up a form from Main Campus Reception Counter.

**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 the Student Services staff for details and approval.

**STUDENT DEVELOPMENT AND WELLNESS PROGRAMME (SDWP)**

**SAA-GE Student Council (SSC)**

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

Mission: Leading & Contributing to our vibrant student community

Please visit our website: [http://www.saage.edu.sg](http://www.saage.edu.sg) for upcoming activities.
For more enquiries and suggestions, 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 raises 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 with our Student Welfare Officer before going for the counselling session at acca@saage.edu.sg

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

CARE CORNER www.carecorner.org.sg
Call 1800 353 5800 (toll-free) 7 days a week from 10am to 10pm.

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

SAMARITANS 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. A $20 course voucher will be presented to participants as a token of appreciation.

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 acca@saage.edu.sg

ALUMNI
SAA-GE Alumni is a club exclusively for all SAA-GE/Singapore Accountancy Academy graduates. Through this platform, graduates are able to stay connected with the school and their alma mater. A free membership card is given for each sign-up. With a membership card, you will be invited to exclusive events, enjoy special discounts and entitlements with our merchants and special rates for internal events. For more information, please refer to http://www.saage.edu.sg/Student-Alumni/1007/69/page.html

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 students 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

**STUDENT FEEDBACK & GRIEVANCES**

Student Feedback Flow-Chart
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
In the event that a student is still unsatisfied with the outcome of the internal grievances resolution process or the matter is still unresolved, we will 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.

**INTERNATIONAL STUDENTS**
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 (3) three 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 S$1,000. Smoking is also not allowed in SAA-GE school premises.

Spitting
Spitting in public places is an offence.

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

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

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 : 255 0000

CPE Student Service Centre
Tel. No : (65) 6592 2108
Fax No. : (65) 6337 1584
Email : CPE_CONTACT@cpe.gov.sg
Website : www.cpe.gov.sg

Immigration and Checkpoint Authority (ICA)
Hotline : 6391 6100
Website : www.ica.gov.sg

Singapore Tourism Board
Main Line : 6736 6622
Student Services Hotline : 6831 3764
Tourist Information Hotline : 1800-736 2000

Small Claims Tribunals
Tel. No. : 6435 5937 (teleresponse)

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

Credit Card Emergency Assistance
American Express : 6880 1111
Diners Club : 6416 0900
Mastercard : 800 110 0113 (toll-free in Singapore only)
VISA : 800 448 1250 (toll-free in Singapore only)
Flight Information
Tel. No. : 1800-542-4422 (toll-free in Singapore only)

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

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@saage.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