MACQUARIE UNIVERSITY MASTER IN APPLIED FINANCE

STUDENT HANDBOOK

Registration Number: 20100106N • Period of Registration: 20/05/2014 – 19/05/2018

(Version 4 / 01 Oct 2015)
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WELCOME MESSAGE

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

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

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

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

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

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

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

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

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

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

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

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

Vision
The trusted partner in Education

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

Culture
SAA-GE’s culture is one of involvement, commitment and passionate about our staff and students, action-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 ISCA’s mission, to develop the accountancy profession so as to contribute to building Singapore as a key player in the global economy.

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

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

**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.

**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 lectures 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.

To treat your information in a confidential manner.
1.2 Corporate Social Responsibility (CSR)

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

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

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

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

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

1.3 Quality Assurance @ SAA-GE

1.3.1 Council for Private Education (CPE)

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

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

1.3.2 Enhanced Registration Framework (ERF)

Private education institutions which have a significant impact on the Singapore education brand are required to be registered under the Enhanced Registration Framework. The four aims of ERF are to:
1. Raise corporate and academic governance standards
2. Enhance student protection measures
3. Compel disclosure of key information by private education institutions
4. Require private education institutions to seek renewal for their registration

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

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

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

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

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

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

SAA-GE’s Service Standards include the following:

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

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1.4 Contact Details and Operating Hours

Important email address:

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

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

1.4.1 City Campus @ TripleOne Somerset:

Address: 111 Somerset Road, TripleOne Somerset, #06-01 Singapore 238164

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

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

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

1.4.2 Aljunied Campus@ Elite Building (formerly CPA House)

Address: 20 Aljunied Road #01-04 Singapore 389805 (Elite Building)

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

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

**Operation Hours**
- Monday – Friday: 10.00am – 7.00pm
- Saturday: 10.00am – 2.00pm
- Sunday & Public Holidays: Closed

1.5.1 Library Rules and Regulations

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

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

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

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

2.1.1 Enrolment Policy for New Students

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

In addition, the following pass holders are also classified as a local student:
1.1. Work Permit (WP) Pass
1.2. S-Pass
1.3. Employment Pass (EP)
1.4. Dependent Pass
1.5. Long Term Social Visit Pass (LTSVP)
1.6. Student Pass holders from other institutions who are approved to undertake part-time courses at SAA-GE

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

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

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

2. Student Pass Holders (International Students)

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

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

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

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

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

<table>
<thead>
<tr>
<th>Student Pass Application Fees and Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Status</td>
</tr>
<tr>
<td>New STP Holder</td>
</tr>
<tr>
<td>Renewal/Transfer of STP</td>
</tr>
</tbody>
</table>

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

2.1.2 Enrolment Policy for SAA-GE Continuing Students

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

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

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

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

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

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

2.2 **Cooling-Off Period**

SAA-GE will provide students with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D of the Contract) of the fees already paid if the Student submits a written notice of withdrawal to SAA-GE within the cooling-off period, regardless of whether the Student has started the course or not.
3.0 **FEE STRUCTURE**

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

3.1 **Fee Payable**

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

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

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

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

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

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

3.2 **Miscellaneous Fees**

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

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

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

### 3.3 Payment Methods

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

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

The Refund Policy herewith shall be read in conjunction with related information in:
1) Refund Table
2) Refund Terms & Conditions and Procedure

1) Refund for Withdrawal due to non-delivery of course:
The PEI will notify the Student within three (3) working days upon knowledge of any of the following:

i. It does not commence the Course on the Course Commencement Date;
ii. It terminates the Course before the Course Commencement Date;
iii. It does not complete the Course by the Course Completion Date;
iv. It terminates the Course before the Course Completion Date;
v. It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
vi. The Student’s Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

2) Refund for Withdrawal due to other reasons:
If the Student withdraws from the course for any reason other than those stated in Clause 2.1 of the Student Contract, SAA-GE will within 7 working days of receiving the Student’s written notice of withdrawal (subject to the Refund Terms & Conditions and Procedure), refund to the Student an amount based on the table in Schedule D of the Student Contract.

3) Refund During Cooling-Off period:
SAA-GE will provide students with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D of the Contract) of the fees already paid if the Student submits a written notice of withdrawal to SAA-GE within the cooling-off period, regardless of whether the Student has started the course or not.

4) Non-Refundable Fees:

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

<table>
<thead>
<tr>
<th>% of [the amount of fees paid under Schedule B and C]</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>(“Maximum Refund”) if you discontinue from the unit before the census date.</td>
</tr>
<tr>
<td>0%</td>
<td>If a student remains enrolled after the census date, they will be liable for all associated HECS charges or tuition fees for that unit.</td>
</tr>
</tbody>
</table>

4.2 Refund Terms & Conditions and Procedure

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

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

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

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

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

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

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

8. Any decision relating to refund will be made at the sole discretion of SAA-GE and that shall be final.
5.0 STUDENT CONDUCT AND DISCIPLINE

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

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

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

5.2 Attendance Requirements

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

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

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

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

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

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

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

**Offences and Actions**

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

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

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

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

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

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

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

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

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

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

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

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

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

#### 5.5 Disciplinary Authority

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

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

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

Services offered to students include:

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

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

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

SDWP consists of various activities and services to provide students with a well-rounded educational experience with SAA-GE. It also helps students to deal with problems and issues which may be affecting their studies. Through this program, we hope that students will find identity, meaning and purpose in their journey with SAA-GE. SDWP encompasses four aspects of a student life. These include:
1. Student Involvement through SAA-GE Student Council, activities, seminars and workshops
2. Student Care through Counselling
3. Student Feedback through Focus Group, and

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

Mission: Leading & Contributing to our vibrant student community

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

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

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

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

Students may also contact the following organisations:

1. **CARE CORNER** [www.carecorner.org.sg](http://www.carecorner.org.sg)
   Call 1800 353 5800 (toll-free) 7 days a week from 10am to 10pm.

   Call 1800 774 5935 (toll-free) Monday to Friday from 3pm to 9.30pm

3. **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 annually to gain insights on various topics about the institution.

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

### 6.3 Scholarships

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

1. SAA-GE International Student Scholarship
2. ISCA-Dr. Ernest Kan Accountancy Scholarship
3. SAA-GE (Polytechnic) Scholarship (ACCA & UOL EMFSS)
4. SAA-GE (NTUC) Scholarship
5. SAA-GE (SAFRA) Scholarship

### 6.4 Alumni

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

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

### 6.5 CPE Student Services Centre

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

The Student Services Centre can help students in the following areas:

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

For more information, please visit CPE website at [http://www.cpe.gov.sg](http://www.cpe.gov.sg)
7.0 STUDENT FEEDBACK & GRIEVANCES

7.1 Feedback Flow-Chart

Student Complaint/ Grievance Procedure

Student Identifies Issues

Resolve informally

Student discusses with staff member concerned

Outcome accepted by all parties

See formal process

Not Resolved

Resolved

Resolve formally

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

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

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

Outcome accepted by all parties

Not Resolved

Resolved

SAA-GE will Initiate CPE Mediation Arbitration Scheme and refer student to CPE – www.cpe.gov.sg.

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

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

Quality Assurance Department
feedback@saage.edu.sg

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

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

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

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

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

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

---

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

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

9.0  **MEDICAL INSURANCE**

SAA-GE has in place a Medical Insurance scheme for all its students as required by CPE under the EduTrust certification scheme. This scheme shall provide for an annual coverage limit of not less than S$20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration. Full-time Singapore/Singapore Permanent Resident students or non-Student Pass holders who are protected by their own medical insurance in Singapore may opt out of the scheme. Evidence of the medical insurance must be produced prior to course admission. This Medical Insurance scheme is not mandatory for part-time students.

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

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

10.0  **DATA PROTECTION SCHEME**

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

12.1 Course Structure

The programme consists of 15 units (48 credit points) as follows:
1. Four gateway units (16 credit points) – Applicable to those with a non-finance related degree
2. Four advanced core units (16 credit points)
3. One professional practice (4 credit points)
4. Six elective units (12 credit points)

A typical programme of study for a part-time student seeking to complete the programme in three years is outlined below. Classes are generally timetabled in four terms.

<table>
<thead>
<tr>
<th>Year 1 (Applicable to those with a non-finance related degree)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
</tr>
<tr>
<td>Quantitative &amp; Economic Analysis</td>
</tr>
<tr>
<td>Term 2</td>
</tr>
<tr>
<td>Financial Statement Analysis &amp; Modelling</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
</tr>
<tr>
<td>Portfolio Management and Valuation</td>
</tr>
<tr>
<td>Term 2</td>
</tr>
<tr>
<td>Financial Instruments</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
</tr>
<tr>
<td>2 elective units</td>
</tr>
<tr>
<td>Term 2</td>
</tr>
<tr>
<td>2 elective units</td>
</tr>
</tbody>
</table>

12.2 Course Module and Synopsis

12.2.1 Gateway Units for Graduate Certificate of Finance (by MAFC online study)

**AFCP611 - Case Studies in Applied Finance (4 credit points)**
The unit provides an understanding of the finance industry and its integral role in the modern economy. The focus is on a high level, fully integrated overview of the major participants, their roles, interactions and the purpose they endeavour to fill for all stakeholders in the economy. The key structures of the finance system are examined, and how they usually work and sometimes do not work. Case studies of actual events and participants will be used to provide a sense of the application of finance in the real world - what actually happens as well as what should happen.

**AFCP613 - Financial Statement Analysis and Modelling (4 credit points)**
This unit equips students with financial analysis skills to support further study in corporate finance and investment analysis. Emphasis is placed on being able to interpret financial statements in the context of a company’s operational performance and strategy, to assess historical financial
performance, and to prepare a spreadsheet based financial model capable of forecasting integrated financial statements for a company.

**AFCP810 - Finance Principles (4 credit points)**
This unit covers the key building blocks required to give students an appreciation of the whole finance discipline within a single unifying conceptual framework. Students will be introduced to three of the key ideas in finance: the analysis of trade-offs over time; asset valuation; and risk management. These ideas will be applied to the following subfields of finance: corporate finance; investments; and financial markets and institutions.

**AFCP812 - Quantitative and Economic Analysis (4 credit points)**
This unit develops the important building blocks in microeconomic and quantitative analysis required for further study in applied finance. The first part of the unit develops skills in microeconomic analysis. This part develops tools in demand and supply and applies this to the consumer and the firm. It concludes with an analysis of market structure. The second part of the unit develops quantitative skills that are used in finance, including descriptive statistics, probability, statistical inference, correlation, and regression analysis. This part of the unit makes extensive use of spreadsheets in statistical modelling.

### 12.2.2 Advanced Core Units

**AFCP801 - Portfolio Management and Valuation (4 credit points)**
This unit equips students to apply an advanced body of finance knowledge to a range of contexts. The unit commences with an individual investor’s perspective and then progresses to the viewpoint of a professional funds manager. This enables the student to develop the ideas of portfolio theory, asset pricing and behavioural finance. The unit continues with a security analyst’s perspective to address the broad question of how to value enterprises and then drills down to security valuation, financial statement and cash flow analysis. Lastly we shift the focus to that of a derivatives trader to explore the pricing of forwards and options and employing these derivatives to achieve desired asset allocation exposures.

**ECFS866 - Corporate Finance (4 credit points)**
This unit is concerned with the valuation of corporate assets and how they should be financed. It is based on the theory and methods developed in prerequisite Units, particularly Investments. The unit introduces a number of corporate finance tools, including financial modelling and financial statement analysis. There is considerable emphasis on valuation techniques, which are applied in the context of valuing companies as well as capital investment decisions. The unit explores advanced techniques such as APV, real options and Residual Income. Corporate Financial Strategy is analysed extensively from the viewpoint of its effect on corporate value, and real life situations. Other topics include mergers and acquisitions, fund raising and international investment decisions.

**ECFS867 - Financial Instruments (4 credit points)**
This unit covers the structure, pricing and usage of various financial instruments, including spot, forward, swaps and option contracts for equity, debt, foreign exchange and commodity markets. This unit is concerned with understanding how these financial instruments work, how they are used by end users for speculation and risk management, how they are priced and valued, and how market makers manage their risks when they trade these financial instruments.
**ECFS868 - Financial Risk Management (4 credit points)**

Financial risk management encompasses both quantitative skills and broader qualitative issues. In this Unit, we encourage our students to question the assumptions behind the models, to think about behavioural biases, to identify ethical issues, to consider incentives, and to think creatively of risk management solutions.

The lectures deliver theoretical and industry relevance, using a case study methodology, by showing how the concepts studied manifest in events currently unfolding in the "real world". And the assessable, pre-course activities help every student’s interaction, engagement, and understanding throughout the Unit.

Topics covered currently, include: Enterprise Risk Management, Risk and the Balance Sheet, Market Risk, Credit Risk, Operational Risk, Governance Ethics and Risk.

**Professional Practice (PP) (4 credit points)**

In this unit, students will integrate and apply their knowledge and skills to issues and cases that simulate professional practice in finance. Students will reflect on their roles as practitioners in the finance industry and further develop their professional identity. Critical analysis skills will be utilised to evaluate, synthesise and provide reasoned responses to issues arising in financial practice.

**12.2.3 Elective Modules**

*All modules are subjected to changes by the University. Students are strongly advised to check their eligibility and ensure they passed the pre-requisite(s) of the module before sign up their elective modules.

**ECFS881 - Derivatives Valuation (2 credit points)**

This unit deals with important quantitative issues for derivatives market practitioners. The aim is to extend the Student’s understanding of derivatives valuation. This unit looks at key numerical techniques and applies them to value exotic, GARCH and interest rate options in cases where classical Black-Scholes assumptions are inappropriate. Teaching uses both lectures and hands-on sessions with computer software.

**ESFC991 - Equity Capital Markets (2 credit points)**

This unit will cover core methods for the raising and management of equity capital. In particular, students can anticipate completing the unit with a fundamental working practical knowledge of the processes and core theory that is required to conclude a successful IPO or secondary market equity capital raising. The unit also explores a range of capital management techniques, including share buybacks.

**ECFS906 - Private Wealth Management (2 credits)**

This unit is aimed at those students interested in a career in Private Wealth Management ("PWM") who would like a better understanding of the major issues facing private wealth managers and their clients. By PWM, we mean the business of financial advising/selling directly to individual investors. This unit focuses predominantly on the advice and advisor side of the business.
ECFS908 - Interest Rate Portfolio Management (2 credit points)
This unit addresses the commercially important problem of interest rate risk management in a portfolio context. The unit explains the conceptualisation, measurement, display and modification of the risk characteristics of a portfolio of interest rate sensitive financial instruments. The unit describes the construction/calibration of a zero coupon yield curve using observable market data. This yield curve underpins the valuation and risk management of traded cash flows. Topics covered include construction of the zero coupon discount function, identification of cash flows, valuing known and contingent cash flows, sensitivity analysis etc. Across instrument hedging and basis risk minimisation strategies are discussed.

ECFS895 - Private Equity Investment (2 credit points)
This unit uses the principles developed in Corporate Finance in the context of private equity investing. The overall structure and dynamics of the industry are discussed and the key issues of assessing, valuing, negotiating, monitoring and exiting private equity investments are dealt with in detail. This unit covers the full spectrum of private equity investments, from venture (seed and start-up) to management and leveraged buy-outs (late stage).

ECFS845 - Applied Portfolio Management (2 credit points)
This unit considers the practical issues of money management. It reviews the major trends currently occurring in the funds management industry and the opportunities observed in financial markets. A significant portion of the unit is devoted to syndicate style case studies. This provides an opportunity to explore the strategies and techniques employed by successful investment managers.

ECFS880 - Infrastructure and Property (2 credit points)
This unit focuses on the principles, issues and documentation involved in structuring and arranging finance for property developments and infrastructure projects. It complements ‘Project Finance’ by focusing on the application of project financing principles and techniques to property developments and smaller infrastructure projects in non-traditional areas – especially social infrastructure. It examines the structuring and arranging of capital for property developments and in tendering of certain classes of infrastructure projects. It also examines the latest developments in infrastructure delivery methods such as PPP’s.

ECFS886 - Debt Capital Markets (2 credit points)
This unit applies the principles outlined in the first year subjects (Financial Instruments and Investments) to the process of debt capital raising in Australian, US and Asian markets. This unit aims to provide the student with a perspective on the development of debt capital markets, a theoretical understanding of the issues and a sense of the practical aspects and mechanics of executing a debt capital market transaction. This unit covers all short and term debt markets, securitisation and credit derivatives.

Know more electives, please visit: http://www.mafc.mq.edu.au/our-programs/unit-descriptions/
12.3 Academic Calendar

As the timetable adheres closely to the Macquarie course in Australia, please refer to the URL below for the latest intake dates.


12.4 Delivery/teaching method

For more details on study plan, assessment, iLearn, student may refer to the Macquarie University Programme Rules & Procedures Handbook at the following URL:

ANNEX                        MUST-KNOW INFORMATION (ALL STUDENTS)

Must-know checklist

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