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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- oriented in seeking work together and be service-driven.

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

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

As per our slogan, we aim to offer “Potential Unlocked, Leaders Tomorrow”.

(Version 4 / 01 Oct 2015)
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.

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 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.
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:

1.3 Quality Assurance @ SAA-GE

1.3.1 Council for Private Education (CPE)

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

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

1.3.2 Enhanced Registration Framework (ERF)

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

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

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

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

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

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

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

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

SAA-GE’s Service Standards include the following:

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

Important email address:

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

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

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

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

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

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

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

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

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

*Operation Hours*

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

1.5.1 Library Rules and Regulations

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

2.1 Enrolment Policy

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

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

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

2.1.1 Enrolment Policy for New Students

1. **Local Students and Non-Student Pass (STP) international students**

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

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

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

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

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

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

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

   All 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.

   **Student Pass Application Fees and Deadlines**

<table>
<thead>
<tr>
<th>Student Status</th>
<th>Deadline</th>
<th>Payment to SAA-GE</th>
</tr>
</thead>
<tbody>
<tr>
<td>New STP Holder</td>
<td>At least 6 weeks before course commence</td>
<td>$275</td>
</tr>
<tr>
<td>Renewal/Transfer of STP</td>
<td>At least 2 weeks before course commence OR</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>At least 2 weeks before the expiry of the STP, whichever is earlier</td>
<td></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</td>
<td>$675</td>
</tr>
<tr>
<td>All</td>
<td>(new Student Pass holders from 2015 onwards)</td>
<td></td>
</tr>
<tr>
<td>All</td>
<td>Student Pass Renewal Fee</td>
<td>$250</td>
</tr>
<tr>
<td>All</td>
<td>Official certification letters</td>
<td>$5/letter</td>
</tr>
<tr>
<td></td>
<td>(attendance, course enrolment, additional result slips) / NS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Deferment letters, etc</td>
<td></td>
</tr>
<tr>
<td>All</td>
<td>Admin Fee - issuance of Deferment Note (course fee deferment)</td>
<td>$50</td>
</tr>
<tr>
<td></td>
<td>(not applicable for free class transfer period after result release)</td>
<td></td>
</tr>
<tr>
<td>All</td>
<td>Lost/Damaged Library Book Fee (per book)</td>
<td>Cost of Item, Shipping Charges and $10 admin</td>
</tr>
<tr>
<td>All</td>
<td>Library Overdue Book Fee</td>
<td>$0.50/book/day</td>
</tr>
<tr>
<td>-----------</td>
<td>--------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>CAT ACCA</td>
<td>Computer Based Examination (by paper)</td>
<td>Refer to prevailing fees on SAA-GE website</td>
</tr>
<tr>
<td>CAT ACCA ATTS</td>
<td>Exemption Fee</td>
<td>To be determined and collected by respective bodies</td>
</tr>
<tr>
<td>FP</td>
<td>Exemption Fee</td>
<td>$300/paper</td>
</tr>
<tr>
<td>CAT ACCA ATTS</td>
<td>Professional body membership application fee, Annual Candidature fee, Annual Membership fee</td>
<td>To be determined and collected by respective bodies</td>
</tr>
<tr>
<td>MAFC PU</td>
<td>Refund Administration Fee</td>
<td>$100</td>
</tr>
<tr>
<td>ADIP</td>
<td>Exam Results Appeal Administration Fee Per Subject</td>
<td>$50</td>
</tr>
<tr>
<td>ADIP PU</td>
<td>Re-Sit Fee for Examination Paper OR Coursework</td>
<td>$175</td>
</tr>
<tr>
<td>ADIP PU</td>
<td>Re-module Fee per subject</td>
<td>$750 Local (Part-time) $895 Local (Full-time) $1,150 (International)</td>
</tr>
<tr>
<td>PU</td>
<td>Re-module fee per subject</td>
<td>$2,200 Local (Part-time) $2,400 Local (Full-time) $3,150 (International)</td>
</tr>
<tr>
<td>ADIP PU</td>
<td>Change of Payment Plan Administration Fee</td>
<td>$50</td>
</tr>
<tr>
<td>ADIP PU</td>
<td>Change of Specialisation Administration Fee</td>
<td>$100 (Local) $175 (International)</td>
</tr>
<tr>
<td>ADIP PU</td>
<td>Change of Study Mode Administration Fee</td>
<td>$100</td>
</tr>
<tr>
<td>ADIP PU</td>
<td>Deferment Fee</td>
<td>$50/assessment</td>
</tr>
<tr>
<td>FP</td>
<td>Deferment Fee</td>
<td>$100/exam</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
3) Student Movement Policy & Procedure

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

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

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

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

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

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

4) Non-Refundable Fees:

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

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

Note:
- Course commencement date refers to intake start date

4.2 Refund Terms & Conditions and Procedure

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

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

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

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

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

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

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

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

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

Types of Withdrawal

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6.2 **Attendance Requirements**

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

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

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

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

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

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

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

### Offences and Actions

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

#### 6.2.3 Attendance taking timings

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

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

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

<table>
<thead>
<tr>
<th>Program</th>
<th>Scan In Time</th>
<th>Scan Out Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>PU self-study timing</td>
<td>10am</td>
<td>4pm</td>
</tr>
</tbody>
</table>
6.3 Leave of Absence

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

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

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

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

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

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

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

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

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

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

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

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

### 6.5 Disciplinary Authority

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

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

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

Services offered to students include:

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

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

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

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

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

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

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

Mission: Leading & Contributing to our vibrant student community

Please visit our website: [http://www.saage.edu.sg](http://www.saage.edu.sg) for upcoming activities.

For more enquiries and suggestions or to join us as a member, please email: ssc@saage.edu.sg

**Activities, Seminars and Workshops**

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

**Student Care (Counselling)**

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

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

Students may also contact the following organisations:

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.

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

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

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

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

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

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

8.1  Feedback Flow-Chart

Student Complaint/ Grievance Procedure

Student Identifies Issues

Resolve informally

Student discusses with staff member concerned

Not Resolved

Resolved

Outcome accepted by all parties

See formal process

Finish

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

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

Not Resolved

Resolved

Outcome status

Report filed. Complaint database updated with outcome and number of days taken to resolve the complaint.
8.2 Avenues
As a constant effort towards improving our products and services, SAA-GE welcomes feedback from students. Feel free to fill up the Student Feedback Form available at the SAA-GE Student Reception Counter or alternatively, you may write to:

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

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

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

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

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

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

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

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

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

10.0  MEDICAL INSURANCE

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

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

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

11.0  DATA PROTECTION SCHEME

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

13.1 Course Module and Synopsis
This is a degree top-up programme, which enables students who have achieved a Polytechnic Diploma or equivalent to progress to an Honours degree in Accounting and Finance (BAAF).

There are 3 intakes per year, i.e. January, May and September. The degree is delivered on a trimester basis, with each trimester lasting 13 weeks. The total duration is approximately one year with two modules being offered in each trimester. Both full-time or part-time mode of study are available. The curriculum, assessments and duration are the same under both modes except there are additional tutorial support for the full-time mode.

The maximum period of registration allowed for the degree is 5 years for the part-time mode and 3 years for full-time mode. The maximum period of registration can be exceptionally extended by request of the student, subject to the approval of the University. In order to appeal for an extension, please contact SAA-GE Student Services to request for the necessary forms for completion.

13.2 Course Structure
The programme consists of six modules of 20-credits each (delivered on a part-time or full-time basis) with the award criteria being classified as Honours degree (120 credits). It is taught over three trimesters during 12 months, with two modules per trimester. The programme will be taught by qualified SAA-GE lecturers who are approved and supported by the excellent faculty from Plymouth University, Plymouth Business School.

<table>
<thead>
<tr>
<th>Plymouth University Bachelor of Arts (Hons) Accounting and Finance (Top-up)</th>
</tr>
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<tbody>
<tr>
<td>Advanced Management Accounting</td>
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<td>Corporate Finance</td>
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<tr>
<td>Financial Research Methods</td>
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<tr>
<td>Advanced Financial Accounting and Reporting</td>
</tr>
<tr>
<td>Investment Management</td>
</tr>
<tr>
<td>International Financial Services and Strategy</td>
</tr>
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</table>

13.3 Module Description

ACF301SA Advanced Management Accounting
This module deals with strategic management accounting, financial planning and control in modern organisations.

This module aims to develop the student’s knowledge of strategic management accounting, financial planning and control in modern organisations. The applications are relevant equally in national and international contexts.

ACF300SA Advanced Corporate Finance
This module is a study of corporate financial management that builds on the material covered at level 5. Topics include: investment appraisal, financing decisions, capital structure, mergers and acquisitions and multinational financial management.
This module aims to enable students to develop an understanding of: capital budgeting and investment appraisal; financial policies including dividend policy and capital structure; corporate restructuring; and the tools and strategies of multinational financial management.

**ACF306SA Business Research**
This module provides students with an understanding of issues involved in the design and conduct of empirical research in finance (including the application of statistical techniques) and business analysis research (which seeks to understand the structure, policies, and operations of an organisation and to proffer rational recommendations that deliver value to stakeholders).

This module helps students develop a critical perspective on the development of academic research in finance, business analysis research and its contribution to academic knowledge or contribution to business practice. It will also be of practical use to students who plan to undertake further study at postgraduate level or develop further their professional career in Business.

**ACF305SA Advanced Financial Accounting and Reporting**
This module will consider advanced financial reporting topics such as accounting for foreign currency transactions and accounting for business combinations (ie simple and complex groups, associates and foreign subsidiaries). Additionally students will explore current developments in financial and non-financial reporting and will practice financial analysis techniques allowing them to analyse company financial statements.

This module aims to: develop students’ knowledge and skills in applying and evaluating accounting standards and the theoretical framework in the preparation of financial statements for groups of entities and in the accounting for foreign currency transactions; provide students with an understanding of contemporary developments in relation to financial and non-financial reporting; and advance students’ knowledge and skills in how to analyse and interpret financial statements.

**ACF302SA Investment Management**
This module is designed to provide a broad understanding of equities and bonds as investments. It considers their pricing and use in investment management along with that of derivatives. In addition core concepts in finance are covered including market efficiency, diversification, risk, portfolio building and evaluation.

This module aims to allow students to: understand the use of different assets in investment management; understand equity and bond portfolio construction; appreciate the difficulties of evaluating portfolio performance; and assess the efficiency of capital markets
Understand the uses of derivatives in investment management.

**ACF311SA Credit Management: Theory and Practice**
This module provides in-depth knowledge of how to manage trade, consumer and export credit. It explores the economic importance of credit and the contribution it can make as a competitive device to add value to organisations.

This module develops an understanding of the theoretical and practical aspects of credit management within different organisations and examines the role credit managers play in contributing to organisations’ liquidity, profitability and competitiveness. It also explores the fundamental principles and concepts of credit and examines processes of strategic credit decision-making, planning and control within the credit function in a range of industries.
13.4 Trimester Calendar and Intake Months

The degree is delivered on a trimester basis, i.e. January, May and September, with each trimester lasting 13 weeks. Each trimester consists of twelve consecutive teaching weeks, followed by examinations on week 13 and a term break after the examination period. The total duration is approximately one year.

1. Mid January to Mid April
2. Mid May to Mid August
3. Mid September to Mid December

<table>
<thead>
<tr>
<th>Trimester</th>
<th>Teaching Period</th>
<th>Exam Period*</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>Jan to Apr</td>
<td>Apr</td>
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<tr>
<td>May</td>
<td>May to Aug</td>
<td>Aug</td>
</tr>
<tr>
<td>September</td>
<td>Sept to Dec</td>
<td>Dec</td>
</tr>
</tbody>
</table>

* subject to changes.

Term Time-Table and Lesson Venues

Plymouth University programme will be held at the Somerset Campus (TripleOne Somerset). To download the updated course time-table and venue, please refer to [http://www.saage.edu.sg/Schedule-Examination-Timetables/324/69/page.html](http://www.saage.edu.sg/Schedule-Examination-Timetables/324/69/page.html)

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

13.5 Delivery / Teaching Method

University education may be very different from your previous experiences of school, college or the workplace. This section describes some of the key features of your new learning environment.

General

The Academic Year is divided into three trimesters i.e. January, May and September. Each trimester consists of twelve teaching weeks, followed by an examination week. At the start of the trimester, you will receive your timetable detailing when the BAAF classes take place. You will study 2 modules in each trimester and each module is worth 20 credits. Therefore, at the end of the BAAF programme, you will have studied 120 credits in total.

Your Approach to Studying: Student-Centred Learning

Probably the most significant difference between university life and school or college is the increased amount of personal responsibility. This has implications for how you approach your studies.

If you want to get the best out of your time at university, you have to take responsibility for your own educational development. You will receive some “traditional teaching” – when lectures tell you what you “need to know” – but you will not be spoon-fed all of the required knowledge. At university, you will be treated as a responsible adult, capable of acting on your own initiative. You must learn to use your time constructively. Your most valuable learning will be done in your own time, and in your own way.
Reading

Successful completion of the course requires reading and engaging with academic literature. You will be given reading lists for each module. You should purchase at least one recommended text for each module. However, since books are expensive, it may be a good idea to pool resources by sharing with friends in a study group. Please note that you will be able to borrow some of the texts from the library on a short-term basis. At certain points in the year, demand for these texts may be very high. You are strongly recommended to follow current business issues in the quality press and should also make use of subject-related journals held in the University’s online library.

Private Study

Your private study time will be taken up by different tasks for each module, by preparing for tutorials or undertaking some reading of a course text or library research. In addition many students use private study time to ensure they have understood the subject; reflecting on any feedback on assessed work; making a good set of notes for revision etc.

Study Groups

In all our programmes, we encourage students to learn skills to enable them to work as groups and teams. Sometimes you will find you are assessed on a piece of written work or presentation completed as a group. However, we find that many students benefit significantly from working collaboratively in study groups, to check their understanding of difficult issues or concepts and to revise.

Key Message for Successful Students

☑ Take responsibility for your studies
☑ Plan your time carefully
☑ Attend all lectures and tutorials
☑ Do not miss deadlines
☑ Read extensively around your subject
☑ Seek help if you need it, and as soon as possible

13.6 Academic Teaching and Support

Classes are a mix of lectures and tutorials (full-time only).

Lectures

A lecture primarily involves the lecturer speaking and the student listening, but your role is not a purely “passive” one. You will need to develop note-taking skills and other techniques to help you get the most out of a lecture. You must develop a style of note-taking that suits you. There is no “right method”, but certain general principles are useful:

1. Your notes need to be an accurate record of the key points.
2. They should be neat and tidy and in such a form that they can be supplemented easily.
3. They should be presented in a logical fashion, and deal with the essentials.
4. Make a note of questions or doubts and leave space to insert solutions later.
5. Keep a clear record of references – these will need following up.

In some lectures, you will be given handouts of diagrams, key concepts or even the materials used to deliver the lecture in the form of presentation slides. Sometimes these are published for
reference on the Student Portal. However, reading handouts or getting copies of slides is not a substitute for attending the lecture: you will miss vital information or advice that the lecturer gives verbally.

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

**Tutorials**
In tutorials, you will have a chance to demonstrate what you have learned and understood, and to clarify areas you are not so sure about. A lecturer will manage the tutorial although the focus is on student contribution. Sometimes you will be given assignments beforehand, so you can prepare materials, or you might be asked to lead the tutorial in an informal way, or give a formal presentation.

Tutorials are a crucial part of the learning process as you have the opportunity to analyse problems and discuss issues in depth. The emphasis in a tutorial is on your contribution and participation. Although you may be shy at first, you will find that as the group gets to know each other and develop more confidence, these discussions become one of the most valuable parts of your learning.

**Other academic support**
There will be academic support for your learning such as:
1. Feedback on assessed work - To help you develop your knowledge, understanding and skills through undertaking assessments.
2. Student Portal and Email - Some staff use these to initiate discussions and set up learning support groups for their modules.
3. Personal tutor – A personal tutor would be assigned to you to offer academic and personal advice throughout your degree studies.

**13.7 Teacher – Student Ratio**
The average teacher to student ratio is approximately 1:24 for the 2015 intake.

**13.8 Assessment / Examination**
All modules are assessed by either coursework only or by a mixture of coursework and exam. Details of how a module will be assessed are in the module outline that you are given at the start of the course or available on the Moodle module site on the University Student Portal.

**Coursework Assignments**
Your submitted work should be in word processed form, have a minimum font size of 12 point Arial, when printed on A4 paper with a margin of 1.2cms and not exceed the word limit provided. If you do not comply with these requirements you will receive a mark of zero.

**Class Tests**
These take place in scheduled class time. Dates for when these will happen are in your module outline.
Formal Examination
These will occur typically in Week 13. The detailed examination timetable will be available nearer the examination period.

Referred Examinations
If you miss an exam or test you will be awarded zero and may not be allowed to continue your study. The overall mark for referred examination will be capped at 40%. If you previously had valid extenuating circumstances for this module, then you will be allowed to re-sit as a first attempt and your mark will not be capped.

Referred coursework
The overall mark for referred coursework will be capped at 40%. If you previously had valid extenuating circumstances for this module, then you will be allowed to re-sit as a first attempt and your mark will not be capped.

Submission of Work for Assessment
All coursework must be submitted electronically via the Moodle. You are required to retain a copy of your coursework for 6 months.

A copy of the University’s Regulations on Late Coursework and Extenuating Circumstances is available via the University’s Student Portal. Below is an overview.

Late Work
All coursework must be submitted before the deadline. You will receive zero if your coursework is late. Work submitted after the deadline will be marked as normal to give you an indication of your performance, but a zero mark will be recorded. If you have a valid reason for late submission, you can submit an Extenuating Circumstances Form for the University’s consideration. The form can be obtained from the Students Services.

Extenuating Circumstances
Extenuating circumstances are circumstances which:
1. are exceptional;
2. are outside the student’s control;
3. can be corroborated by independent evidence;
4. occurred during or shortly before the assessment in question; and
5. may have led to an unrepresentative performance in relation to the student’s previously demonstrated ability.

It is difficult to lay down hard and fast rules about extenuating circumstances which may be deemed valid or not, but examples of specific circumstances are given below for guidance of students.

Examples of circumstances which would not normally be considered valid
1. Alarm clock did not go off
2. Car broke down, train/bus delayed or cancelled, other public transport problems (unless the student can demonstrate that he or she had allowed adequate time to compensate for such problems as might reasonably have been anticipated)
3. Child care problems which could have been anticipated
4. Accidents or illness affecting relatives or friends (unless serious, or the student is a sole carer)
5. Unspecified anxiety, mild depression or examination stress
6. Cough, cold, Upper Respiratory Tract Infection, sore throat, minor viral infection, unless the illness was at its peak at the time of an examination, end-of-module test or in-class test and the corroborating evidence refers to the impact on the student’s performance

7. Financial problems (other than cases of exceptional hardship)

8. Holidays, house moves, family celebrations or other events where the student either has control over the date or may choose not to participate

9. Computer problems, corrupt data, disk or printer failure or similar

10. Problems with postal delivery of work (unless recorded delivery or registered mail)

11. Pregnancy (unless specific complications)

12. Time management problems (e.g. competing deadlines)

13. Appointments (legal, medical etc) which could be rearranged

14. Territorial Army commitments or similar (unless unavoidable)

15. Sporting or recreational commitments (unless the student is representing the University in national competition or representing his/her country in international competition)

16. De-registration

Extenuating Circumstances Forms are provided by the university for students who encounter legitimate reasons for not being able to hand in their work on time. If you encounter situations which make meeting your deadlines almost impossible, please take the following course of action. It is always better to have a claim form filled in and not need it than leave it till too late. Forms will not be considered if they are submitted more than 5 working days after the deadline date.

You also need to provide some sort of evidence to back up your claim, for example a Doctor’s note if either you or someone else is sick, tickets/emails if your claim relates to travel problems, a letter from your employer if your claim relates to workload, etc.

Your form will be considered by the University which will determine whether your claim is valid or invalid. You will be notified of the result by email.

Examinations

Examinations are held in the month of April, August & December. You will be given an examination schedule when the term starts.

Examination and Assessment Offences

A copy of the University’s Regulations on Examination and Assessment Offences is available via University’s Student Portal. Below is an overview:

All your work must contain references to your sources, however acquired. To copy another person’s work is viewed as plagiarism and is not allowed in UK academic institutions. All your work must be your own and other sources must be identified as being theirs, not yours. The copying of another person’s work will result in you receiving a zero for your assignment and could result in expulsion from the university altogether. Dictionaries, mobile phones and translators are not allowed in formal tests or exams.

Students are strongly recommended to self-review course work prior to submission using the University’s Turnitin software http://ilsselfhelp.plymouth.ac.uk/novo/default.asp?id=1032&SID=&Lang=1. This tool assesses the originality of pieces of academic writing and detects potential academic offences such as plagiarism. The use of Turnitin is becoming standard practice at most UK universities as a way of ensuring academic standards. Plymouth Business School has introduced the sampling system following recommendations from our external examiners about use of Turnitin.
Exclusion
A student who is considered by the Chair of an Award Assessment Board, in consultation with the Programme Leader, to be making unsatisfactory progress (either academic or in terms of professional development) or whose conduct is unethical or unprofessional or dangerous may be required to withdraw from a programme of study. Under such circumstances the following action will be taken, either:

1. a written formal warning will be issued by the Chair of the Award Assessment Board after consultation with the Assistant University Secretary (who will involve the University Secretary and Registrar as appropriate) indicating the grounds for the warning. If the problem is not resolved an interim Award Assessment Board meeting will be held to discuss the case and take appropriate action, or,

2. if the circumstances are of a serious nature, the Chair of the Award Assessment Board, following consultation with the Assistant University Secretary (who will involve the University Secretary and Registrar as appropriate), may suspend the student pending a formal hearing of the case by the Award Assessment Board, or a sub-group thereof. If necessary, an interim Award Assessment Board meeting will be held to discuss the case and take appropriate action.

13.9 Appeals
For those students who are appealing against the decision of any resit Assessment Board, they must submit the appeal no later than 10 working days after the date of publication of the official results list.

The decision of an Assessment Board stands until it is changed, so student must resubmit coursework and take resit examinations until it is formally told that there has been any changes. Appeals submitted after the deadline will not normally be accepted.
14.0 IMPORTANT INFORMATION FOR 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.

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

14.1 ICA Rules and Regulations

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

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

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

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

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

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

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

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

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

Spitting
Spitting in public places is an offence.

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

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

14.3 Useful Contact Numbers

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

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

Emergency Services
Police : 999
Fire/Ambulance : 995
Non-Emergency Ambulance : 1777

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
14.4 Living in Singapore

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

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

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

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

**Must-know checklist**

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<th>Essential Information</th>
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