2015/2016

FOUNDATION/PROFESSIONAL PROGRAMME FOR SINGAPORE QP

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-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.

![CSR Dimensions](image)

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

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

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

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

1.3 Quality Assurance @ SAA-GE

1.3.1 Council for Private Education (CPE)

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

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

1.3.2 Enhanced Registration Framework (ERF)

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

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

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

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

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

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

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

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

SAA-GE’s Service Standards include the following:

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

Important email address:

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

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

1.4.1  City Campus @ TripleOne Somerset:

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

Nearest MRT Service: NS23 Somerset MRT Station

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

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

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

1.4.2  Aljunied Campus@ Elite Building (formerly CPA House)

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

Nearest MRT Service: EW9 Aljunied MRT Station

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

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

*Operation Hours*

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

1.5.1 **Library Rules and Regulations**

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

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

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

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

2.1.1 Enrolment Policy for New Students

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

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

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

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

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th><strong>Student Pass Application Fees and Deadlines</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Status</strong></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)(S$)</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>Service</td>
<td>Description</td>
<td>Fee</td>
</tr>
<tr>
<td>---------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>All</td>
<td>Library Overdue Book Fee</td>
<td>$0.50/book/day</td>
</tr>
<tr>
<td>CAT ACCA</td>
<td>Computer Based Examination (by paper)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Refer to prevailing fees on SAA-GE website</td>
<td></td>
</tr>
<tr>
<td>CAT ACCA</td>
<td>Exemption Fee</td>
<td>To be determined and collected by respective bodies</td>
</tr>
<tr>
<td>ATTS</td>
<td>Exemption Fee</td>
<td></td>
</tr>
<tr>
<td>FP</td>
<td>Exemption Fee</td>
<td>$300/paper</td>
</tr>
<tr>
<td>CAT ACCA ATTS FP</td>
<td>Professional body membership application fee, Annual Candidature fee, Annual Membership fee</td>
<td>To be determined and collected by respective bodies</td>
</tr>
<tr>
<td>MAFC PU</td>
<td>Refund Administration Fee</td>
<td>$100</td>
</tr>
<tr>
<td>ADIP</td>
<td>Exam Results Appeal Administration Fee Per Subject</td>
<td>$50</td>
</tr>
<tr>
<td>ADIP</td>
<td>Re-Sit Fee for Examination Paper OR Coursework</td>
<td>$175</td>
</tr>
<tr>
<td>PU</td>
<td>Re-Sit Fee for Examination Paper OR Coursework</td>
<td>$300</td>
</tr>
<tr>
<td>ADIP</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% 1st offence</td>
<td>Warning Letter</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 2nd offence</td>
<td>Warning Letter</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 3rd offence</td>
<td>Interview with Manager</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90% 4th offence</td>
<td>Warning Letter</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 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>

### 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>Programme</th>
<th>If you have classes in the</th>
<th>Scan In Time</th>
<th>Scan Out Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>FP</td>
<td>Morning</td>
<td>9am</td>
<td>1pm</td>
</tr>
<tr>
<td></td>
<td>Afternoon</td>
<td>2pm</td>
<td>6pm</td>
</tr>
<tr>
<td></td>
<td>Morning &amp; Afternoon</td>
<td>9am</td>
<td>6pm</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>Programme</th>
<th>Scan In Time</th>
<th>Scan Out Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>FP self-study timing</td>
<td>10am</td>
<td>1pm</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</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Air Ticket/Boarding Pass</td>
<td></td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Air Ticket/Boarding Pass</td>
<td></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 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 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
   Call 1800 353 5800 (toll-free) 7 days a week from 10am to 10pm.

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

3. SAMARITANSwww.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

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

See formal process

Finish

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
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 $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 SINGAPORE QUALIFICATION PROGRAMME (Singapore QP)*

*The information contained herewith is correct as of the publication date of the Student Handbook.

The Singapore QP framework is specially designed to:

- Enable professionals across all business aspects to acquire internationally portable skills;
- Facilitate the global recognition of Singapore-trained professionals across all business aspects;
- Enhance the value-add of the accountancy profession in the Asian marketplace.

Building on extensive consultations with employers, universities, students, government agencies, this framework weaves together elements which meet the needs of the Singapore and Asia-Pacific environment. The Singapore QP has 3 components:

- **Academic Base**
- **Professional Programme** and
- **Practical Experience**

The successful completion of the Singapore Qualification Programme (Singapore QP) will lead to the conferment of the designation of Chartered Accountant of Singapore, CA (Singapore) which is globally recognised and internationally portable.

**Global Recognition and International Portability**

The Singapore QP is designed with key elements of robust admission criteria and mandatory structured practical experience with the intention of fostering global recognition and international portability. Mutual Recognition Agreements (MRAs) with leading global professional accountancy bodies are being explored currently.

With global recognition and international portability, career choices and prospects of CAs Singapore will extend beyond Singapore. Employers globally will recognise CAs Singapore as professionals with broad knowledge and deep expertise, increasing the number of opportunities to work in major business and financial centres such as New York, London and Hong Kong.

The Institute of Singapore Chartered Accountants (ISCA) has been officially appointed as the Administrator of the Singapore Qualification Programme (Singapore QP) on 1st April 2013 by the Singapore Accountancy Commission (SAC).

ISCA will work with SAC in raising the profile of the Singapore QP, helping it to attain international recognition, and promote it as the educational pathway of choice for professional accountants.

13.2 Becoming a CA Singapore

Applicants who are holders of non-accounting degrees and recognised by the Singapore Accountancy Commission (SAC) can apply to study the SAA Foundation Programme for Singapore Qualification Programme (SAA FP). Upon successful completion of SAA FP, graduates will be awarded with an SAA FP Qualification certificate and be eligible to enter the Professional Programme and Practical Experience levels of the Singapore QP.

SAA FP graduates who wish to hold the CA Singapore qualification will be able to do so upon fulfilling relevant practical experience with an Accredited Training Organisation supervised by an
Approved Mentor and the Singapore QP Professional Programme requirements, and other prevailing membership requirements.

In summary, the current route to become a CA Singapore via SAA FP is:
1. Hold a degree which is recognised by international standards as determined by SAC;
2. Register yourself as a Singapore QP candidate and complete the SAA Foundation Programme for Singapore QP (SAA FP);
3. Complete the Singapore QP Professional Programme;
4. Fulfil required working experience with an Accredited Training Organisation supervised by an Approved Mentor; and
5. Apply for Chartered Accountant of Singapore.

Application for Foundation Programme for Singapore Qualification Programme
For more information, please refer to SAC website at
http://singaporeqp.com/join-us/how-to-apply/how-to-apply-for-the-foundation-programme

Application for Professional Programme for Singapore Qualification Programme
For more information, please refer to SAC website at
http://singaporeqp.com/join-us/how-to-apply/how-to-apply-for-the-professional-programme

Candidature Fee

All Singapore QP candidates, including those pursuing the Foundation Programme, are required to pay an annual candidature fee to SAC until they successfully complete the Singapore QP. For the prevailing fees, please refer to http://www.singaporeqp.com/join-us/fees-schedule
13.3 SAA Foundation Programme for Singapore QP (SAA FP)
The Foundation Programme provides a pathway into the Singapore QP for students who do not have an Accredited Accounting Degree*. The Foundation Programme of the Academic Base will develop in graduates the base technical knowledge and skills as well as capacities for inquiry, abstract logical thinking, critical analysis, appropriate communication, personal and interpersonal skills required by the accounting profession.

Upon successful completion of the SAA FP, the graduates will be awarded an SAA FP Qualification certificate and be eligible to apply for the Singapore QP Professional Programme.

*Accredited accounting degree refers to a degree of at least bachelors’ standard that has been quality assured by SAC.
13.4 Professional Programme for Singapore QP
The Professional Programme will equip Candidates with the knowledge, skills and professional values that are required of a Chartered Accountant of Singapore. Upon completion of the Professional Programme and the Practical Experience requirements, Candidates will be awarded a Certificate of Completion from the SAC and will be eligible to apply for ISCA membership.

13.5 Features

Recognised qualification of a high standard
The SAA FP is a qualification of a high standard which will equip students with the knowledge, skills and professional values that are required of a professional accountant in business. Upon completion of SAA FP, graduates will be eligible for the Singapore QP Professional Programme after fulfilling the criteria set by SAC.

Programme of quality
SAA FP is a robust and quality Programme with premium branding and well-rounded syllabuses. Learning support and networking opportunities are provided to suit the study and working needs of students.

The SAA-GE Preparatory Course for Professional Programme serves to help students to be better prepared for the Professional Examination scheduled each June and December, equipping candidates with the knowledge, skills and professional values that are required of a Chartered Accountant of Singapore.

The Preparatory Course for Professional Programme covers a set of 4 core syllabus areas:
- Financial Reporting (FR)
- Assurance (AS)
- Taxation (TX), and
- Business Value, Governance and Risk (BG)

High flexibility

Foundation Programme for Singapore QP
Being a self-study Programme, students can complete the modules under SAA FP in any sequence and can opt to take exams only, without attending compulsory courses. There is no limitation on the number of modules to be attempted during each semester.

Course Schedule
For more information on the course schedule of the SAA FP programme, please refer to our website at http://www.saage.edu.sg/Schedule-Examination-Timetables/324/69/page.html

Exam Schedule
All modules of SAA FP are offered as written examinations. There are 4 intakes in a calendar year. For details of the examination schedule, please check our website at http://www.saage.edu.sg/Schedule-Examination-Timetables/324/69/page.html.

Professional Programme for Singapore QP
The Professional Programme is a self-directed programme which offers flexibility and learning support to suit the study and working needs of Candidates. Candidates must complete the Ethics and Professionalism module before enrolling for the technical modules. The technical modules may be attempted in any sequence. Although there are no formal restrictions on the number of
technical modules. Candidates could attempt at each examination sitting, Candidates are encouraged to take no more than one technical module at each sitting.

Candidates need to pass the four technical modules before being allowed to enrol for the Integrative Business Solutions capstone module.

Course Schedule
For more information on the course schedule of our Professional Programme for Singapore QP, please refer to our website at


Exam Schedule
For more information on the exam schedule of the Professional Programme for Singapore QP, please refer to SAC website at

http://www.singaporeqp.com/candidates/important-dates/jul-2015-intake

13.6 Teacher to Student Ratio
The average teacher to student ratio for Foundation Programme for Singapore QP is 1:50

The average teacher to student ratio for Professional Programme for Singapore QP is 1:15

13.7 Modules Structure
Foundation Programme for Singapore QP
1. Financial Accounting and Reporting (FAR)
2. Management Accounting (MA)
3. Financial Management (FM)
4. Audit and Assurance (ASR)
5. Singapore Law (LAW)
6. Singapore Taxation (TAX)

The syllabus for FP modules will be available to the students upon enrolment. However, it is also available on the SAC website http://singaporeqp.com/join-us/singapore-qp-at-a-glance/academic-base

Professional Programme for Singapore QP
1. Ethics and Professionalism;
2. Financial Reporting;
3. Assurance;
4. Business Value, Governance and Risk;
5. Taxation; and
6. Integrative Business Solutions.

The syllabus for Professional Programme for Singapore QP is available on the SAC website http://singaporeqp.com/join-us/singapore-qp-at-a-glance/professional-programme
13.8 Exemptions

Foundation Programme for Singapore QP
Candidates with relevant degree qualification(s) in Accounting and/or Business from a recognised university may apply to the SAC with the certified true copies of the transcripts, certificates and detailed module syllabi for exemptions, at a fee, against one or more areas of the Foundation Programme. Candidates may refer to the Singapore QP website and the Foundation Programme Syllabus Handbook for more information.

13.9 Tuition

As a self-study programme, students may choose to study for the module examinations at their own pace or attend tuition (optional) to prepare for the examinations.

The preparatory courses are conducted by academics and practitioners with extensive knowledge and experience. The courses aim to provide intensive revision on essential topics to help increase the passing rates. Students are encouraged to enrol in preparatory courses for more effective revision and preparation for the examinations.

13.10 Module Examination Registration for Foundation Programme for Singapore QP

There are 4 academic terms per calendar year. Please refer to http://sqp.saage.edu.sg/ for the announcement of the module examination registration period and details for the written examinations.

Upon successfully registered examinations, students will receive an Examination Notification to confirm the module registrations.

Registering for the Written Module Examination

Written module examinations are held quarterly. The examinations are usually held within 2 weeks in February, May, August and November. Examinations are held on weekdays (Monday to Friday) and only 1 module is scheduled per day.

SAA FP students need to fill in the Enrolment form to choose the appropriate modules for examination registration purposes and submit the completed form and payment in person or by courier to SAA-GE.

You will receive an email confirming your module examination registration with details such as the registered modules and examination dates upon registration completion. The venue of the examinations will be announced at least 1 month prior to the examinations.

Please note that it is the student’s responsibility to ensure the payment of the registration fees and to observe the deadline for the written module examination registration.
13.11 Timetable
The indicative enrolment opening/closing periods, written examination registration timeframe and important events are listed in the following timetables. The specific dates and latest updates are available on [http://www.saage.edu.sg/Schedule-Examination-Timetables/324/69/page.html](http://www.saage.edu.sg/Schedule-Examination-Timetables/324/69/page.html) and announcements on any changes regarding the timetable will be made via email and on SAA FP homepage. Students are advised to make reference to or obtain the latest dates and important information through the SAA FP website regularly.

<table>
<thead>
<tr>
<th>Term Period</th>
<th>Exam Period</th>
<th>Result Release</th>
</tr>
</thead>
<tbody>
<tr>
<td>February – April</td>
<td>May</td>
<td>End June</td>
</tr>
<tr>
<td>May – July</td>
<td>August</td>
<td>End September</td>
</tr>
<tr>
<td>August – October</td>
<td>November</td>
<td>End December</td>
</tr>
<tr>
<td>November – January</td>
<td>February</td>
<td>End March</td>
</tr>
</tbody>
</table>

13.12 Examination and Assessment

Examination Format and Structure
The format of the examination varies according to the module and may comprise Multiple-Choice-Questions, essay writing, structured questions and case- study analysis. All examinations are closed-book examinations. Relevant standards, legislations and present value tables will be provided by SAA for selected modules.

<table>
<thead>
<tr>
<th>Module</th>
<th>Examination Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Financial Accounting and Reporting (FAR)</td>
<td>Level 1 - Financial Accounting: 1.5-hour closed book written exam</td>
</tr>
<tr>
<td></td>
<td>Level 2 - Financial Reporting: 3-hour closed book written exam</td>
</tr>
<tr>
<td>Management Accounting (MA)</td>
<td>3-hour closed book written exam</td>
</tr>
<tr>
<td>*Financial Management (FM)</td>
<td>3-hour closed book written exam</td>
</tr>
<tr>
<td>Audit and Assurance (ASR)</td>
<td>3-hour closed book written exam</td>
</tr>
<tr>
<td>*Singapore Law (LAW)</td>
<td>3-hour closed book written exam</td>
</tr>
<tr>
<td>*Singapore Taxation (TAX)</td>
<td>3-hour closed book written exam</td>
</tr>
</tbody>
</table>

*The relevant standards, legislations and discount tables will be provided as an attachment to the examination paper.

Examination Entry and Completion Requirements
The SAA FP modules may be taken in any order. However, it is advisable to take the Financial Accounting and Reporting module first in order to provide the foundation for the other modules. There is no restriction on the number of modules that can be taken in an academic term or a limitation to the number of attempts per module.

The SAA FP must be completed within 5 years from the date of SAC Notice of Acceptance.

Absence from Examination
Students cannot withdraw from or apply for deferment of a module once they have enrolled. Fees paid for module examinations will not be refunded and are not transferable to subsequent module examinations. A student will be graded as “ABSENT” for the written modules in the result transcript if he/she does not attend the module examination.
In exceptional circumstances such as illness or compassionate leave approved by the Institute, students will be automatically enrolled for the next examination session, but the application must be supported by relevant evidence e.g. medical or death certificate. The application must be received by the Institute within 3 working days from the date of the examination. The Institute will evaluate on a case-by-case basis and any decision made is final. The student is required to take the next examination session, after which all fees paid will be forfeited. Appeals will not be accepted after the release of examination results under any circumstances.

**Examination Results**

An email notification will be sent to students to collect their examination results at SAA service’s counter. For the written module examinations, results will be released about 6 weeks after the exam date.

The care taken throughout the process of assessment and the exercise of academic judgment ensures the integrity of every examination result. Therefore, we do not accept appeals on results and individual students’ examination papers will not be re-examined or re-marked after the final examination results have been released.

For written module examinations, the scripts submitted will remain as the property of the Institute and will not be returned to the students. Once the student finishes the examination script and hands it in for marking, he or she will no longer have any rights to the script except where copyright is concerned. The Institute retains the right to use scripts and submitted materials for training and feedback purposes.

The Examination Board has set the mark range for each grade and actual examination marks are not released. The official examination results transcript slips will indicate the grade that has been awarded. The pass grades are:

<table>
<thead>
<tr>
<th>Grades</th>
<th>Mark Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distinction</td>
<td>80% and above</td>
</tr>
<tr>
<td>Merit</td>
<td>70% - 79%</td>
</tr>
<tr>
<td>Credit</td>
<td>60% - 69%</td>
</tr>
<tr>
<td>Pass</td>
<td>50%-59%</td>
</tr>
<tr>
<td>Fail</td>
<td>&lt;50%</td>
</tr>
</tbody>
</table>
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@saage.edu.sg

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

Must-know checklist

<table>
<thead>
<tr>
<th>No</th>
<th>Essential Information</th>
<th>Reference to Student Handbook</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What are the contact details of the school</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>What is the school’s operating hours</td>
<td>1.4.1, 1.4.2, 1.5</td>
</tr>
<tr>
<td>3</td>
<td>How and when do I renew my Student Pass</td>
<td>2.1.1</td>
</tr>
<tr>
<td>4</td>
<td>What are the enrolment policies?</td>
<td>2.1.1, 2.1.2, 13.2.1</td>
</tr>
<tr>
<td>5</td>
<td>Situations where a refund of your course fee is permitted</td>
<td>4.0, 5.0</td>
</tr>
<tr>
<td>6</td>
<td>What are the do’s and don’ts as a student in SAA-GE</td>
<td>6.1, 6.2, 6.4</td>
</tr>
<tr>
<td>7</td>
<td>What are the attendance requirements</td>
<td>6.2.1, 6.2.2</td>
</tr>
<tr>
<td>8</td>
<td>What are the required timings to clock your attendance</td>
<td>6.2.3</td>
</tr>
<tr>
<td>9</td>
<td>How and when to apply for Leave of Absence</td>
<td>6.3</td>
</tr>
<tr>
<td>10</td>
<td>Where can I download my class’s latest timetable/schedule</td>
<td>13.5</td>
</tr>
</tbody>
</table>