UOL EMESS/LLB
Student Handbook 2012

Registration Number: 20100106N • Period of Registration: 20/05/2010 to 19/05/2014
Contents

WELCOME MESSAGE .................................................................................................................. 5
ABOUT SAA GLOBAL EDUCATION CENTRE (SAA-GE) .............................................................. 6
AWARDS & PARTNERSHIPS ........................................................................................................ 8
QUALITY ASSURANCE AT SAA-GE .............................................................................................. 9
  Council for Private Education (CPE) .......................................................................................... 9
  Enhanced Registration Framework (ERF) .................................................................................. 9
  EduTrust Certification Scheme (EduTrust) ................................................................................. 9
  Academic and Examination Boards ......................................................................................... 9
ORGANISATION CHART ............................................................................................................. 11
CONTACT DETAILS ..................................................................................................................... 11
LOCATION AND FACILITIES ...................................................................................................... 12
  Main Campus @ CPA House ...................................................................................................... 12
  The Library @ KH Plaza ............................................................................................................ 12
  Student Recreational Centre @ KH Plaza .................................................................................. 13
  Self-Study Rooms .................................................................................................................... 13
  Office and Classroom Layout @ CPA House ......................................................................... 13
  City Campus @ TripleOne Somerset ......................................................................................... 13
  Self-Study Rooms .................................................................................................................... 13
  Office and Classroom Layout .................................................................................................. 13
ACADEMIC MATTERS .............................................................................................................. 14
DIPLOMA IN ECONOMICS - PREPARATORY COURSE FOR UNIVERSITY OF LONDON ........... 14
  Course Module and Synopsis .................................................................................................. 14
  Semester Calendar and Intake Dates ......................................................................................... 14
  Term Time-Table and Lesson Venues ...................................................................................... 14
  Delivery / Teaching Method ....................................................................................................... 14
  Teacher – Student Ratio ........................................................................................................... 14
  Course Materials ...................................................................................................................... 14
  Assessment / Examination ........................................................................................................ 15
  Examination Registration .......................................................................................................... 15
  Examination / Exemption Fees ................................................................................................ 15
  Examination Dates .................................................................................................................. 15
  Promotion and Award Criteria ................................................................................................. 15
BRIDGING COURSE – SAA GLOBAL EDUCATION ................................................................ 16
  Course Module and Synopsis .................................................................................................. 16
  Semester Calendar and Intake Dates ......................................................................................... 16
  Term Time-Table and Lesson Venues ...................................................................................... 16
  Delivery / Teaching Method ...................................................................................................... 17
Delivery / Teaching Method .................................................................................. 22
Teacher – Student Ratio ...................................................................................... 23
Course Materials ................................................................................................. 23
Assessment / Examination .................................................................................. 23
Examination Dates .............................................................................................. 23
Promotion and Award Criteria .......................................................................... 23
STUDENT ADMINISTRATION .......................................................................... 25
ENROLMENT POLICY ....................................................................................... 25
Enrolment Policy for New Students ................................................................... 25
   Local Students .................................................................................................. 25
   Non-Student Pass (STP) International Students ........................................... 25
   Student Pass (STP) International Students ...................................................... 26
Enrolment Policy for SAA-GE Continuing Students ........................................ 26
   Student’s Pass (STP) International Students .................................................... 26
   Standard Student Contract ............................................................................. 27
FEE STRUCTURE .............................................................................................. 27
   Fee Payable ...................................................................................................... 27
   Fee Schedule ................................................................................................... 28
   Payment Methods ............................................................................................ 28
REFUND POLICY AND PROCEDURE .............................................................. 28
   Refund Terms & Conditions and Procedure .................................................. 28
   Cooling-Off Period ......................................................................................... 29
STUDENT MOVEMENT POLICY AND PROCEDURE ...................................... 29
   Course Withdrawal .......................................................................................... 29
   Course Transfer ............................................................................................... 30
STUDENT CONDUCT AND DISCIPLINE ....................................................... 30
   Disciplinary Rules (Non-Academic) ............................................................... 31
   Attendance Policy for Non-STP International Students ................................ 32
   Attendance Requirement ................................................................................ 32
   Offences and Actions ...................................................................................... 32
   Attendance Taking ........................................................................................... 32
   Leave of Absence ........................................................................................... 32
   Attendance Policy for STP International Student ........................................... 33
   Attendance Requirement ................................................................................ 33
   Offences and Actions ...................................................................................... 34
   Attendance Taking ........................................................................................... 34
   Leave of Absence ........................................................................................... 35
   Progress Report .............................................................................................. 35
MISCELLANEOUS FEES ................................................................................ 35
FEE PROTECTION SCHEME ......................................................................... 35
MEDICAL INSURANCE .......................................................................................... 36
STUDENT SUPPORT SERVICES ........................................................................... 36
Services @ SAA-GE Student Services ............................................................... 36
Lost and Found ........................................................................................................ 37
Notice Board Advertisement ................................................................................. 37
Student Development and Wellness Programme (SDWP) .................................... 37
SAA-GE Student Council ...................................................................................... 37
Activities, Seminars and Workshops ..................................................................... 38
Student Care (Counselling) .................................................................................... 38
Focus Group ........................................................................................................... 38
Scholarships ........................................................................................................... 38
CPE Student Services Centre ................................................................................ 39
STUDENT FEEDBACK & GRIEVANCES ................................................................. 40
Student Feedback & Grievances ......................................................................... 40
DATA PROTECTION SCHEME .............................................................................. 41
NON-DISCRIMINATORY POLICY ......................................................................... 41
STUDENT’S PASS-RELATED MATTERS ................................................................. 41
ICA Rules and Regulations ..................................................................................... 41
Reporting to ICA by SAA-GE ................................................................................. 42
Student’s Pass ......................................................................................................... 42
Renewal of Student’s Pass ..................................................................................... 42
Cancellation of Student’s Pass ............................................................................... 42
Relevant Singapore Laws ...................................................................................... 43
Safety ...................................................................................................................... 43
Smoking ............................................................................................................... 43
Spitting .................................................................................................................. 43
Drug Abuse ......................................................................................................... 43
Customs Regulations ............................................................................................ 43
Useful Contact Numbers ....................................................................................... 43
Embassies .............................................................................................................. 43
Emergency Services ............................................................................................ 43
CPE Student Service Centre ................................................................................. 43
Immigration and Checkpoint Authority (ICA) ..................................................... 43
Singapore Tourism Board ..................................................................................... 43
Small Claims Tribunals ......................................................................................... 44
CitySearch (Operator-assisted Yellow Pages) ....................................................... 44
Credit Card Emergency Assistance ...................................................................... 44
Flight Information ................................................................................................. 44
International Calls (Enquiries/area codes/connection) ......................................... 44
Living in Singapore .............................................................................................. 44
Housing and Accommodation Service ............................................................... 44
Cost of Living ....................................................................................................... 44
WELCOME MESSAGE

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

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

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

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

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

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

Dr Michael Cope
Deputy Managing Director
ABOUT SAA GLOBAL EDUCATION CENTRE (SAA-GE)

The Singapore Accountancy Academy (SAA) was established in 1985, with a vision to service and foster the needs of the accountancy industry. It is the education arm of the Institute of Certified Public Accountants of Singapore (ICPAS). ICPAS is Singapore’s largest and one of the most established professional bodies in Singapore, administering close to 25,000 members. SAA has over 27 years track record as the leading accountancy education provider on an international level. SAA has consistently produced a list of prize winners for the ACCA and CAT programmes in the Singapore and International categories.

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

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

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

MISSION
To train and equip students and CPAs in the best professional skills enabling them to be valued by the business community

VISION
The trusted partner in Education

VALUES
PROFESSIONALISM Dependable, trusted and assuring
EMPATHY To show care and concern
QUALITY To meet or exceed expectations

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

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

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

As in our slogan, we aim to offer “Quality Education, Lifetime Opportunities”.
SAA-GE STUDENT CHARTER

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

SAA-GE’s Commitments to you

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

Your Commitments to us

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

Singapore Quality Class (SQC)

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

EduTrust Certification

SAA Global Education is proud to be awarded the 4-year EduTrust Certification in October 2011. The award signifies having achieved higher and more comprehensive standard in its corporate governance and administration, academic processes, student protection and support services, and financial viability.

“Platinum” Tuition Provider

SAA-GE is granted “Platinum” status under ACCA Approved Learning Partner—Student Tuition Programme. This is the highest and most prestigious level awarded to institutions that meet the highest performance and pass-rate targets set by ACCA.

University of London Registered Centre

In December 2009, SAA-GE was granted Registered Centre Status by the University of London International Programmes. This gives recognition to SAA-GE as an educational institution offering support for Economics, Management, Finance and the Social Science programmes of University of London.
Local Partner of the British Council
SAA-GE is a local educational partner of the British Council, which provides insights to transnational education in Singapore. The collaboration with the British Council will support our aim to keep students informed on the latest news and developments of UK qualifications that we offer.

QUALITY ASSURANCE AT SAA-GE

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

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

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

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

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

EduTrust Certification Scheme (EduTrust)
The EduTrust certification scheme provides a trust mark of quality. Private education institutions need to achieve higher and more comprehensive standards in their corporate governance and administration, academic processes, student protection and support services, and financial viability. EduTrust enables schools to differentiate themselves as of a higher quality by achieving certification awards that correspond to their standards in these key areas of management and student services.

SAA-GE was awarded with EduTrust Certification in 2010.

Academic and Examination Boards

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

a) Developing policies and procedures to ensure academic quality and rigor such as:
   i. Ensuring that the content and duration of the modules or subjects, as well as the entry and graduation requirements, of the course are appropriate; and
ii. Approving the deployment of teachers based on the requirements stipulated by the CPE;
b) Facilitating the PEI to implement and comply with the policies and procedures developed; and
c) Reviewing at least once a year, the academic policies and procedures

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

Examination Board
SAA-GE Examination Board is set up to govern its assessment quality and excellence. The Examination Board is in-charge of the development of examination and assessment procedures, such as to develop and facilitate the implementation of procedures to:

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

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

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

SAA-GE’s Service Standards include the following:

<table>
<thead>
<tr>
<th>Type of Request/Service</th>
<th>Response Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Queue Waiting Time</td>
<td>Within 25 minutes</td>
</tr>
<tr>
<td>Refund Application</td>
<td>Within 7 working days</td>
</tr>
<tr>
<td>Certification Letter</td>
<td>Within 7 working days</td>
</tr>
<tr>
<td>E-mail Enquiries</td>
<td>Within 5 working days</td>
</tr>
<tr>
<td>Acknowledgement to Feedback</td>
<td>Within 1 working day</td>
</tr>
<tr>
<td>Dispute Resolution</td>
<td>Within 21 days</td>
</tr>
<tr>
<td>Course Transfer/Withdrawal</td>
<td>Within 4 weeks</td>
</tr>
</tbody>
</table>
CONTACT DETAILS

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

For programme or non-academic enquiries, you may contact us through the following ways:

Main line at City Campus @ TripleOne Somerset : 6733 5730
Fax number at City Campus @ TripleOne Somerset : 6733 5750
SAA-GE Student Services : uol@saage.edu.sg

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

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

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

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

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

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

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

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

These regulations also apply to City Campus Library at TripleOne Somerset except that the students are given a maximum of 10 working days at a time to borrow two books.
**Student Recreational Centre @ KH Plaza**

**Location**
- Building: KH Plaza (next to CPA House)
- Address: 12 Aljunied Road, Level 4

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

**Amenities Available**
- Internet Surfing, LAN Games

**Self-Study Rooms**

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

*The use of study rooms are subject to availability*

**Office and Classroom Layout @ CPA House**

Please obtain a copy from our Reception Counter.

---

**City Campus @ TripleOne Somerset**

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

**Location**
- Building: TripleOne Somerset
- Address: 111 Somerset Road, #06-01/02 Singapore 238164
- MRT Service: NS23 Somerset MRT Station

**Operation Hours (including Library)**
- Monday – Friday: 10.00am – 7.30pm
- Saturday: 10.00am – 1.30pm
- Sunday & Public Holidays: Closed

**Self-Study Rooms**

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

**Office and Classroom Layout**

Please obtain a copy from the Reception Counter.
ACADEMIC MATTERS

DIPLOMA IN ECONOMICS - PREPARATORY COURSE FOR UNIVERSITY OF LONDON

Course Module and Synopsis
To complete the programme you must pass four full courses (or the equivalent). Although you have between 1-5 years to complete the Diploma, it is usually taken over one year.

The 4 courses of the Diploma are:

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>EC1002</td>
<td>Introduction to Economics</td>
</tr>
<tr>
<td>MT105a &amp; ST104a</td>
<td>Mathematics 1 (1/2 course) &amp; Statistics 1 (1/2 course)</td>
</tr>
<tr>
<td>AC1025</td>
<td>Principles of Accounting</td>
</tr>
<tr>
<td>MN1107</td>
<td>Introduction to Business &amp; Management</td>
</tr>
</tbody>
</table>

If you are applying for the Diploma in Economics, with the intention of proceeding to one of the degrees in Economics, Management, Finance and the Social Sciences, you should choose your units with care. Consider the foundation units that are available on the degree that interests you and choose units that are common to both that degree and the Diploma. This will help to ensure that, when you successfully complete the Diploma, you will receive credits for the units you have passed.

The first 4 chapters of the subject guides as well as past year examination papers and examiners’ commentaries are available at: http://www.londoninternational.ac.uk/community-support-resources/current-students/emfss-programme-resources.

For full syllabus, please refer to the link http://www.londoninternational.ac.uk/courses/undergraduate/lse/diploma-economics to download unit information sheet.

Semester Calendar and Intake Dates
The term lasts for a period of 9 months and normally commences in August to April. Updated Semester and Intake dates are available at: SAA-GE website, Diploma in Economics.

Term Time-Table and Lesson Venues
Time-table is available at: SAA-GE website, Diploma in Economics.
http://saage.edu.sg/Timetables/324/69/page.html
Lessons are held at: TripleOne Somerset City Campus

Delivery / Teaching Method
Classroom based learning environment for closer lecturer support.

Teacher – Student Ratio
Maximum lecture size: 80
Maximum tutorial size: 15

Course Materials
Registered students will receive a Student Handbook, the subject guides as well as Virtual Learning Environment passwords from the University. In addition, SAA-GE lecturers will provide supplementary course notes.
The first 4 chapters of the subject guides, past year examination papers and examiners’ commentaries are available at: http://www.londoninternational.ac.uk/community-support-resources/current-students/emfss-programme-resources.

Assessment / Examination
Each course is assessed by a 3-hour or 3-hour 15-minute unseen written examination and each half course by a 2-hour unseen written examination.

Candidates granted degrees and other awards shall have attained the same academic standard irrespective of mode or place of study or examination.

Examination Registration
You need to meet 90% attendance requirement and submit/make a genuine attempt at all tutorial exercises given weekly and any assignments or class tests and two mock examinations per course, failing each, SAA-GE will not forward your papers to the University and so you will be barred from sitting the University’s examination. Students are required to sign a form given by the University as acknowledgement of the stipulated regulation.

Students will be given warning letters if they fail to meet the attendance and/or did not consistently put in genuine attempt in tutorials, assignments and mock examination. In addition, meetings are conducted to counsel students who have specific issues.

SAA-GE practise the 3-warning letter system and students are barred from taking the University’s examinations if they receive 3 warning letters.

All students are required to complete the online registration and payment with the University by 31st October of every year. Please refer to www.londoninternational.ac.uk for more details.

Examination / Exemption Fees

Examination Dates
Examinations are held once a year in May/June. Advance examination time-table can be found at: http://www.londoninternational.ac.uk/advancetimetables.

Promotion and Award Criteria
Students may be awarded the Diploma in Economics with Distinction, Merit or Credit, only if they have taken no more than one re-sit (of a full or half course). Students who have re-sat more than one course (full or half) or who have re-sat one course (full or half) on more than one occasion will not be awarded with a Distinction, Merit or Credit, but will still be awarded with a Pass if they have passed all four full courses or the equivalent.

To be awarded the Diploma in Economics or the Diploma in Social Sciences with Distinction, Merit or Credit, all four marks must be 40 or higher.

In general, you will be awarded the Diploma class if three marks are in that Diploma class. Please refer to the university regulation at http://www.londoninternational.ac.uk/community-support-resources/current-students/regulations-2012-2013.
<table>
<thead>
<tr>
<th>Degree Class Equivalent</th>
<th>Diploma in Economics</th>
<th>Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Class Honours</td>
<td>Distinction</td>
<td>70 – 100</td>
</tr>
<tr>
<td>Upper Second Class Honours</td>
<td>Merit</td>
<td>60 – 69</td>
</tr>
<tr>
<td>Lower Second Class Honours</td>
<td>Credit</td>
<td>50 – 59</td>
</tr>
<tr>
<td>Third Class Honours</td>
<td>Pass</td>
<td>40 – 49</td>
</tr>
<tr>
<td>Fail</td>
<td>Fail</td>
<td>0 – 39</td>
</tr>
</tbody>
</table>

**Appeals**

There is no provision in the University Regulations for the consideration of an appeal on academic grounds; in all cases, the decision of the Board of Examiners is final. [http://www.londoninternational.ac.uk/our-global-reputation/governance/regulations](http://www.londoninternational.ac.uk/our-global-reputation/governance/regulations).

**Opportunities for Further Education and Job Prospect**

The Diploma in Economics provides an entry route to all of the University of London degrees in the fields of Economics, Management, Finance and the Social Sciences (EMFSS).

If you pass all 4 courses of the Diploma, you will be awarded the Diploma in Economics. You may also transfer into the second year of the University of London International Programmes EMFSS degree, if you pass two full courses of the Diploma including a Mathematics or Statistics examination – however you will not be awarded a Diploma if you transfer in this way.

After you have transferred, you will need to take and pass any level 100 courses you have not yet passed that are compulsory on the degree you are transferring to.

In addition, there are currently over 15 universities in the UK, including London School of Economics and Political Science (LSE) that may consider you for entry into the 2nd year of a degree if you pass the Diploma with very high marks and have taken the appropriate units to the degree that you will be pursuing. To be considered for a place, you will need to apply through UCAS ([www.ucas.com/students/apply](http://www.ucas.com/students/apply)), stating that you are applying for 2nd Year Entry.

**BRIDGING COURSE – SAA GLOBAL EDUCATION**
- Economics
- Mathematics

**Course Module and Synopsis**

The syllabi closely follow the University of London First Year unit: Mathematics 1 and Introduction to Economics.

**Semester Calendar and Intake Dates**

The semester usually begins from February till June. For updated Intake dates, please refer to SAA-GE website, Undergraduate Degrees.

**Term Time-Table and Lesson Venues**


Lessons are held at: TripleOne Somerset City Campus
Delivery / Teaching Method
Classroom based learning environment for closer lecturer support.

Teacher – Student Ratio
Maximum lecture size 1:80

Course Materials
Course materials will be provided by SAA-GE lecturers.

Requirements for Assessment and Graduation
Assessment / Examination
At the end of the course, candidates sit for a 3-hour Economics examination and a 2-hour Mathematics examination that is externally reviewed by LSE.

Examination Dates

Promotion and Award Criteria

<table>
<thead>
<tr>
<th>Award for Individual Paper</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distinction</td>
<td>70 – 100</td>
</tr>
<tr>
<td>Merit</td>
<td>60 – 69</td>
</tr>
<tr>
<td>Credit</td>
<td>50 – 59</td>
</tr>
<tr>
<td>Pass</td>
<td>40 – 49</td>
</tr>
<tr>
<td>Fail</td>
<td>0 – 39</td>
</tr>
</tbody>
</table>

Appeals
There is no consideration of an appeal on academic grounds; in all cases, the decision of the SAA-GE Examination Board is final.

BACHELOR OF SCIENCE (EMFSS) - PREPARATORY COURSE FOR UNIVERSITY OF LONDON
- Bachelor of Science (Honours) Accounting and Finance
- Bachelor of Science (Honours) Banking and Finance
- Bachelor of Science (Honours) Business
- Bachelor of Science (Honours) Economics and Management
- Bachelor of Science (Honours) Accounting with Law

Course Module and Synopsis
You need to typically pass 11/12 full courses to be awarded with a degree. For full syllabus, please refer to the link http://www.londoninternational.ac.uk/courses/search/?solrsort=sort_titleasc &filters=%20tid%3A557 to download unit information sheet for respective degree programme.
Semester Calendar and Intake Dates
The term lasts for a period of 8 months and normally commences in August to April. Updated Academic Calendar and Intake dates can be downloaded from SAA-GE website, Undergraduate Degrees.

Term Time-Table and Lesson Venues
Lessons are held at: TripleOne Somerset City Campus.

Delivery / Teaching Method
Classroom based learning environment for closer lecturer support.

Teacher – Student Ratio
Maximum lecture size 1:80

Course Materials
Registered students will receive a Student Handbook, the subject guides as well as Virtual Learning Environment passwords from the University. In addition, SAA-GE lecturers will provide supplementary course notes.

The first 4 chapters of the subject guides, past year examination papers and examiners’ commentaries are available at: http://www.londoninternational.ac.uk/community-support-resources/current-students/emfss-programme-resources.

Requirements for Assessment and Graduation
Assessment / Examination
Each course is assessed by a 3-hour or 3-hour 15-minute unseen written examination and each half course by a 2-hour unseen written examination.

Candidates granted degrees and other awards shall have attained the same academic standard irrespective of mode or place of study or examination.

Examination Registration
The University has appointed the Regional Language Centre (RELC) Examination Bureau as an approved examination centre in Singapore. Candidates are required to make their examination entry with RELC Examinations Bureau. Examination registration exercise is usually conducted on the first week of January of each year. Please refer to http://www.relc.org.sg/home/index.php?option=com_content&view=section&layout=blog&id=93&Itemid=141 for more details.

Examination / Exemption Fees

Examination Dates
Examinations are held once a year in May/June. An advance examination time-table can be found at: http://www.londoninternational.ac.uk/advancetimetables.
Promotion and Award Criteria
Award of marks for individual units

<table>
<thead>
<tr>
<th>Degree Class Equivalent</th>
<th>Diploma for Graduates</th>
<th>Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Class Honours</td>
<td>Distinction</td>
<td>70 – 100</td>
</tr>
<tr>
<td>Upper Second Class Honours</td>
<td>Merit</td>
<td>60 – 69</td>
</tr>
<tr>
<td>Lower Second Class Honours</td>
<td>Pass</td>
<td>50 – 59</td>
</tr>
<tr>
<td>Third Class Honours</td>
<td>Pass</td>
<td>45 – 49</td>
</tr>
<tr>
<td>Pass</td>
<td>Pass</td>
<td>40 – 44</td>
</tr>
<tr>
<td>Fail</td>
<td>Fail</td>
<td>0 – 39</td>
</tr>
</tbody>
</table>

Eligibility for the Award of a Degree through the Standard Route
1. A student who has attempted every element of the assessment for 12 full courses or the equivalent, including a minimum of four full Foundation courses or the equivalent (which may include courses for which exemption has been granted), will be considered for the award of the degree. A student who has reached this stage will not be permitted to make any further attempts at any failed courses or to substitute any failed units with alternative courses.

2. In order to be eligible for the award of a degree and to be considered for the award of Honours, a student must have satisfied the Examiners by passing at least ten full courses or the equivalent (which may include courses for which exemption has been granted).

3. Failure in up to one full course or the equivalent will normally not affect the student’s classification.

4. Failure in one and a half or two full courses will normally lead to the loss of one class or, at the discretion of the Examiners, a Pass classification may be awarded.

5. Students who have progressed from the Diploma in Economics or Access route, or who have transferred from another degree programme for External students in the fields of Economics, Management, Finance and the Social Sciences, will carry the marks already awarded in line with the Programme Regulations.

More information on degree classification can be found on the University Regulations. http://www.londoninternational.ac.uk/our-global-reputation/governance/regulations .

Appeals
There is no provision in the University Regulations for the consideration of an appeal on academic grounds; in all cases, the decision of the Board of Examiners is final. http://www.londoninternational.ac.uk/our-global-reputation/governance/regulations .
Terms / Requirements for Industrial Attachment
The Professional Attachment Scheme (PAS) is provided to local students via Institute of Certified Public Accountants of Singapore (ICPAS). You will be attached to CPA firms for a period of 8 weeks from mid-June to mid-August.

Preferences are given to students who have taken more accounting units.

Opportunities for Further Education and Job Prospect
The programme offers Career prospects in related field of study (Accountancy, Banking, Finance and Business) and post graduate studies.

Unit exemptions are available when seeking memberships into professional bodies such as the Association of Chartered Certified Accountants (ACCA) and the Institute of Certified Public Accountants of Singapore (ICPAS).

DIPLOMA FOR GRADUATES - PREPARATORY COURSE FOR UNIVERSITY OF LONDON
- Diploma for Graduates in Accounting
- Diploma for Graduates in Banking
- Diploma for Graduates in Finance
- Diploma for Graduates in Management

Course Module and Synopsis
You need to pass 4 full courses to be awarded with a Diploma for Graduates. For full syllabus, please refer to the link [http://www.londoninternational.ac.uk/courses/search/?solrsort=sort_title_asc&filters=%20tid%3A558](http://www.londoninternational.ac.uk/courses/search/?solrsort=sort_title_asc&filters=%20tid%3A558) to download unit information sheet for respective diploma programme.

Semester Calendar and Intake Dates
The term lasts for a period of 8 months and normally commences in August to April. Updated Academic Calendar and Intake dates can be downloaded from SAA-GE website, Undergraduate Degrees.

Term Time-Table and Lesson Venues
Lessons are held at: TripleOne Somerset City Campus.

Delivery / Teaching Method
Classroom based learning environment for closer lecturer support.

Teacher – Student Ratio
Maximum lecture size 1: 80

Course Materials
Registered students will receive a Student Handbook, the subject guides as well as Virtual Learning Environment passwords from the University. In addition, SAA-GE lecturers will provide supplementary course notes.
The first 4 chapters of the subject guides, past year examination papers and examiners’ commentaries are available at: http://www.londoninternational.ac.uk/community-support-resources/current-students/emfss-programme-resources.

Requirements for Assessment and Graduation
Assessment / Examination
Each course is assessed by a 3-hour or 3-hour 15-minute unseen written examination and each half course by a 2-hour unseen written examination.

Candidates granted degrees and other awards shall have attained the same academic standard irrespective of mode or place of study or examination.

Examination Registration
The University has appointed the Regional Language Centre (RELC) Examination Bureau as an approved examination centre in Singapore. Candidates are required to make examination entry with RELC Examinations Bureau.

Examination registration exercise is usually conducted on the first week of January of each year. Please refer to http://www.relc.org.sg/home/index.php?option=com_content&view=section&layout=blog&id=93&Itemid=141 for more details.

Examination / Exemption Fees

Examination Dates
Examinations are held once a year in May/June. An Advance examination time-table can be found at: http://www.londoninternational.ac.uk/advancetimetables.

Promotion and Award Criteria
You must pass four full courses to be awarded with the Diploma. One re-sit may be attempted for any course failed. Diplomas will be classified as Distinction, Merit or Pass. A student who has failed a course twice or two courses once is eligible for a Pass grade only.

Award of marks for individual units

<table>
<thead>
<tr>
<th>Degree Class Equivalent</th>
<th>Diploma for Graduates</th>
<th>Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Class Honours</td>
<td>Distinction</td>
<td>70 – 100</td>
</tr>
<tr>
<td>Upper Second Class Honours</td>
<td>Merit</td>
<td>60 – 69</td>
</tr>
<tr>
<td>Lower Second Class Honours</td>
<td>Pass</td>
<td>50 – 59</td>
</tr>
<tr>
<td>Third Class Honours</td>
<td>Pass</td>
<td>45 – 49</td>
</tr>
<tr>
<td>Pass</td>
<td>Pass</td>
<td>40 – 44</td>
</tr>
<tr>
<td>Fail</td>
<td>Fail</td>
<td>0 – 39</td>
</tr>
</tbody>
</table>

More information on award classification can be found on the University Regulations. http://www.londoninternational.ac.uk/our-global-reputation/governance/regulations.
Appeals
There is no provision in the University Regulations for the consideration of an appeal on academic grounds; in all cases, the decision of the Board of Examiners is final.
http://www.londoninternational.ac.uk/our-global-reputation/governance/regulations.

Opportunities for Further Education and Job Prospect
The programme offers Career prospects in related field of study (Accountancy, Banking, Finance and Business) and post graduate studies.

Unit exemptions are available when seeking memberships into professional bodies such as the Association of Chartered Certified Accountants (ACCA) and the Institute of Certified Public Accountants of Singapore (ICPAS).

BACHELOR OF LAWS - PREPARATORY COURSE FOR UNIVERSITY OF LONDON
- Bachelor of Laws
- Diploma in the Common Law

Course Module and Synopsis
You need to typically pass 11/12 full units to be awarded a degree. For full syllabus, please refer to the link http://www.londoninternational.ac.uk/courses/undergraduate/bachelor-laws-llb-diploma-law#structure.

For Diploma in the Common Law, you will need to take four compulsory units - Common Law Reasoning and Institutions, Criminal law, Elements of the Law of Contract and Public Law. For full module synopsis, please refer to the link http://www.londoninternational.ac.uk/courses/undergraduate/intercollegiate/diploma-common-law#overview.

Semester Calendar and Intake Dates
The academic term is a period of 10 months and the intake starts in August of every year, and the term ends with the examinations which are held in May/June of the following year. Updated calendar and intake dates can be obtained from the following URL http://www.saa.org.sg/uol_main.html.

Term Time-Table and Lesson Venues

The Bachelor of Laws and the Diploma in the Common Law lessons would be conducted at the City Campus at TripleOne Somerset.

Delivery / Teaching Method
The Bachelor of Laws and the Diploma in the Common Law will be taught through a one and a half hour lecture followed by a one and a half hour tutorial, at every lesson.
Teacher – Student Ratio
The course would be conducted through a teacher-student ration of 1:40.

Course Materials
The basic recommended textbooks, subject guides, past year examination questions and an access to the Virtual Learning Environment of the University of London, would all be provided as part of the study pack by the University to you upon successful registration with them.

Additional power point lecture notes and case law notes would be provided by the school as when necessary and appropriate.

Requirements for Assessment and Graduation
Assessment / Examination
Each course is assessed by a 3-hour or 3-hour 15-minute unseen written examination. Candidates granted degrees and other awards shall have attained the same academic standard irrespective of mode or place of study or examination.

Examination Registration
The University has appointed the Regional Language Centre (RELC) Examination Bureau as an approved examination centre in Singapore. Candidates are required to make their examination entry with RELC Examinations Bureau.

Examination registration exercise is usually conducted on the first week of January. Please refer to http://www.londoninternational.ac.uk/distance-and-flexible-learning/how-you-are-assessed for more details.

Examination Dates
The examination of both the Bachelor of Laws and the Diploma in the Common Law is through a 3-hour 15-minute unseen closed book examination. The examination will be held in the month of May/June.

For a student who fails either one or two papers in the May examinations, and who is allowed a referral (re-sit November) by the University, will attempt a re-sit in October/November in the year of the main examinations. Please refer to http://www.londoninternational.ac.uk/current_students/general_resources/exams/index.shtml for updated dates.

Promotion and Award Criteria
Bachelor of Laws Degree Awards

<table>
<thead>
<tr>
<th>LLB Degree Class</th>
<th>Mark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Class Honours</td>
<td>70 and over</td>
</tr>
<tr>
<td>2nd Class Honours (Upper Division)</td>
<td>60 – 69</td>
</tr>
<tr>
<td>2nd Class Honours (Lower Division)</td>
<td>50 – 59</td>
</tr>
<tr>
<td>3rd Class Honours</td>
<td>40 – 49</td>
</tr>
<tr>
<td>Fail</td>
<td>30 – 39</td>
</tr>
<tr>
<td>Serious Fail</td>
<td>0 – 29</td>
</tr>
</tbody>
</table>
Diploma in the Common Law Awards

<table>
<thead>
<tr>
<th>Diploma in the Common Law</th>
<th>Mark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distinction</td>
<td>70 and over</td>
</tr>
<tr>
<td>Merit</td>
<td>60 – 69</td>
</tr>
<tr>
<td>Credit</td>
<td>50 – 59</td>
</tr>
<tr>
<td>Pass</td>
<td>40 – 49</td>
</tr>
<tr>
<td>Fail</td>
<td>Below 40</td>
</tr>
</tbody>
</table>

More information about the classification and the degree awards are available at the following URLs and the LLB & Diploma in the Common Law Regulations http://www.londonexternal.ac.uk/prospective_students/undergraduate/panel/law/index.shtml and http://www.londonexternal.ac.uk/prospective_students/undergraduate/law/common_law/index.shtml

Appeals
The University will not entertain appeals on the award of the degrees and grades for each subject based on academic grounds.

The following URL is available for students wishing to have their marks recounted for administrative errors www.londonexternal.ac.uk/exams.

Opportunities for Further Education and Job Prospect
The Bachelor of Laws (LLB) degree allows graduates to progress academically through a Master of Laws qualification offered by all common law countries, and if the candidate has interest in business, to pursue an MBA or a Master in Business specialisations.

Graduates of the LLB commonly also pursue the Barristers and Solicitors examinations in the UK and most other commonwealth countries which recognise the LLB for entry.
STUDENT ADMINISTRATION

ENROLMENT POLICY
The Enrolment Policy for both local and international students will differ as this is dependent on the programme that the student is enrolling for. However, SAA-GE is governed by rules under the EduTrust Certification Scheme. As such, all students are required to sign a Standard Student Contract at the point of enrolment and before payment of course fees. The validity of the Standard Student Contract is tied to the duration of the programme the student has enrolled for. Please refer to Page 29 in this Handbook for more information on the Standard Student Contract. Students who do not sign the Standard Student Contract with SAA-GE will not be permitted to attend classes with the School.

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

Enrolment Policy for New Students

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

Non-Student Pass (STP) International Students
The following pass holders are classified under this section:
- Work Permit (WP) Pass
- Employment Pass (EP)
- S-Pass
- Dependent Pass
- Long Term Social Visit Pass
- Other PEI Student’s Pass Holder

As a non-STP Holder, it is the students’ responsibility to ensure that their pass is valid throughout the duration of the programme they have enrolled in. SAA-GE will not be responsible for the renewal of the students’ respective Passes. In the event that the Pass is not renewed, the student will have to withdraw from the class/es enrolled and refund of fees will be in accordance to the Standard Refund Policy.

Long Term Social Visit Pass (LTSVP) Holders are required to seek permission from the Immigration and Checkpoints Authority before enrolling in our courses. Please proceed to our Reception Counter for further information and assistance.

Other PEI Student’s Pass Holders are required to seek permission from their school before enrolling with SAA-GE. Please proceed to our Reception Counter for further information and assistance.
Student Pass (STP) International Students

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

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

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

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

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

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

Enrolment Policy for SAA-GE Continuing Students

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

Student’s Pass (STP) International Students

It is mandatory for all international students to enrol for full-time course. See table above for application deadlines. Course and the relevant miscellaneous fees are payable upon enrolment before the start of each intake.

All international students wishing to continue studying at SAA-GE are required to renew their Student’s Pass when progressing/transferring into another programme or when their current Student’s Pass is expiring soon. The application process for the renewal of Student’s Pass will take approximately two weeks. Refer to Section Renewal of Student’s Pass for further information. Other rules under this section apply.
For a Student’s Pass to be renewed, all international students must have met all conduct and attendance requirements. Refer to section on Student Conduct and Discipline, and section on Attendance Policy for International Students for detailed information. Failure to comply will lead to the cancellation of your Student’s Pass.

**Standard Student Contract**

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

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

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

**FEE STRUCTURE**

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

**Fee Payable**

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

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

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

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

5. Miscellaneous Fee: refers to non-compulsory and non-standard fee which the students will pay only when necessary or applicable. Refer to Student Contract Schedule 2.2 for complete list of miscellaneous fees.
Fee Schedule
For a detailed listing of SAA-GE’s fees, refer to Fee Schedule leaflet or website at www.saage.edu.sg. Various discount schemes are also available for SAA-GE’s valued partners. Please refer to SAA-GE website for detailed information.

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

REFUND POLICY AND PROCEDURE

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

*Course commencement date refer to intake start date

Refund Terms & Conditions and Procedure
1. Refund Administration Fee applies for every refund application.
2. Refund application must be made in writing by completing the Refund Application Form and must be accompanied with valid reason. Any decision relating to refund will be made at the sole discretion of SAA-GE and that shall be final.
3. Processing time of refund application is seven (7) working days from the complete receipt of the supporting documents. Refund application received after 12pm is considered as submission on the next working day.
4. Original receipt must be presented for Refund Application.
5. Continuing Student Discount (if applicable) will be deducted in apportion to each paper withdrawal.
6. Refund will be made via the following mode of payment:
   - Crossed Cheque made to the registered Student’s Name.
   - Telegraphic Transfer made to the registered Student’s bank account. Charges arising from the telegraphic transfer from the destination’s bank will be borne by the student.
   - Request for reissuance of cheque (due to expired cheque, error in details provided by student, loss of cheque, etc.) will be treated as a new refund application, i.e. Refund Administration fee applies.
• Bank charges (if applicable) is borne by the student.
7. Student must collect the refund personally from the school with their Students’ Pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of an authorisation letter.

Cooling-Off Period
1. Student is provided with a 7 working day cooling-off period upon signing of PEI Standard Student Contract.
2. Student must submit written notice of withdrawal, i.e. schedule 3.2 of the PEI Standard Student Contract.
3. Student will be entitled to the Maximum Refund amount stipulated under the Refund Policy (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any PEI administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges).
4. Other terms and conditions for refunds apply.

STUDENT MOVEMENT POLICY AND PROCEDURE

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

Types of Withdrawal
1. Withdrawal caused by SAA-GE
   In the event that SAA-GE:
   a) fails, for any reasons, to start the course on the commencement date.
   b) terminates the course, for any reason, prior to the course commencement date.
   c) fails, for any reason, to complete the course by the completion date.
   d) terminates the course, for any reason, prior to the completion of the course.
   e) is in material breach of its obligations under this Agreement.

   All fees paid (i.e. application fee, course fee, medical insurance fee, FPS fee) will be fully refunded. Refund Administration Fee will be waived. Other terms and conditions for refund apply.

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

   In the event that ICA rejects STP renewal, SAA-GE shall refund the unconsumed course fee paid. Refund Administration Fee is applicable. Other terms and conditions for refund apply.
Written request for withdrawal must be supported with photocopy of STP and valid passport. Original STP must be surrendered to SAA-GE upon approval.

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

Written request for withdrawal must be accompanied with relevant supporting document. SAA-GE has the sole discretion in approving withdrawal on a case-to-case basis depending on the merit of the request. A Refund Administration Fee is applicable. Other terms and conditions for refund apply.

4. Withdrawal caused by Examination Results
Students who wish to withdraw due to examination results, for example, having failed the pre-requisite course/unit, are required to submit the Course Request Form and the Examination Result Slip/Notification. A Refund Administration Fee is applicable. Other terms and conditions for refund apply.

Course Transfer
1. Course transfer is defined as moving to another course within SAA-GE. Course transfer will be treated as a new course application. Relevant fees such as Course Transfer Administration Fee, FPS Fee, and Medical Insurance Fee apply.
2. In the event students have not completed the current course, students must request for course withdrawal before applying for the new course. Refer to Course Withdrawal terms and conditions.

STUDENT CONDUCT AND DISCIPLINE

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

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attending lectures without payment or not registered in the registry for the particular class.</td>
<td>This would be deemed as trespassing. SAA-GE reserves the right to take action up to and including legal action to recover unpaid fees. Written warning. Fine of $50</td>
</tr>
<tr>
<td>Attending lectures without identification.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Attending lectures without authorisation e.g. attending more than one of the same lectures.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Arriving more than 30 minutes late for a lecture.</td>
<td>Marked as being absent for that lecture</td>
</tr>
<tr>
<td>Disrespectful behaviour and use of 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>Offence</td>
<td>Action</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</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>
<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>

**Attendance Policy for Non-STP International Students**

Non-STP International Students are students holding passes such as dependent pass, employment pass, etc. are required to carry their pass at all times for identification and attendance taking purposes.

**Attendance Requirement**

During school term, all Diploma in Economics students must attend lessons to obtain at least 90% attendance rate monthly. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.

**Offences and Actions**

| Monthly Attendance Rate < 90% | Reminder Email |

**Attendance Taking**

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

**Leave of Absence**

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

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Supporting Documents (in English Language)</th>
<th>No. of Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate Leave for Immediate Family Members</td>
<td>Death Certificate Air Ticket/Boarding Pass</td>
<td>10</td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate Air Ticket/Boarding Pass</td>
<td>5</td>
</tr>
<tr>
<td>Medical Treatment in Home Country / Singapore</td>
<td>Medical Certificate Air Ticket/Boarding Pass</td>
<td>21</td>
</tr>
</tbody>
</table>
Application for Leave of Absence must be made prior to taking the leave, with exception of emergency situation (e.g. sick, accident). In emergency situation, students must submit the Application for Leave of Absence within 2 working days.

**Attendance Policy for STP International Student**

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

**Attendance Requirement**

As a STP holder, international students must adhere strictly to the attendance requirement stipulated by ICA. They include students who:

- fail to attend classes for a continuous period of (7) seven days or more without any valid reason
- have a percentage of attendance less than 90% in any month of the course without any valid reason.

SAA-GE will inform ICA when an international student fails to adhere to the above requirements. In such event, the Student’s Pass may be cancelled or no further renewal will be granted to the student.

During school term an international student must fulfil at least (5) five hours of study time at SAA-GE. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.

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

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consecutive Absenteeism</td>
<td></td>
</tr>
</tbody>
</table>
| • 5 Days Consecutive Absent without Reason | • Interview with Assistant Manager  
• Final Warning Letter |
| • 7 Days Consecutive Absent without Reason | • STP Cancellation |
| Monthly Attendance Rate – EMFSS / LLB | | |
| • < 75% for Non-STP Holders | • Email Reminders |
| • < 90% for STP Holders | | |
| 1<sup>st</sup> Offence | - 1<sup>st</sup> Warning Letter |
| 2<sup>nd</sup> Offence | - 2<sup>nd</sup> Warning Letter and to attend an interview with the Assistant Manager |
| 3<sup>rd</sup> Offence | - Final Warning Letter and STP Cancellation |
| Monthly Attendance Rate – Dip. In Economics | | |
| • < 90% attendance for all lecturers, tutorials and study skills sessions | | |
| • Non-submission of ALL Coursework set | | |
| 1<sup>st</sup> Offence | | |
| 2<sup>nd</sup> Offence | | |
| 3<sup>rd</sup> Offence | | |
| Attendance Taking | | |

Students must scan in and out at the designated place and according to the stipulated time below. Failure to both scan in and out will be considered absent for the day.

<table>
<thead>
<tr>
<th>If you have classes in</th>
<th>Scan In Time (*can be earlier but NOT later)</th>
<th>Scan Out Time (*can be later but NOT earlier)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morning</td>
<td>9.45am</td>
<td>3.45pm</td>
</tr>
<tr>
<td>Afternoon</td>
<td>11.15am</td>
<td>5.15pm</td>
</tr>
<tr>
<td>Morning &amp; Afternoon</td>
<td>9.45am</td>
<td>5.15pm</td>
</tr>
<tr>
<td>No lesson</td>
<td>10am</td>
<td>4pm</td>
</tr>
</tbody>
</table>
Leave of Absence
SAA-GE approves leave of absence based on the reasons stated below. Other reasons for leave of absence will be considered by the Management on a case-to-case basis.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Supporting Documents (in English Language)</th>
<th>No. of Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate Leave for Immediate Family Members</td>
<td>Death Certificate, Air Ticket/Boarding Pass</td>
<td>10</td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate, Air Ticket/Boarding Pass</td>
<td>5</td>
</tr>
<tr>
<td>Medical Treatment in Home Country / Singapore</td>
<td>Medical Certificate, Air Ticket/Boarding Pass</td>
<td>21</td>
</tr>
</tbody>
</table>

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

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

MISCELLANEOUS FEES

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class Transfer Administration Fee (Per Paper)</td>
<td>$50.00</td>
</tr>
<tr>
<td>Refund Administration Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Course Transfer Administration Fee for International Students</td>
<td>$250.00</td>
</tr>
<tr>
<td>STP Renewal Administration Fee</td>
<td>$50.00</td>
</tr>
<tr>
<td>Penalty for Class Trespassers</td>
<td>$50.00</td>
</tr>
<tr>
<td>Lost/Damaged Library Book Fee (Per Book)</td>
<td>Replacement Cost (i.e. Cost of Item plus Shipping Charges), plus $10 or 10% of Cost of Replacement Cost (whichever is higher)</td>
</tr>
<tr>
<td>Library Overdue Book Fee (Per Book Per Day)</td>
<td>$0.50</td>
</tr>
<tr>
<td>SAA-GE Barcode Card Replacement Fee</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

FEE PROTECTION SCHEME

FPS serves to protect students’ fees in the event a private education institution (PEI) is unable to continue operating due to insolvency, and/or regulatory closure. FPS also protects students if the PEI fails to pay penalties or return fees to the students arising from judgement made against it by the Singapore courts.
EduTrust-certified PEI is required to adopt FPS to provide full protection to all fees paid by their students. All fees refer to all monies paid by the students to be enrolled in a PEI, excluding the course application fee, agent commission fee (if applicable), miscellaneous fees (non-compulsory and non-standard fee paid only when necessary or where applicable, for example, the re-examination fee or charges for credit card payment etc.) and GST.

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

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

**MEDICAL INSURANCE**

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

SAA-GE-appointed medical insurance provider is AXA Insurance Singapore Pte Ltd. Student is required to pay Medical Insurance fee for the entire course duration. A copy of the Medical Insurance Benefits Schedule is available on our website at www.saage.edu.sg.

**STUDENT SUPPORT SERVICES**

**Services @ SAA-GE Student Services**

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

Services offered to students include:

- Pre-course Counselling *
- Student Admission, Selection, Course Enrolment and Payment*
- International Student *
  - Attendance Matters
  - Consultation
  - Immigration Matters
  - Insurance Matters
  - Leave Matters
Fee Payment
Submission of Documents
• Student Activities*
  Field Trips/Excursions, Seminars, Workshops
  SAA-GE Student Council (SSC)
• Financial Assistance*
  Discount Schemes
  Scholarships
• Student Care*
  Counselling Benefits
• General Services
  Computer-Based Examinations Enrolment and Payment
  Change of Contact Details*
  Charter Bus Service
  Issuance of Certificate of Attendance*
  Issuance of Certification Letter*
  Locker Rental
  Lost & Found*
  Medical Assistance*
  Notice Board Advertisement
  Replacement of Lessons Missed
  Transfer of Classes
  Umbrella Service
  Withdraw and Refund Services*

Lost and Found
For lost items, please contact the Student Services staff. All items found not identified by the owner will be disposed after 1 month.

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

Student Development and Wellness Programme (SDWP)
SDWP consists of various activities and services to provide students with a well-rounded educational experience with SAA-GE. It also helps students to deal with problems and issues which may be affecting their studies. Through this programme, we hope that students will find identity, meaning and purpose in their journey with SAA-GE. SDWP encompasses three aspects of a student life. These include
• Student Involvement through SAA-GE Student Council, activities, seminars and workshops.
• Student Care through counselling
• Student Feedback

SAA-GE Student Council
SAA-GE Student Council (SSC) was established in 2007. The SSC aims to provide an enriching and vibrant campus experience through the organisation and promotion of various events and activities.
Mission: Leading & Contributing to our vibrant student community

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

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

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

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

Students can also contact the following organisations:

**CARE CORNER [www.carecorner.org.sg](http://www.carecorner.org.sg)**

Call 1800 353 5800 (toll-free) 7 days a week from 10.00am to 10.00pm.

**AWARE (Association of Women for Action and Research) [www.aware.org.sg](http://www.aware.org.sg)**

Call 1800 774 5935 (toll-free) Monday to Friday from 3.00pm to 9.30pm

**SAMARITANS [www.samaritans.org.sg](http://www.samaritans.org.sg)**

Call 1800 221 4444 (toll-free) 7 days a week, 24 hours a day

**Focus Group**
SAA-GE values your views and opinions about the institution! Dual moderator focus group is conducted twice yearly to gain insights on various topics about the institution.

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

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

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

Interested applicants may contact:

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

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

CPE Student Services Centre

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

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

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

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

Student Feedback Flow-Chart

Student Identifies Issues

→ Student Discusses with Staff Member Concerned
   - No
     → Resolved?
       - Yes
         → Resolved. No Further Action.
       - No
         → SAA-GE Initiates CPE Mediation Arbitration Scheme

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

→ SAA-GE Manager Investigates and Resolves Concern within 7 Working Days
   - No
     → Student Appeals to SAA-GE Managing Director
       → Resolved?
         - Yes
           → SAA-GE Managing Director Investigates and Resolves Concern within 7 Working Days
         - No
           → SAA-GE Manager Investigates and Resolves Concern within 7 Working Days

Student Feedback & Grievances

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

Quality Assurance Department
feedback@saage.edu.sg

We will investigate and act-on to resolve the areas of concern either immediately or within 21 working-days, depending on the complexity of the case. If we are unable to solve the complaint
amicably, we will refer the matter concerned and affected person/s to the CPE Student Services Centre (SSC).

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

In the event that a student is still unsatisfied with the outcome of the internal grievances resolution process or the matter is still unresolved with CPE, we will then refer the matter concerned and affected person/s to the CPE Mediation-Arbitration Scheme. Please visit http://www.cpe.gov.sg/cpe/slot/u54/Publications/Dispute%20Resolution%20Brochure.pdf.

**DATA PROTECTION SCHEME**  
SAA-GE undertakes to maintain the confidentiality of all students’ particulars and not to divulge the information to any third party unless required by law or other statutory regulations.

**NON-DISCRIMINATORY POLICY**  
SAA-GE complies with the relevant Singapore non-discrimination laws and government policies. This policy applies to student selection, admission, retention, expulsion, appeal and treatment in its programmes and activities.

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

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

For the application of a Student’s Pass, an applicant must be accepted into an approved full-time course. An applicant who wishes to take up a part-time course or a course conducted in the evening or weekend will **NOT** be eligible for a Student’s Pass.

**ICA Rules and Regulations**  
Students must arrive in Singapore with a valid immigration pass to collect the Student’s Pass in person after the In-Principle Approval (IPA) has been issued. Students must complete the formalities before the Student’s Pass can be collected. SAA-GE will select date and time for students to complete the STP formalities. Applicants must note that the Student’s Pass will only be issued to them if the conditions stipulated in the In-Principle Approval (IPA) letter are fulfilled.

Students shall not enter or be retained as a student in any other school or course other than that indicated on the Student’s Pass.
As an SAA-GE international Student’s Pass Holder, the student shall:
- Observe the information stipulated in the Student’s Pass In-Principle Approval letter issued by ICA
- Attend the course at SAA-GE only, unless written permission is obtained from ICA to attend courses in other institutions
- Report to school at least five hours per day (day time only) from Mondays to Fridays during study term
- Surrender the Student’s Pass and Disembarkation / Embarkation Card or New Long Term Pass Card (LTP) for cancellation within 7 days of the date of cessation or termination of studies

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

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

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

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

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

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

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

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

Spitting
Spitting in public places is an offence.

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

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

Useful Contact Numbers

Embassies
You should register with your embassy in Singapore. Contact details of all embassies in Singapore can be found at http://www.embassyworld.com/embassy/Singapore/Singapore/
Keep the phone number handy so you can contact your embassy immediately in an emergency

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

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

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

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

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

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

If you need assistance on the Accommodation, please email us at enquiry@saage.edu.sg. For more information on the Accommodation in Singapore, you can refer to the following link for more information. http://www.singaporeedu.gov.sg/doc/res/stb_students.pdf

Cost of Living
An international student in Singapore spends on average about $750 to $2,000 a month on living expenses. This amount of course, varies depending on your individual lifestyle and course of study. For a rough guide of the basic expenditure an international student may incur per month, please refer to the website http://www.singaporeedu.gov.sg/htm/liv/liv01.htm