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WELCOME MESSAGE

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

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

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

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

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

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

Managing Director
ABOUT SAA GLOBAL EDUCATION (SAA-GE)

The Singapore Accountancy Academy (SAA) was established in 1985, with a vision to service and foster the needs of the accountancy industry. It is the education arm of the Institute of Singapore Chartered Accountants (ISCA) - Singapore’s national professional body in accountancy. ISCA is Singapore’s largest and one of the most established professional bodies in Singapore, administering over 26,000 members. SAA has over 29 years of track record as the leading accountancy education provider on an international level. SAA has consistently produced a list of prize winners for the ACCA and CAT programs in the Singapore and International categories.

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

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 about 6,000 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 CAs in the best professional skills to enable them to be valued by the business community.

Vision
The trusted partner in Education

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

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

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

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

As per our slogan, we aim to offer "Quality Education, Lifetime Opportunities".
The Student Charter outlines the roles and responsibilities of staff and students.

**Corporate Social Responsibility (CSR)**

SAA-GE adopts a four-dimensional approach towards fulfilling its responsibility to the community and society which resonates with our Mission, Vision and Values. By focusing on the four dimensions, SAA-GE will promote responsible management as the trusted partner in Education.
SAA-GE’s CSR Policy is underpinned by the following statements:

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

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

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

Awards & Partnerships

**Singapore Quality Class (SQC)**

SAA-GE 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.

**Singapore Service Class**

SAA Global Education has been awarded the S-Class Certification in March 2013. S-Class is national recognition for organisations that have management systems and processes in place to achieve service excellence. It is one of 4 certifications under the Business Excellence Framework and it is awarded to businesses of all types and sizes whose success depends greatly on delighting customers.
“Platinum” Tuition Provider
SAA-GE is granted “Platinum” status under ACCA Approved Learning Partner- Student Tuition Program. 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 Programs. This gives recognition to SAA-GE as an educational institution offering support for Economics, Management, Finance and the Social Science programs of University of London.

Local Partner of the British Council
SAA-GE is a local educational partner of the British Council, which provides insights to transnational education in Singapore. The collaboration with the British Council will support our aim to keep students informed on the latest news and developments of UK qualifications that we offer.

Quality Assurance @ SAA-GE

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

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

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

SAA-GE is registered with the Council for Private Education for the period of 20/05/2014 to 19/05/2018.
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 2011.

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

Members of the Academic Board can be found at [www.saage.edu.sg](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:
1. Ensure the security of examination and answer scripts
2. Ensure the proper conduct of examinations and assessments
3. Define and ensure the proper discharge of duties and responsibilities of invigilators and markers
4. Conduct moderation of examination and assessment marks
5. Handle appeals from students with regards to examination or assessment matters

Members of the Examination Board can be found at [www.saage.edu.sg](http://www.saage.edu.sg).

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

SAA-GE’s Service Standards include the following:

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

City Campus@ TripleOne Somerset
Tel: 6733 5730 (Main Line)

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

Location, Facilities & Operating Hours

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 accommodating 20-80 students each including a full-fledged library, state-of-the-art facilities and a Student Lounge. The campus is also equipped with a computer laboratory with wireless internet connection and an extensive self-study area.

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

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

The Library @ TripleOne Somerset

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

Self-Study Room @ TripleOne Somerset

Operation Hours
Monday – Friday                            9.00am – 10.00pm
Rules and Regulations
1. You are allowed to borrow two books for a maximum of 5 working days at a time.
2. A Penalty of $0.50 a day will be charged on each overdue book.
3. All students are responsible for the items borrowed. If items are lost or damaged, replacement costs (cost of items + shipping charges), administrative fees ($10 or 10% of replacement costs, whichever is higher) will be imposed.
4. Disciplinary and/or punitive actions will be taken against students who vandalize and/or are caught stealing library books.

Aljunied Campus@ Elite Building (formerly CPA House)

SAA-GE operates satellite campus at Elite Building (formerly CPA House), Aljunied Road. Our campus on the 4th and 5th levels of Elite Building (formerly CPA House) has a total of 6 classrooms, suitably sized for 30 to 170 students each.

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

Self-Study Rooms @ Elite Building (formerly CPA House) Aljunied

Operation Hours
Monday – Friday 9.00am – 10.00pm
ABOUT THE PROGRAMME

Preparatory Course for Association of Taxation Technicians Singapore (ATTS)
Specialist Certificate in Taxation

Course & Module Synopsis

Module 1: Individual Income Tax
Objectives
1. Acquire understanding of the Singapore Income Tax System
2. Understand how various types of income are assessed
3. Prepare income tax computations
4. Identify relief and rebates available to individuals
5. Develop knowledge to handle simple tax planning for individuals
6. Understand Withholding Tax treatment for non-residents

Module 2: Corporate Tax 1
Objectives
1. Understand basic tax concepts related to corporate tax
2. Handle corporate tax computations
3. Understand Income tax treatment on tax losses
4. Administration of Income tax including tax avoidance and evasion
5. Develop knowledge to advice on basic tax planning for corporate clients

Module 3: Indirect Taxes
Objectives
1. Understand GST
2. Understand concept of stamp duties and how these apply
3. Identify land and building subject to property tax
4. Develop basic knowledge on other indirect taxes

Module 4: Corporate Tax 2
Objectives
1. Understand concepts of withholding tax
2. Understand issues related to transfer pricing and other advanced tax issues
3. Develop knowledge related to tax incentives and tax issues in specialised industries
4. Equip students with the skills for tax planning for corporate clients
5. Expose students to hands on experience through project work

For full information on ATTS module and synopsis, please refer to
Academic Calendar

There will be 2 intakes each year (February and August).

All classes will be conducted in the Aljunied Campus in Part-Time basis.

<table>
<thead>
<tr>
<th>Programme</th>
<th>Intake</th>
<th>Term Period</th>
<th>Examination</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATTS</td>
<td>February</td>
<td>02 February 2015 to 29 May 2015*</td>
<td>May/June</td>
</tr>
<tr>
<td></td>
<td>August</td>
<td>03 August 2015 to 27 November 2015*</td>
<td>November/December</td>
</tr>
</tbody>
</table>

* subject to changes

<table>
<thead>
<tr>
<th>Module</th>
<th>Total Contact Hours</th>
<th>Class Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module 1</td>
<td>36 hours</td>
<td>2 sessions per week (subjected to lecturer’s availability)</td>
</tr>
<tr>
<td>Module 2</td>
<td>49 hours</td>
<td>1 session per week</td>
</tr>
<tr>
<td>Module 3</td>
<td>32 hours</td>
<td>1 session per week</td>
</tr>
<tr>
<td>Module 4</td>
<td>78 hours (Inclusive of 9 hours of project work)</td>
<td>2 session per week</td>
</tr>
</tbody>
</table>

For all the modules, the contact hours are inclusive of revision classes. All course duration are subjected to changes at the school’s discretion.

Delivery/teaching method

Part-time only, classroom-based lectures are conducted once a week, over a period of 4 months for each intake, unless otherwise stated.

Course Materials
Lecture notes are inclusive in the course fees. The following textbooks are recommended.
- Module 1 – ACCA F6 Study Manual
- Module 2 – Singapore Tax Workbook
- Module 3 – Singapore GST Guide
- Module 4 – Singapore Tax Workbook

Please take note that books collection is on a first-come-first-served basis and is subjected to availability of books at time of collection.

*SAA-GE reserves the right not to issue any books in unforeseen circumstances. We would like to apologise for the inconvenience caused. Reservations of the books are possible and we will inform the student on the collection whenever ready.

Collection of Lecture Notes for Lesson Missed
If you have missed a class on a particular day, you may collect the lecture notes, if any:
1. From the admin office (for classes conducted at Elite Building (formerly CPA House))
   Note: In order to monitor student’s progress, some lecturers may require students to take notes personally from them.
Students under SDF/UTAP

ATTS is a full fee course (https://www.skillsconnect.gov.sg/web/guest/faq/nonWsqaAndTg/TGApln#5). Course fees for the whole course (4 modules) will be collected by the school. Funded portion is only reimbursed to trainee/company by WDA upon course completion. In order to be eligible for the claim of the course fees grant cap at S$7/hour. WDA will support the funding once per module. In the event student fails a particular module, student will need to bear the cost on his/her own.

1. Students are required to achieve 75% attendance, and to sit for all the examinations for the modules.
2. WDA will not support membership, examination fees and GST.

Due to the newly revised scheme and criteria for WDA approved funded course, ATTS SDF funded amount had been downgraded with immediate effect after the Feb’13 ATTS intake from the originally 80% funding to “capped at $300”.

Students under the NTUC UTAP (https://skillsupgrade.ntuc.org.sg/wps/portal/skillsupgrade/home) funding scheme, who meet the 75% attendance and examination requirements, will be able to claim up to a “maximum of $250” per year.

Requirements for assessment & graduation

Assessment/Examination
1. Students are required to achieve 75% class attendance in order to register and sit for examinations.
2. Students can attempt up to a maximum of two examinations per examination session.
3. Students can attempt Modules 1,2 and 3 in any order
4. Students are required to pass Modules 1 and 2 before attempting Module 4

<table>
<thead>
<tr>
<th>Module</th>
<th>Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module 1</td>
<td>100% Examination 3 hour paper Minimum passing mark of 50 out of 100 marks</td>
</tr>
<tr>
<td>Individual Income Tax</td>
<td></td>
</tr>
<tr>
<td>Module 2</td>
<td>70% Examination 3 hour paper 30% Project work Min passing mark of 50 out of 100 inclusive of Project Project must be completed prior to the Exam</td>
</tr>
<tr>
<td>Corporate Tax</td>
<td></td>
</tr>
<tr>
<td>Module 3</td>
<td>100% Examination 3 hour paper Minimum passing mark of 50 out of 100 marks</td>
</tr>
<tr>
<td>Indirect Taxes</td>
<td></td>
</tr>
<tr>
<td>Module 4</td>
<td>70% Examination 3 hour paper 30% Project work Min passing mark of 50 out of 100 inclusive of Project Project must be completed prior to the Exam</td>
</tr>
<tr>
<td>Corporate Tax 2</td>
<td></td>
</tr>
</tbody>
</table>

(Module 4 Corporate Tax 2)
Administration & Membership Fees
Students who intend to sit for the examinations MUST register as students with ATTS and are required to achieve 75% attendance. Student registration forms can be obtained from ISCA Examination & Student Registry. Students have 5 years from the date of registration to complete the Specialist Certificate in Taxation. Existing students will be given a further 5 years to complete the Diploma upon transferring to the new syllabus. Students will be notified of their student membership status about 1 month after submission of the registration form. For full details, please refer to http://esr.isca.org.sg.

Examination Registration
For full details, please refer to http://esr.isca.org.sg.

Examination/Exemption Fees
For updated examination fees, please refer to http://esr.isca.org.sg.

Examination Dates
Examinations are held typically on the 3rd week of June and December; updated timetable will be announced on ESR website http://esr.isca.org.sg.

Promotion and Award Criteria
Students who have successfully passed all written examination will be awarded with a Specialist Certificate in Taxation by ATTS.

Examination Rules
Students are required to achieve 75% class attendance in order to register for examinations. For more information, please refer to http://esr.isca.org.sg.

For any deferment of examination, please refer to ESR website at: http://esr.isca.org.sg.

Appeals
Examination results are final. Should there be any discrepancies, kindly refer to the Examination & Student Registry (ESR) Department.

Opportunities for Further Education & Job Prospect
Upon completion of the Specialist Certificate in Taxation and accumulation of relevant work experience, candidates are eligible for the Association of Taxation Technician (ATT) status.

These programmes are recognised by ISCA and give you a strong foothold in your professional career in Taxation.

The ATTS graduates will have the opportunity to apply for accreditation with Institute of Accredited Tax Professionals (SIATP).

For more information, please refer to http://www.siatp.org.sg.
STUDENT ADMINISTRATION

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

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

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

Cooling-Off Period
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 the Course Request Form and Refund Application Form 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

Enrolment Policy for New Students

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

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

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

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

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

Other PEI Student’s Pass Holders are required to seek permission from their school before enrolling with SAA-GE. Please proceed to our reception counter for further information and assistance.

**Enrolment Policy for SAA-GE Continuing Students**

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

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

Students in this category usually sign a Standard Student Contract at the start of each term upon registration and payment of course fees. All other enrolment rules and regulations apply.

**FEE STRUCTURE**

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

**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 the Fee Protection Scheme (FPS) and is refundable according to SAA-GE Standard Refund Policy. Refer to the Course Fee Schedule for a complete list of Tuition Fees.

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 “Miscellaneous Fees” below.
### Payment Methods
SAA-GE provides students with various convenient modes of payment. Payment of course and miscellaneous fees could be made in the form of:

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

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

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

<table>
<thead>
<tr>
<th>Purpose of Fee</th>
<th>Amount (S$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement of Lesson Missed (4th replacement onwards)</td>
<td>S$5</td>
</tr>
<tr>
<td>Lecture Notes Fee (by paper)</td>
<td>S$10</td>
</tr>
<tr>
<td>Textbook Fee (by paper) – ACCA</td>
<td>S$12 - S$70</td>
</tr>
<tr>
<td>Textbook Fee (by paper) – CAT</td>
<td>S$12 - S$18</td>
</tr>
<tr>
<td>Textbook Fee (by paper) – ATTS</td>
<td>S$25 - S$60</td>
</tr>
<tr>
<td>Computer Based Examination (by paper) – ACCA</td>
<td>S$175 - S$200</td>
</tr>
<tr>
<td>Computer Based Examination (by paper) – CAT</td>
<td>S$130 – S$200</td>
</tr>
<tr>
<td>Class Transfer Administration Fee (per paper)</td>
<td>S$50</td>
</tr>
<tr>
<td>Penalty for Class Trespassers</td>
<td>S$50</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>S$0.50</td>
</tr>
<tr>
<td>SAA-GE Barcode Card Replacement Fee</td>
<td>S$50</td>
</tr>
<tr>
<td>Annual Membership and Application Fee</td>
<td>To be collected by respective bodies</td>
</tr>
<tr>
<td>Exemption fee- ACCA/CAT/ATTS</td>
<td>To be advised and collected by ACCA/ATTS</td>
</tr>
<tr>
<td>Student Pass Admin Fee (new Student Pass holders from 2015 onwards)</td>
<td>S$675</td>
</tr>
<tr>
<td>Official certification letters (attendance, program enrolment, additional result slips) / NS Deferment letters, etc)</td>
<td>S$5</td>
</tr>
<tr>
<td>Admin Fee - issuance of Deferment Note (course fee deferment)</td>
<td>S$50</td>
</tr>
<tr>
<td>(not applicable for free class transfer period after result release)</td>
<td></td>
</tr>
</tbody>
</table>
REFUND POLICY & PROCEDURES

Refund Policy

<table>
<thead>
<tr>
<th>% of [the amount of fees paid under Schedules B and C]</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>Refer to student contract pt. 2.1 or SAA Course Withdrawal Policy pt. 1</td>
</tr>
</tbody>
</table>

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

Note: Course commencement date refers to intake start date

Refund Terms & Conditions and Procedure

1. Refund application must be made in writing by completing the Course Request Form, 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.
2. 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.
3. Original receipt must be presented for Refund Application.
4. Continuing Student Discount (if applicable) will be deducted in apportion to each paper withdrawal.
5. Refund will be made via the following mode of payment:
   5.1 Cash for refund amount of less than $200
   5.2 Crossed Cheque made to student’s name. If Cheque is to be made to a 3rd party, provide the 3rd party details in the Refund Application Form.
   5.2 Telegraphic Transfer is made to the student’s bank account. If transfer is to be made to a 3rd party, provide 3rd party details in the Refund Application Form. Charges arising from the telegraphic transfer from the destination’s bank will be borne by the student.
   5.3 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. Bank administrative charges (if applicable) are borne by the student.
6. Student must collect the refund personally from the school with their Student’s Pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of authorisation letter.

Cooling-Off Period

1. Student is provided with a 7 working day cooling-off period upon signing of PEI Student Contract.
2. Student must submit written notice of withdrawal by filling in the Course Request Form.
3. Student will be entitled to the Maximum Refund amount stipulated under the Refund Policy, regardless of whether the student has started the course or not.
4. Other terms and conditions for refunds apply.
STUDENT MOVEMENT POLICY & PROCEDURE

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

Types of Withdrawal

1. Withdrawal caused by SAA-GE
   In the event that:
   1.1 SAA-GE does not commence the Course on the Course Commencement Date;
   1.2 SAA-GE terminates the Course before the Course Commencement Date;
   1.3 SAA-GE does not complete the Course by the Course Completion Date;
   1.4 SAA-GE terminates the Course before the Course Completion Date;
   1.5 SAA-GE has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
   1.6 The Student’s Pass application is rejected by Immigration and Checkpoints Authority (ICA).

   • Student will be informed of alternative study arrangement (if any) and will be entitled to
     - Tuition and miscellaneous fees paid will be fully refunded (except FPS fee) less any applicable bank administrative charges payable
     - For circumstances 1.1 to 1.5, SAA-GE will refund the Application Fee.

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

       Note: this is only applicable during the period of results release

2.2 Withdrawal caused by Exemptions
   In the event that students obtain a paper/module exemption from the awarding body, SAA-GE shall refund the unconsumed tuition fee. Other terms and conditions for refund apply.

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

1.7 Withdrawal caused by STP rejection by ICA (Renewal)
   In the event that ICA rejects the STP renewal during the student’s course of studies, SAA-GE shall refund the unconsumed tuition fee. 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 sole discretion in approving withdrawal on case to case basis depending on the merit of the request. Where approval of withdrawal is granted, 50% of the tuition fee paid will be refunded. 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 Application fee, FPS fee, STP reapplication fee, and Medical Insurance fee apply.
2. In the event where students have not completed the current course, students must request for course withdrawal before applying for the new course. Refer to Course withdrawal terms and conditions.

**Class Transfer**

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

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

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

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

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

Disciplinary Authority
The Managing Director or any person authorised by him shall have the power to enforce discipline on behalf of SAA-GE. The authorised person shall have the power to:
1. Reprimand the student for the offence
2. Demand for and make a copy of the student’s identification documents
3. Request the student to leave the class and/or the premises
4. Report the offence to the Management Team, or partner organisation.

Disciplinary Rules

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions that may be taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attending lectures without payment or not registered in the registry for the particular class.</td>
<td>This would be deemed as trespassing. SAA-GE reserves the right to take action up to and including legal action to recover unpaid fees. Written warning. Fine of $50 and written warning.</td>
</tr>
<tr>
<td>Attending lectures without identification.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Attending lectures without authorisation e.g. attending more than one of the same lectures.</td>
<td>Verbal and/or written warning.</td>
</tr>
<tr>
<td>Arriving more than 30 minutes late for a lecture.</td>
<td>Marked as being absent for that lecture</td>
</tr>
<tr>
<td>Disrespectful behaviour and use of 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</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion.</td>
</tr>
<tr>
<td>Examples of Offences</td>
<td>Actions that may be taken</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>and services, or-for any political or social cause.</td>
<td></td>
</tr>
<tr>
<td>Causing disturbance in class. E.g. use of hand phone, not putting hand 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. Repeat offences may lead to expulsion.</td>
</tr>
<tr>
<td>Forging of documents or possession of forged documents. E.g. medical certificates, official documents, education certificates.</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence.</td>
</tr>
<tr>
<td>Cheating or dishonesty in examinations.</td>
<td>Deemed as failure of the exam. Report to appropriate authority</td>
</tr>
<tr>
<td>Academic misconduct.</td>
<td>Report to Exam Board or Academic Board. Verbal and/or written warning, temporary suspension, or expulsion.</td>
</tr>
<tr>
<td>Unauthorised use and illegal copying of copyright materials, including printed or soft-copy versions and computer software.</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.</td>
</tr>
<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 Government Funded Students**

Students under the SDF or NTUC-SEP funding schemes must scan in and out at every session and attain a minimum of 75% attendance per class for the approved course.

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

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

**Attendance Requirement—students under statutory or academic requirements**

During school term student must attend lessons to obtain at least 75% attendance rate monthly. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.
**Offences and Actions** - students under statutory or academic requirements

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Attendance Rate &lt; 75%</td>
<td>Reminder Email</td>
</tr>
</tbody>
</table>

**Attendance taking procedure – Local and non-STP students** - students under statutory or academic requirements

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

**Application for 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 (max)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate Leave for Immediate Family Members</td>
<td>Death Certificate Air Ticket/Boarding Pass</td>
<td>10</td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate Air Ticket/Boarding Pass</td>
<td>5</td>
</tr>
<tr>
<td>Medical 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 together with the supporting documents within 2 working days of his/her return to school.

Medical certificates from traditional Chinese medical clinics/hospitals are NOT accepted.
FEE PROTECTION SCHEME (FPS)

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

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

Under FPS, PEI will purchase insurance protection from an appointed insurance company from the Council for Private Education for all their students to protect their fees. SAA-GE-appointed insurance company is Lonpac Insurance Bhd as the insurer provider. Students are 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 scheme shall provide for an annual coverage limit of not less than $20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration. Full-time Singapore/Singapore Permanent Resident students or non-Student Pass holders who are protected by their own medical insurance in Singapore may opt out of the scheme. Evidence of the medical insurance must be produced prior to course admission. This Medical Insurance scheme is not mandatory for part-time students.

SAA-GE appointed medical insurance provider is AXA Insurance Singapore Pte Ltd as the insurer provider. Students are 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 campus.

Services offered to students include:

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

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

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

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

1. Student Involvement through SAA-GE Student Council, activities, seminars and workshops
2. Student Care through Counselling
3. Student Feedback through Focus Group, and
4. Professional Attachment Scheme (for ACCA)

SAA-GE Student Council (SSC)

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

Mission: Leading & Contributing to our vibrant student community

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

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

Activities, Seminars and Workshops

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

Student Care (Counselling)

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

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

Students may also contact the following organisations:

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

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

3. **SAMARITANS** [www.samaritans.org.sg](http://www.samaritans.org.sg)
   Call 1800 221 4444 (toll-free) 7 days a week, 24 hours a day
Focus Group
SAA-GE values your views and opinions about the institution! Dual moderator focus group is conducted annually to gain insights on various topics about the institution. A $20 course voucher will be presented to participants as a token of appreciation.

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

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

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

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

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

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

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

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

Quality Assurance Department
feedback@saage.edu.sg

We will investigate and act-on to resolve the areas of concern either immediately or within 14 working-days, depending on the complexity of the case. If we are unable to solve the complaint amicably, we may refer the matter concerned and affected person/s to the CPE Student Services Centre.
In the event that a student is still unsatisfied with the outcome of the internal grievances resolution process or the matter is still unresolved, we may refer the matter concerned and affected person/s to the CPE Mediation- Arbitration Scheme, please visit http://www.cpe.gov.sg/cpe/slot/u100/Publication/publication/Dispute%20Resolution%20Brochure.pdf.

**DATA PROTECTION SCHEME**
SAA-GE undertakes to maintain the confidentiality of all students’ particulars and not to divulge the information to any third party unless required by law or other statutory regulations. Students can choose to opt-out of any mode of contact from SAA-GE by informing the school of their decision.

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