



SAA GLOBAL EDUCATION

Quality Education • Lifetime Opportunities



A TRAINING ARM OF ICPAS



Institute of Certified Public Accountants of Singapore

SAA-GF

Student Handbook 2012



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SINGAPORE QUALITY CLASS
For Private Education Organisations

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Message from the Training Director

Welcome to SAA Global Education (SAA-GE), the training 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 makes 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 students can choose from 2 locations for their education needs: at our Aljunied location or at 6 Raffles Quay located in the central business district.

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 Global Education, we welcome your interest and look forward to connecting with you.

Evan Law
Training 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 training 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 24,000 members. SAA has over 27 years track record as the leading accountancy education provider on an international level. SAA-GE has consistently produced a list of prize winners for the ACCA and CAT programmes in the Singapore and International categories.

The Academy 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 to SAA Global Education Centre Pte Ltd (SAA-GE).

There are currently more than 5,000 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 to enable them to be good quality accountants and to contribute richly to a competitive, efficient and progressive Singapore

VISION

To be the Premier Accountancy Academy in the region.

VALUES

PROFESSIONALISM	To show respect in our words and actions
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 work 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".

Accreditation & Partnership

Singapore Quality Class (SQC) for Private Education Organizations (PEOs)

SAA-GE is one of the first few educational institutions awarded with the Singapore Quality Class (SQC) for Private Educational Organisations (PEOs). This award recognises PEOs who have attained a commendable level of performance and will further enhance our journey to reach world-class standards of business excellence.



EduTrust Certification

SAA-GE is awarded the EduTrust certification by the Council for Private Education. The recognition affirms our achievement of higher standards in key areas of management and provision of educational services.



"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.



4.1 Council for Private Education (CPE)

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

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

4.2 Enhanced Registration Framework (ERF)

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

- raise corporate and academic governance standards;
- enhance student protection measures;
- compel disclosure of key information by private education institutions; and
- 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.

4.3 EduTrust Certification Scheme (EduTrust)

The EduTrust certification scheme provides a trust mark of quality. Private education institutions need to achieve higher and more comprehensive standards in their corporate governance and administration, academic processes, student protection and support services, and financial viability. EduTrust enables schools to differentiate themselves to be of a higher quality school 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.

4.4 Academic and Examination Boards

4.4.1 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>

4.4.2 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.

4.5 Singapore Quality Class

Singapore Quality Class (SQC) is the certification for the overall business excellence standard. Based on the internationally benchmarked business excellence framework, the SQC provides organisations with a holistic model for managing a business for excellence. It has 7 categories, namely, Leadership, Planning, Information, People, Processes, Customers and Results.

SAA-GE has been awarded with SQC for Private Education Organisation since 2005.

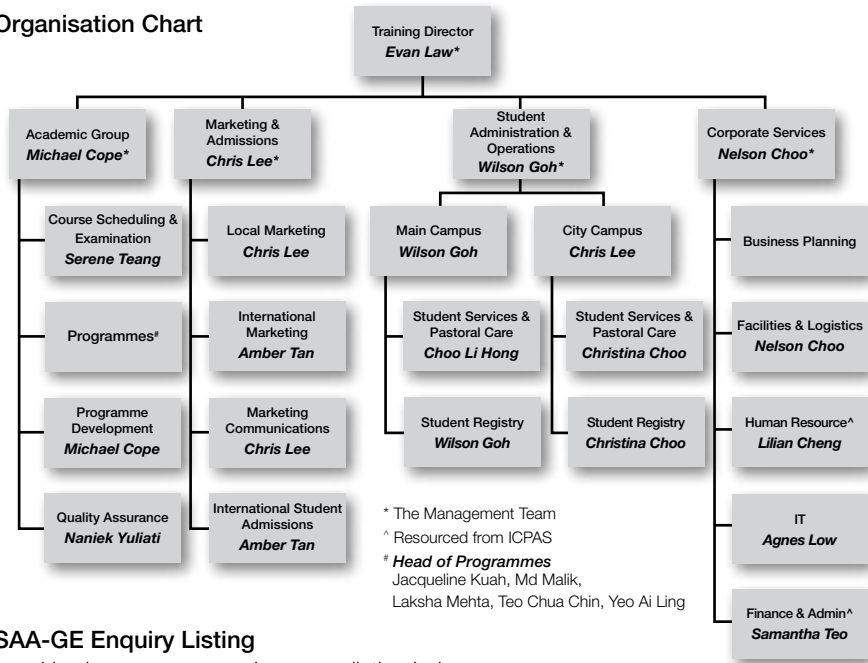
4.6 Service Guarantee & Standards

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

SAA-GE's Service Standards include the following:

Type of Request/Service	Response Time
Queue Waiting Time	Within 25 minutes
Refund Application	Within 7 working days
Certification Letter	Within 7 working days
E-mail Enquiries	Within 5 working days
Acknowledgement to Feedback	Within 2 working days
Dispute Resolution	Within 21 working days
Course Transfer/Withdrawal	Within 4 weeks

5.1 Organisation Chart



5.2 SAA-GE Enquiry Listing

For enquiries by programme, please see listing below

Main Campus @ Aljunied

Tel: 6744 9700 (Main line)

- | | |
|--|--------------------------------|
| - Preparatory Course for Association of Chartered Certified Accountants (ACCA) | acca@saa.org.sg |
| - Preparatory Course for Certified Accounting Technician (CAT) Examinations | cat@saa.org.sg |
| - Preparatory Course for ATTS Specialist Certificate in Taxation | atts@saa.org.sg |
| - English Language Programmes | acca@saa.org.sg/cat@saa.org.sg |

Campus@ Raffles Quay

Tel: 6532 5312

Bachelor Degrees

University of London(UOL) International Programmes

Professional Examination (PE) Programme

Other Enquiries

Computer-Based Examination

Skills Development Fund

Facility Management

uol@saa.org.sg

paq_tuition@saa.org.sg

cbe@saa.org.sg

sdf@saa.org.sg

fm@saa.org.sg

6.1 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 sqm 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 also vending machines are available at Level 4 & 5.

Location

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 - 3.15pm
Sunday & Public Holidays : Closed

Admin Office

Monday - Friday : 9.00am - 6.00pm
Saturday, Sunday & Public Holidays : Closed

6.1.1 The Library @ KH Plaza

Location

12 Aljunied Road #04-01 KH Plaza

Operation Hours

Monday - Friday : 10.00am - 7.00pm
(Closed for lunch from 12.00pm - 1.00pm)
Saturday : 10.00am - 2.00pm
(Closed for lunch from 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 books.

6.1.2 Student Recreational Centre @ KH Plaza

Location

12 Aljunied Road, KH Plaza, Level 4

Operation Hours

Monday - Friday : 9.00am - 7.00pm
 Saturday, Sunday & Public Holidays : Closed
 Amenities Available : Internet Surfing, LAN Games

6.1.3 Self-Study Rooms

Operation Hours

Monday - Friday : 9.00am - 10.00pm
 Saturday & Sunday : 9.00am - 7.00pm
 Public Holidays : Closed

* Study rooms are subjected to availability.



6.1.4 Office and Classroom Layout @ CPA House

LEVEL 1

#01-01 FACILITIES MANAGEMENT	#01-03 MARKETING DEPARTMENT	LIFT L O B B Y	#01-04/05/06 SAA-GE ADMIN OFFICE & STUDENT RECEPTION COUNTER	
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LEVEL 2

AUDITORIUM 1	LIFT L O B B Y	CLOVER 1	CLOVER 2	LECTURER'S LOUNGE
		CORRIDOR AREA		
		COMPUTER LAB 1	COMPUTER LAB 2	

LEVEL 4

PINE 1	PINE 2	LIFT L O B B Y	PINE 3
CORRIDOR AREA			CORRIDOR AREA

LEVEL 5

ANGSANA 1	LIFT L O B B Y	ANGSANA 2	ANGSANA 3
CORRIDOR AREA		CORRIDOR AREA	

LEVEL 6

AUDITORIUM 2	LIFT L O B B Y	ICPAS OFFICE
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6.2 City Campus @ 6 Raffles Quay

The SAA-GE City Campus is prestigiously located at 6 Raffles Quay, at the heart of Singapore's Central Business District. The Campus strategic location is easily accessible from Raffles Place MRT Station through a sheltered underground walkway. Sited on the 23rd floor with over 10,000 sq ft of floor space, it encompasses a small library with a study lounge area dedicated for the UOL students, 3 well-equipped modern day facilities training rooms suitably sized for 50 to 80 students, conforming to the standard requirement of 1.5 sqm per students.

Location

Address : 6 Raffles Quay #23-00 Singapore 048580
 MRT Service : EW14 / NS26 Raffles Place MRT Station
 (Exit 1, Lau Pa Sat)

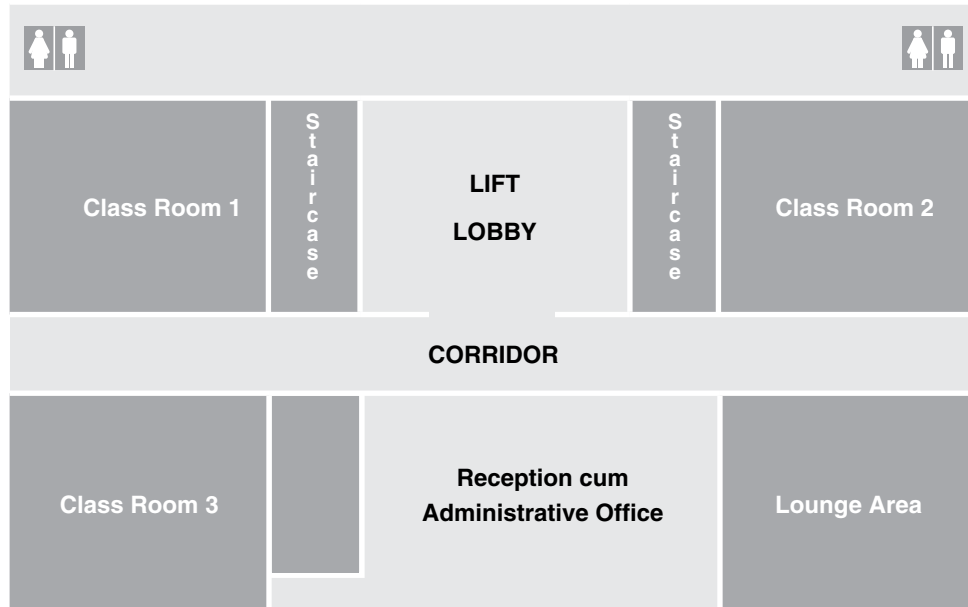
Operation Hours

Reception Counter
 Monday - Friday : 10.30am - 7.00pm
 Saturday, Sunday & Public Holidays : Closed

Phone Service

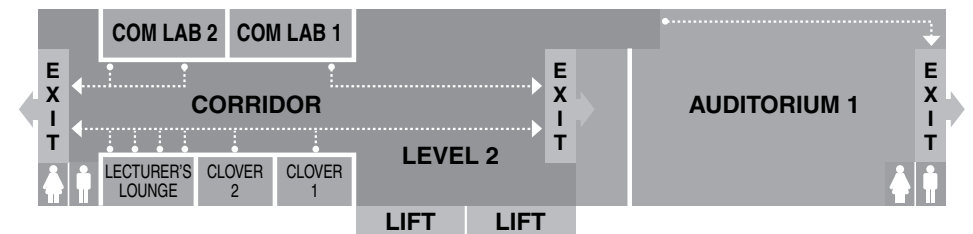
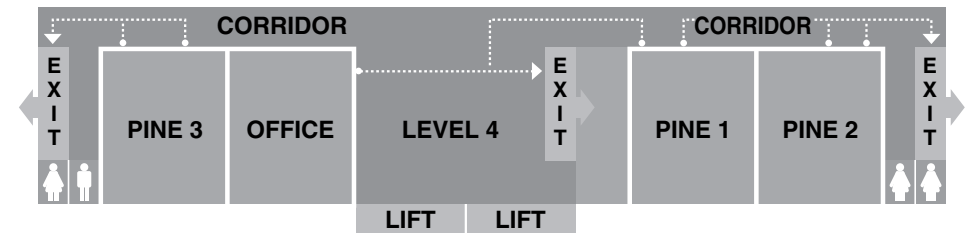
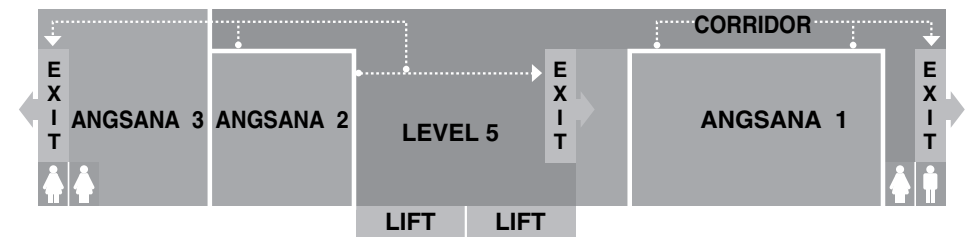
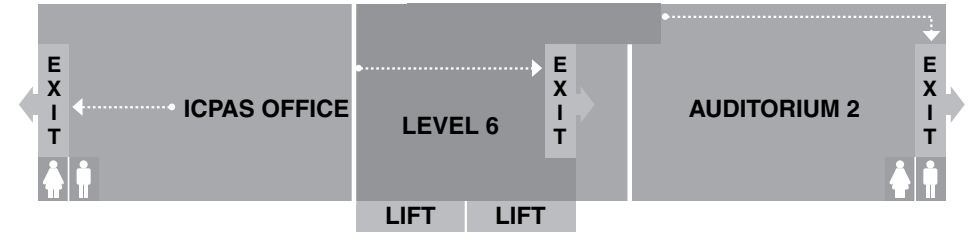
Monday - Friday : 10.30am - 6.00pm
 Saturday, Sunday & Public Holidays : Closed

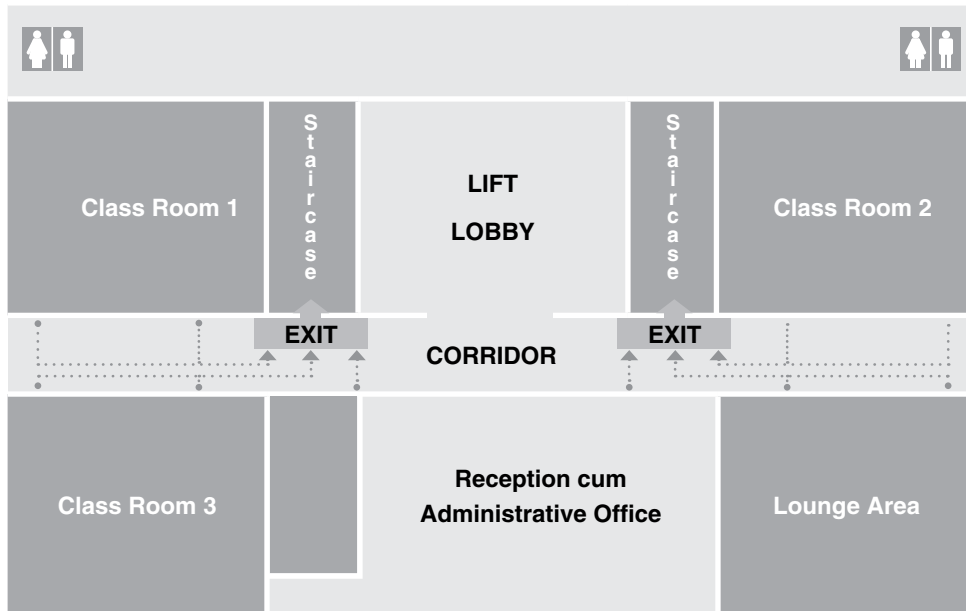
6.2.1 Office and Classroom Layout @ 6 Raffles Quay



6.3 Emergency Fire Escape Routes

6.3.1 Main Campus





Enrolment Policy

The Enrolment policy for local and international students defers. SAA-GE is governed by rules under the EduTrust Certification Scheme. As such, all students are required to sign a student contract at the point of enrolment and before payment of course fees. Refer to Section 7.3. Student Contract for more information. Students who do not sign a contract with SAA-GE will not be permitted to attend classes with the institution.

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. Students will also be given a copy of the Student Handbook. All students must fill in relevant information in the SAA-GE enrolment form and any other forms required by the Singapore government (where applicable).

Once enrolled, it is the student's responsibility to find out if their course membership (where applicable) with the qualification provider, e.g. ACCA, UOL, is valid or not, and will not hold SAA-GE responsible for any lapse in membership. Please check the provider's website for details on membership and examinations.

7.1. Enrolment Policy for New Students

All students enrolling with SAA-GE for the first time are required to sign a student contract. Validity of the student contract is tied to the duration of the programme the student has enrolled for.

7.1.1. (a) Local Students

All local students are required to enrol for class in person as they are required to sign a student contract at the point of registration and payment of course fees. Students are required to enrol for at least one (1) paper per intake. There is no maximum cap on papers enrolled with SAA-GE. There may however be a maximum cap placed on the number of examination papers allowed for registration per intake with the qualification provider. Students need to check the provider's website for relevant information.

7.1.1. (b) 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

All non STP pass students are required to enrol for class in person as they are required to sign a student contract at the point of registration and payment of course fees. Students are required to enrol for at least one (1) paper per intake. There is no maximum cap on papers taken. There may however be a maximum cap placed on the number of examination papers allowed for registration per intake with the qualification provider. Students need to check the provider's website for relevant information.

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 is not responsible for the renewal of the students' respective passes. In the event that the student's 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.

For non STP pass students, they must obtain 75% attendance rate monthly. They have to scan in and out for the classes they have enrolled. In the event that they are absence from class, they have to fill up the leave absence form and submit supporting documents.

Long Term Social Visit Pass (LTVP) holders are required to seek permission from the Immigration and Checkpoints Authority before enrolling in our courses, please proceed to our reception counter for a copy of the letter.

Student Pass Holders (from other PEI) are required to seek permission from their school before enrolling in our courses, please proceed to our reception counter for a copy of the letter.

7.1.2 Student Pass (STP) International Students

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

The application process for a new student pass will take at least four (4) weeks from the point of submission. All new international students must submit their application through an SAA-GE representative or directly to the institution. 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 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 or refund the student for any lessons missed.

Students are only allowed to attend the programme reflected on the student pass. For example, if you possess a valid student pass for CAT, you will not be able to progress to ACCA until you have obtained a valid student pass for ACCA.

It is mandatory for all international students to enrol for a minimum of three (3) papers per intake or the remaining papers for final year students. See table below for course application deadlines. All international students must enrol for main and revision classes. Under ICA rules, international students are not allowed to enrol for any evening and weekend classes.

Course Application Fee and ICA Processing Fee will be collected upon application of the course and for a student pass. Course fees are payable during orientation. Course Fee details may be found in your final Letter of Offer and Orientation details may be found in your Welcome Letter.

Course Application Deadline	
Student Status	Deadline
New STP Holder	At least 6 weeks before course commence
Renewal STP	At least 2 weeks before course commence
Transfer STP	At least 2 weeks before course commence

7.2 Enrolment Policy for SAA-GE Continuing Students

All students continuing their studies with SAA-GE are required to sign a student contract at each intake, according to classes they are enrolled in.

7.2.1 Local Students and Non-Student Pass (STP) International Students

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

7.2.2 Student Pass (STP) International Students

It is mandatory for all international students to enrol for a minimum of three (3) papers per intake or the remaining papers for final year students. 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 must enrol for main and revision classes.

All continuing international students are required to renew their student pass when progressing or transferring into another programme. The application process for the renewal of student pass will take approximately two weeks. **Refer to Section 18.1.2.1. Renewal of Student Pass** for further information. Other rules under Section 18 apply.



For a student pass to be renewed, all students must have met all conduct and attendance requirements. **Refer to Section 11. Student Conduct and Discipline, and Section 11.6 Attendance Policy for STP International Students** for detailed information. Failure to comply will lead to the cancellation of your student pass.

7.3 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. Service staff of SAA-GE will provide an understanding of all crucial points stated in the student contract at the point of enrolment. All students studying in SAA-GE must have a valid student contract. SAA-GE issues student contract that is valid for an admission to a course. The duration of student contract will be in accordance to the duration of papers enrolled.

All students will be given a seven (7) working-day cooling off period. Within the cooling off period, students may withdraw from their application within seven (7) working days of signing the contract. In order to terminate the agreement, the student will need to fill up Schedule 3.2. **Student's Rights to Cancel Agreement** of the student contract and submit it to SAA-GE within the cooling off period.

For more information on the Student Contract, students can visit 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.

8.1 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.
2. Tuition Fee: refers to fee for the purpose of attending main and pro-rated classes. This fee is refundable according to SAA-GE Standard Refund Policy.
3. Miscellaneous Fee: refers to non-compulsory and non-standard fee which the students will pay only when necessary or applicable.

Miscellaneous fee includes, but not limited to, the following:

- ICA Processing Fee: refers to fee charged by Immigration and Checkpoints Authority of Singapore (ICA) for the purpose of Student Pass application. This fee is not refundable.
- 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.
- Medical Insurance Fee: refers to fee for the purpose of insuring students for hospitalisation and medical expenses. This fee is refundable according to the provider's refund policy.
- Refund Administration Fee
- Course Transfer Administration Fee
- Class Transfer Administration Fee
- Attendance Penalty Fee
- Replacement of Lesson Missed (4th replacement onwards)
- Textbook Fee
- Lecture Notes Fee
- Computer Based Examination Fee

8.2 Fee Schedule

For a detailed listing of SAA-GE's course and miscellaneous fees, refer to the Fee Schedule leaflet or website at www.saa.org.sg. Various discount schemes are also available for SAA-GE's valued partners. Please refer to SAA-GE website for updated detailed information.

8.3 Payment Methods

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

- Cash / NETS
- Crossed Cheque, payable to "SAA Global Education Centre Pte Ltd"
- Credit Card
- Telegraphic Transfer (please approach the marketing department for bank account details)
- SAA-GE Cash/Course Voucher

9

Refund Policy & Procedure

9.1 Refund Policy

% of the aggregate amount of the fees paid	If Student's written notice of refund is approved
100%	("Maximum Refund") More than 60 days before the course commencement date
75%	Between 30 to 60 days before the course commencement date
50%	Less than 30 days to 1 day before the course commencement date
25%	After, but no more than 7 days after the course commencement date
0%	More than 7 days after the course commencement date

* Course commencement date refer to intake start date

9.2 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. In the event of lost of receipt, a police report must be made and presented as supporting document.
5. Refund will be made via the following mode of payment:
 - Cash Voucher, made to Student Name. Cash voucher is non-transferable, non-replaceable and validity cannot be extended.
 - Crossed Cheque, made to Student Name. If cheque is to be made to a 3rd party, provide the 3rd party's details in the Refund Application Form.
 - Telegraphic Transfer, made to Student's bank account. If transfer is to be made to a 3rd party, provide the 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.
 - Request for reissuance of cheque (due to expired cheque, error in details provided by student, lost 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
6. Student must collect the refund personally from the school with their student pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of authorisation letter.

9.3 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, i.e. schedule 3.2 of the PEI 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 applies.



Student Movement Policy & Procedure

(applicable to local & int'l students)

10.1 Course Withdrawal

1. Course withdrawal is defined as discontinuing of a course prior to completion of the current course.
2. Request for course withdrawal must be made in writing by completing the Course Request Form and must be accompanied with valid reason/s (refer to item 3) and supporting document.

Types of Withdrawal

SAA-GE will consider the following as grounds for request to withdraw: hospitalization; medical reasons (conditions as certified by a Singapore registered doctor); overseas assignments of more than 2 months duration; emergency reservist service of more than 2 weeks; heavy work commitment certified by the company and exemptions. Course withdrawal may or may not result in refund of fees. Any decision relating to a refund will be made at the sole discretion of SAA-GE and that shall be final.

Refer to Section 9. Refund Policy & Procedure.

1. Withdrawal caused by 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.
 - 100% of all fees paid will be refunded and the Refund Admin Fee will be waived.
 - Other terms and conditions for refund apply.

Under this section, the following conditions are applicable to all students:

- a) 100% refund on all fees paid. Refund may be in Cash Voucher, Cheque or Telegraphic Transfer
- b) No refund administration fee is required.
- c) Other terms and conditions for refund apply.

2. Withdrawal caused by students or other parties

- Withdrawal caused by Failure in Examination
 - i. Request for withdrawal must be accompanied with examination result slip (as a supporting document for withdrawal) and made within one week of the examination released date.
 - ii. 50% refund on course fees paid, subject to approval by SAA-GE. Upon approval, refund will be in the form of Cash Voucher only.
 - iii. No refund administration fee is required.
 - iv. Other terms and conditions for refund apply.
- Withdrawal caused by other conditions/situations

3. 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 or heavy work commitments (both must be supported by certification from student's company); emergency reservist of more than two weeks; and exemptions.

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. **Refer to Section 9 on Refund Policy and Procedure** for students who are eligible for refund.

10.2 Course Transfer

1. Course Transfer Administrative Fee applies.
2. Treated as withdrawal from existing course (refer to withdrawal terms and conditions).
3. Student applies as new student (relevant fees such as FPS fee, Medical Insurance fee, ICA processing fee applies).

10.3 Class Transfer

1. Class transfer is defined as transferring from one class to another within the same course.
2. Request for class transfer must be made in writing by completing the Course Request Form and making a Class Transfer Admin Fee.
3. Request must be accompanied with valid reason and subject to management's approval.
4. Students are not required to top-up short-fall payment and excess will also not be refunded

Student Conduct and Discipline

11.1 Academic Misconduct

Students need to 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 on line at the ACCA website. Specific principles relating to misconduct in examinations are also reproduced in the ACCA Student Handbook. Similarly University of London students should make themselves aware of the University Regulations.

Academic misconduct includes but is not limited to:

- Breaking course rules and regulations
- Cheating during assessment including the possession of unauthorized material.
- Plagiarism, passing another's work or ideas as your own.
- Academic dishonesty, for instance fabricating research results or references.
- 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.

11.2 Disciplinary Authority

The Training 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;

- Reprimand the student for the offence
- Demand for and make a copy of the student's identification documents.
- Request the student to leave the class and/or the premises
- Report the offence to the Management Team, or partner organisation.

11.3 Disciplinary Rules

Examples of Offences	Actions Taken
Attending lectures without payment or not registered in the registry for the particular class.	This would be deemed as trespassing. SAA-GE reserves the right to take action up to and including legal action to recover unpaid fees. Fine of \$20 and written warning.
Attending lectures without identification.	Verbal and/or written warning.
Attending lectures without authorisation e.g. attending more than one of the same lectures.	Verbal and/or written warning.
Arriving more than 30 minutes late for a lecture.	Marked as being absent for that lecture

Disrespectful behaviour and insubordination to staff.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.
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.	Verbal and/or written warning, temporary suspension, up to expulsion.
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.	Verbal and/or written warning, temporary suspension, up to expulsion.
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.	Verbal and/or written warning, temporary suspension, up to expulsion.
Causing disturbance in class. E.g. use of hand phone, not putting hand phone on silent mode.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.
Use of equipment without prior approval.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.
Smoking within the school premises.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.
Eating and drinking in classrooms/ library/ computer labs.	Verbal and/or written warning, temporary suspension.
Forging of documents or possession of forged documents. E.g. medical certificates, official documents, education certificates.	Expulsion from the school. Police report, depending on the severity of the offence.
Cheating or dishonesty in examinations.	Deemed as failure of the exam. Report to appropriate authority
Academic misconduct.	Report to Exam Board or Academic Board. Verbal and/or written warning, temporary suspension, or expulsion.
Unauthorised use and illegal copying of copyright materials, including printed or soft-copy versions and computer software.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.
Unauthorised disclosure of computer passwords.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion.
Destruction or wilful damage to school property or facilities.	Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion. Payment of costs of replacement or repair.
Consumption of alcohol on school premises	Expulsion from the school. Police report, depending on the severity of the offence.
Criminal acts. E.g. Theft, possession/ consumption of drugs, fighting or gambling	Expulsion from the school. Police report, depending on the severity of the offence.

11.4 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.

11.5 Attendance Policy for Non-STP International Students

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

11.5.1 Attendance Requirement

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. Please refer to **Section 11.7 Academic Calendar and Singapore Public Holidays 2012**.

Offences and Actions

Offences	Actions
Monthly Attendance Rate < 75%	Reminder Email

Attendance Taking

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

11.5.2 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.

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

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

11.6 Attendance Policy for STP International Student

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

11.6.1 Attendance Requirement

As a STP holder, students must adhere strictly to the attendance requirements stipulated by ICA, they include student will not

- 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 student fails to adhere to the above requirements. In such event, the student pass may be cancelled or no further renewal will be granted to the student.

During the school term, 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. Please refer to **Section 11.7 Academic Calendar and Singapore Public Holidays 2012**.

In addition, SAA-GE student pass holder who wants to attend a course in another institution is required to obtain permission from ICA in writing.

Offences and Actions

Offences	Actions
Consecutive Absenteeism	
• 5 Days Consecutive Absence without Reason	• Interview with Assistant Manager • Final Warning Letter
• 7 Days Consecutive Absence without Reason	• STP Cancellation
Monthly Attendance Rate < 90%	
• 1 st offence	• Warning Email
• 2 nd offence	• Interview with Executive • Warning SMS
• 3 rd offence	• Interview with Assistant Manager • Final Warning Letter
• 4 th offence	• STP Cancellation

With the implementation of the new card system, any student caught scanning on behalf of another student will have their student pass cancelled as will the student they are scanning on behalf of.

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.

Programme	If you have classes in	Scan In Time (* can be earlier but NOT later)	Scan Out Time (* can be earlier but NOT later)
CAT	Morning	10am	4pm
	Afternoon	11am	5pm
	Morning & Afternoon	10am	5pm
ACCA	Morning	9am	3pm
	Afternoon	12pm	6pm
	Morning & Afternoon	9am	6pm
	Evening*	4pm	10pm
UOL**	Morning	9.30am in class	3.30pm in Library
	Afternoon	11.30am in Library	2pm in class
CEP	Morning & Afternoon	9am	4pm
All	No Class	10am	4pm

* applicable to specific group of students (refer to SAA-GE office for more detail).

** library research attendance will be taken at Student Service Counter at City Campus.

11.6.2 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.

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

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

11.6.3 Progress Report

Progress reports are issued to all international students during the 3rd month for each intake. The report will indicate the student's current examination status. Please enquire at the SAA-GE Student Reception Counter should you fail to receive the report via mail.

11.7 Academic Calendar and Singapore Public Holidays 2012

Academic Calendar 2012

Programme	Intake	School Term	School Holiday
ACCA	January	3 Jan 12 – 31 May 12	1 Jun 12 – 30 Jun 12
	July	1 Jul 12 – 30 Nov 12	1 Dec 12 – 02 Jan 13
CAT	January	3 Jan 12 – 31 May 12	1 Jun 12 – 30 Jun 12
	March	19 Mar 12 – 31 May 12	1 Jun 12 – 30 Jun 12
	July	1 Jul 12 – 30 Nov 12	1 Dec 12 – 2 Jan 13
	September	17 Sep 11 – 30 Nov 12	1 Dec 12 – 2 Jan 13
UOL EMFSS	August	1 Aug 12 – 30 Apr 13	1 May 13 – 31 Jul 13
UOL (LLB)	April	10 Apr 12 – 31 Mar 13	24 Dec 12 – 4 Jan 13
	September	10 Sep 12 – 23 Apr 13	24 Dec 12 – 4 Jan 13
DIP ECONS	July	1 Aug 12 – 30 Apr 13	1 May 13 – 31 Jul 13
CEP	Jan	3 Jan 12 – 28 Feb 12	29 Feb 12 – 4 Mar 12
	Mar	5 Mar 12 – 24 Apr 12	25 Apr 12 – 6 May 12
	May	7 May 12 – 25 Jun 12	26 Jun 12 – 1 Jul 12
	Jul	2 Jul 12 – 22 Aug 12	23 Aug 12 – 2 Sep 12
	Sep	3 Sep 12 – 22 Oct 12	23 Oct 12 – 28 Oct 12
	Nov	29 Oct 12 – 18 Dec 12	19 Dec – 31 Dec 12
ATTS	January	3 Jan 12 – 31 May 12	1 Jun 12 – 30 Jun 12
	July	1 Jul 12 – 30 Nov 12	1 Dec 12 – 2 Jan 13

*All dates are subjected to changes.

Singapore Public Holidays 2012

New Year, Monday 2 January

Chinese New Year, 24 January (Mon) - 23 January (Tues)

Good Friday, 6 April

Labour Day, Tuesday 1 May

Vesak Day, Saturday, 5 May

National Day, Thursday, 9 August

Hari Raya Puasa, Monday 20 August

Hari Raya Haji, Friday, 26 October

Deepavali, Tuesday, 13 November

Christmas Day Tuesday, 25 December

11.8 Certificate of Attendance

Students that attain more than 75% of attendance can request for a Certificate of Attendance from the school. SAA-GE will only issue the Certificate within one year of completion.



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 are 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-exam fee or charges for credit card payment etc.) and GST.

Under FPS, PEI will purchase insurance protection from any one of the Council for Private Education-appointed insurance companies for every one of their students to protect their fees. SAA-GE-appointed insurance company is Lonpac Insurance Bhd. 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.saa.org.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 Pass International students who are protected by their own medical insurance in Singapore can opt out of the forementioned 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.saa.org.sg.

Student Support Services

14.1 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 6, Raffles Quay.

Services offered to students includes:-

- Pre course Counselling *
- Student Admission, Selection, Course Enrolment and Payment*
- International Student *
 - Attendance matters
 - Consultation
 - Immigration matters
 - Insurance matters
 - Leave matters
 - Payment
 - Submission of documents
- Student Activities*
 - Field Trips/excursions, Seminars, Workshops
 - SSC (SAA-GE Student Council)
- Financial Assistance*
 - Discount Schemes
 - Scholarships
- Student Care*
 - Counseling benefit
 - PAS (n.a. to PE, ATTS, Dip in Econs/Law)
- 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*

14.1.1 Locker Rental

Locker rental service is available at Main Campus. Lockers are located at Levels 4 & 5. For more details, please pick up a form from Main Campus reception counter.

14.1.2 Lost and Found

For lost items, please contact the reception counter. unclaimed items will be disposed after 1 month.

14.1.3 Notice Board Advertisement

Students who are interested in posting an advertisement may proceed to the reception counter for details and approval.

14.2 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 four aspects of a student life. These include

- Student Involvement through SAA-GE Student Council, activities, seminars and workshops.
- Student Care through counselling
- Student Feedback through Focus Group, and
- Professional Attachment Scheme

14.2.1 SAA-GE Student Council (SSC)

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

Mission: Leading & Contributing to our vibrant student community

Please visit our website: <http://www.saage.edu.sg> for upcoming activities.

For more enquiries and suggestions, please email: ssc@saa.org.sg

To join us as a SSC member, please email scc@saa.org.sg

14.2.2 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.

14.2.3 Professional Attachment Scheme (PAS)

SAA-GE provides Singaporean/PR students a chance to experience working life with our CPA-registered firms for a period of 2 months, after which, they will be awarded with a certificate of participation.

Details of PAS

Programme	UNIVERSITY OF LONDON BSc (Hons) Accounting & Finance BSc (Hons) Banking & Finance BSc (Hons) Business BSc (Hons) Economics & Management BSc (Hons) Accounting with Law	ICPAS/ACCA PROFESSIONAL JOINT EXAMINATION SCHEME
Period	Mid June - Mid August (8 weeks)	Early March - End April or Early September – End October (8 weeks)

UOL Undergraduate

Ms Christina Choo
65325312
uol@saa.org.sg

ACCA/ICPAS JES Students

Ms Choo Li Hong
65975679 acca@saa.org.sg

14.2.4 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 with our Student Welfare Officer before going for the counselling session at acca@saa.org.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 can also contact the following organisations:

CARE CORNER www.carecorner.org.sg

Call 1800 353 5800 (toll-free) 7 days a week from 10am to 10pm.

AWARE (Association of Women for Action and Research) www.aware.org.sg

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

SAMARITANS www.samaritans.org.sg

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

14.2.5 Focus Group

SAA-GE values your views and opinions about the institution. Dual moderator focus group is conducted yearly 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 acca@saa.org.sg

14.3 Scholarships

SAA-GE provides the following scholarships. For more information, please visit: <http://www.saage.edu.sg>

- SAA-GE International Student Scholarship
- ICPAS-Dr. Ernest Kan Accountancy Scholarship
- SAA-GE (Polytechnic) Scholarship (ACCA & UOL)
- SAA-GE (NTUC) Scholarship
- SAA-GE (SAFRA) Scholarship
- SAA-GE (HOMETEAM NS) Scholarship

14.4 Discount Schemes

Terms & Conditions:

- Students are eligible for only one discount scheme
- Students need to produce relevant documentation to enjoy discounts.
- Not valid for pro-rated and revision course fees
- Ends one week before course commencement date
- All Discounted Course Fees are capped at the minimum fee payable.
- For updated discount schemes, please refer to SAA-GE website or the Fee Schedule Leaflet

14.4.1 ACCA and CAT Course

Local Institutions Discount Scheme

Graduates from Nanyang Polytechnic, Ngee Ann Polytechnic, Singapore Polytechnic, Temasek Polytechnic, Millennia Institute and ITE are entitled to:

- An additional 5% discount off promotional course fees for ACCA and CAT programmes. Valid for January and July Intakes only.

Students need to produce their certificate or diploma upon enrolment to be eligible for this scheme.

SAA-GE (NTUC) Discount Scheme

NTUC Union Members are entitled to an additional 10% discount off promotional course fees with a minimum enrolment of 2 papers. Valid for January and July Intakes only.

**Only applicable to ACCA programme*

Please present NTUC member card upon enrolment at SAA-GE counter.

SAA-GE (SAFRA) Discount Scheme

An additional 5% discount off promotional course fees for ACCA and CAT programmes with a minimum enrolment of 2 papers. Valid for January and July Intakes only

Please present SAFRA member card upon enrolment at SAA-GE counter.

SAA-GE (Passion Card) Discount Scheme

An additional 5% discount off promotional course fees for ACCA and CAT programmes with a minimum enrolment of 2 papers. Valid for January and July Intakes only

Please present PASSION card upon enrolment at SAA-GE counter.

SAA-GE (Hometeam NS) Discount Scheme

An additional 5% discount off promotional course fees for ACCA and CAT programmes with a minimum enrolment of 2 papers. Valid for January and July Intakes only

Please present Hometeam NS card upon enrolment at SAA-GE counter.

SAA-GE – Employer Accreditation Scheme

Staff of companies who have registered under the SAA-GE Professional Attachment Scheme (PAS) will be entitled to an additional 5% discount off promotional course fees for ACCA programme. Valid for January and July Intakes only.

Please present a letter from your companies upon enrolment stating your full-time employment status to enjoy the discount.

ACCA Employer Accreditation Scheme

Students whose companies are under the ACCA Employer Accreditation are entitled to an additional 5% off the course fees after all relevant discounts.

Please present a letter from your companies upon enrolment stating your full-time employment status, to enjoy this discount.

14.4.2 UOL Course

Local Institutions Discount Scheme

Nanyang Polytechnic, Ngee Ann Polytechnic, Singapore Polytechnic and Temasek Polytechnic graduates are entitled to:

- 5% discount off published course fees for UOL Degree Programme

Students need to produce their Polytechnic diploma upon enrolment to be eligible in the above schemes.

SAA-GE – Employer Accreditation

Staff of companies who have registered under the SAA-GE Professional Attachment Scheme (PAS) will be entitled to an additional 5% discount off promotional course fees for UOL programme.

Please present a letter from your company upon enrolment stating your full-time employment status to enjoy the discount.

** For updated promotional deadline, please refer the website or fee schedule leaflet.*

14.5 Financial Assistance

14.5.1 Government Funding

CAT and ATTS Specialist Certificate in Taxation are approved courses for funding under the SDF, Absentee Payroll and NTUC-SEP funding schemes. Under this initiative, students are eligible to apply for SDF grant for course fees as well as absentee payroll incentives.

- **Skills Development Fund (SDF)**

80% (capped at \$7/hour) WDA course fee support for company sponsored workers.

- **Absentee Payroll**

Trainees or Companies can claim Absentee Payroll after completion of the course, depending on hours attended in the CAT/ATTS course. Companies can apply for their employees who are Singaporeans or Singapore Permanent Residents.

For more information, please refer to <https://www.skillsconnect.gov.sg/web/guest/AP>

- **NTUC- Surrogate Employer Programme (NTUC-SEP)**

NTUC Union member who are not company sponsored are eligible for this scheme. Applicants who are interested to apply for the NTUC-SEP funding can apply via <https://skillsupgrade.ntuc.org.sg> and must inform the school via sdf@saa.org.sg.

Funding Scheme	SDF	Absentee Payroll	NTUC-SEP
Deadline for Application	At least 1 day before Intake commences *		At least 30days before Intake commences **
For more information, visit the relevant website	https://www.skillsconnect.gov.sg/		Refer to link above

** Deadline set is with consideration of class commencement*

*** Requirement by NTUC*

Student Feedback & Grievances

14.5.2 Study Loans

Interested applicants may contact

Maybank	RHB Bank Berhad
Tel: 1800 629 2265 www.maybank2u.com.sg	Tel: 1800 3230 100 www.rhbbank.com.sg

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

14.6 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.

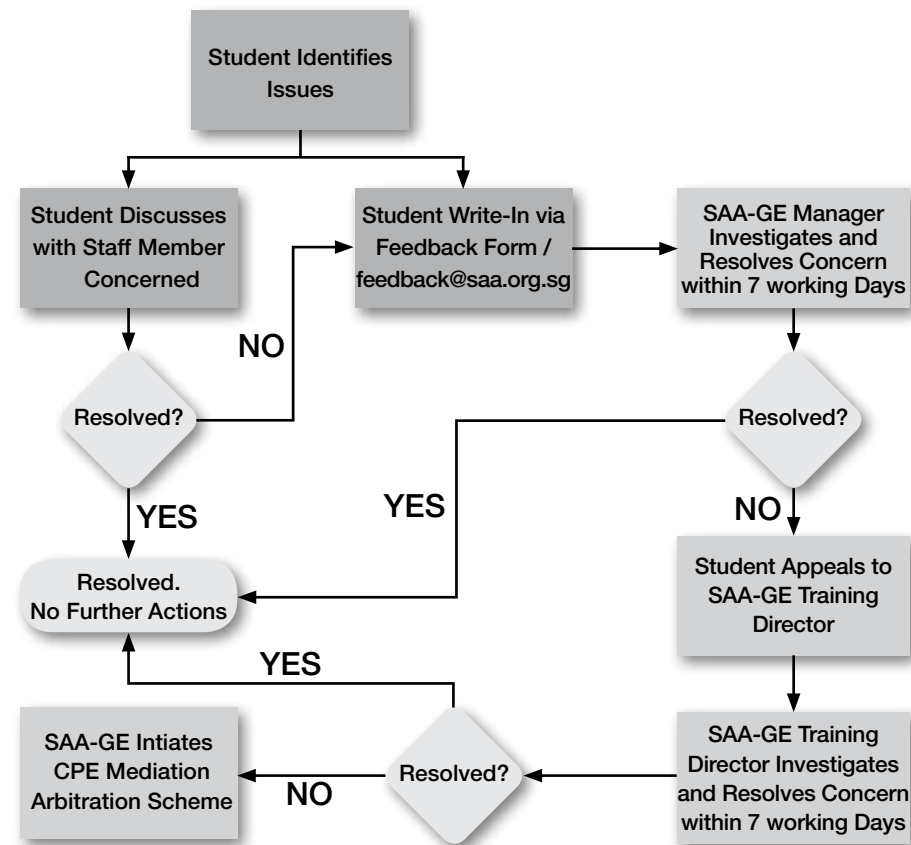
The Student Services Centre can help students in the following areas:

- 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 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>



Student Feedback Flowchart



15.1 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@saa.org.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).

In the event that a student is unsatisfied with the outcome of the internal grievances resolution process or the matter is still unresolved, we will refer the matter concerned and affected person/s to:

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

For more information on 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.

International Students

All foreigners are required to apply for a student 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 pass based on the programme enrolled for and for the full duration of the programme.

For the application of a Student 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 Pass.

18.1 ICA Rules and Regulations

Students must arrive in Singapore with a valid immigration pass to collect the student pass in person after the In-Principle Approval (IPA) has been issued. Students must complete the formalities before student pass can be collected. SAA-GE will select date and time for students to complete the STP formalities. Applicants must note that the student 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 Pass.

As an SAA-GE international Student Pass Holder, the student shall:

- Observe the information stipulated in the Student 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 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

18.1.1 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

18.1.2 Student Pass (STP)

All students must possess a valid student pass for studies at SAA-GE. Therefore, it is important that all students carry their student pass at all times for verification purposes.

18.1.2.1 Renewal of Student Pass (STP)

It is important that all students are aware of their student pass expiry date. If your student 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 pass, students are required to submit International Student application 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 enrollment 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.

18.1.2.2 Cancellation of Student Pass (STP)

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

18.2 Relevant Singapore Laws

18.2.1 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.

18.2.2 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.

18.2.3 Spitting

Spitting in public places is an offence.

18.2.4 Drug Abuse

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

18.2.5 Customs Regulations

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

18.3 Handy Contact Numbers

18.3.1 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.

18.3.2 Emergency Services

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

18.3.3 CPE Student Service Centre

Tel: (65) 6592 2108 Fax: (65) 6337 1584
Email: CPE_CONTACT@cpe.gov.sg
Website: www.cpe.gov.sg

18.3.4 Immigration and Checkpoint Authority (ICA)

Hotline: 6391 6100
Website: www.ica.gov.sg

18.3.5 Singapore Tourism Board

Main Line: 6736 6622
Student Services Hotline: 6831 3764
Tourist Information Hotline: 1800-736 2000

18.3.6 Small Claims Tribunals

Tel: 6435 5937 (teleresponse)

18.3.7 CitySearch (Operator-assisted Yellow Pages)

Tel: 1900 777 7777

20.1 Course & Module Synopsis

The CEP programme includes critical language skills required for students who wish to study business and accountancy programmes, including FIA, CAT and ACCA. Students can use the CEP Advanced and Proficiency programmes to prepare for IELTS for entry to UK, US or Australian Degree and Masters programmes.

Elementary

The Elementary level is designed for students with very little knowledge of English language. At the end of this level, students will be able to understand and use simple conversational phrases, read short, simple texts and construct simple sentences and paragraphs.

Pre-intermediate

The Pre-Intermediate level is aimed at students who have some basic knowledge of the language. At the end of this level, students will be able to understand and participate in everyday conversations, read simple articles and write short essays.

Intermediate

The Intermediate level is for students with a good foundation in English. At the end of this level, students will be able to communicate effectively, read a variety of texts, write longer essays and also understand basic business and accountancy vocabulary. Students must pass this level (equivalent to IELTS 4.5) to enrol in SAA-GE's FIA / CAT programmes.

Upper-Intermediate

The Upper-intermediate level strengthens proficiency and benefits students who wish to take up ACCA and diploma level courses. At the end of this level, students will be able to understand academic lectures, read lecture notes and textbooks and handle academic assignments.

Advanced

The Advanced level ensures students have the language proficiency to handle the demands of degree level courses. This level is recommended for students who need to achieve IELTS 6 to 7 or equivalent as proof of language proficiency to enter university programmes.

Proficiency

The Proficiency level is for advanced learners who aim to have near native competency in Listening, Speaking, Reading and Writing, or those who need to achieve language proficiency beyond IELTS 7 either for academic, professional or personal purposes.

20.1.1 Intake dates

There are six intakes in 2012. The term starts in Jan, Mar, May, Jul, Sep & Nov.

20.1.2 Term timetable & lesson venues

The term timetable for 2012 is as follows:

3 Jan 12 – 28 Feb 12

5 Mar 12 – 24 Apr 12

7 May 12 – 25 Jun 12

2 Jul 12 – 22 Aug 12

3 Sep 12 – 22 Oct 12

29 Oct 12 – 18 Dec 12

Classes will be held at SAA-GE's main campus (CPA House).

20.2 Delivery/teaching method

Classes are kept small to ensure a personal and interactive learning environment.

20.2.1 Teacher-Student Ratio

Classes will be capped at a maximum of 1:20

20.2.2 Course materials

A set of course book and workbook will be provided. Lecturers will provide additional notes to supplement the books as and when necessary.

20.3 Requirements for assessment & graduation

20.3.1 Assessment/Examination

Continuous Assessment in the form of written assignments and modular tests will be held weekly and make up 40% of the final result. At the end of each term, a written and an oral examination will be held which form 60% of the final result.

20.3.2 Promotion and Award Criteria

Students who successfully achieve 60% in their final score will receive a Certificate of Achievement and progress to the next level of their studies.

20.3.3 Appeals

Upon the release of results a student may appeal against the result within one week by submitting an appeal form to the head of academic programmes.

Preparatory Course for Association of Chartered Certified Accountants (ACCA) Certified Accounting Technician (CAT) Examination & Association of Chartered Certified Accountants (ACCA) Examination

21.1 Course & Module Synopsis

Foundations in Accountancy (FIA) / Certified Accounting Technician (CAT)

In 2011, the original Certified Accounting Technician (CAT) programme has been revised by ACCA and is redesigned as Foundations in Accountancy (FIA) which includes the CAT. The overall structure remains the same as shown below:

Foundations in Accountancy (FIA)	
Introductory Certificate in Financial and Management Accounting	FA1 Recording Financial Transactions MA1 Management Information *Foundations in Professionalism
Intermediate Certificate in Financial and Management Accounting	FA2 Maintaining Financial Records MA2 Managing Costs and Finance *Foundations in Professionalism
Diploma in Accounting and Business	FAB Accountant in Business FFA Financial Accounting FMA Management Accounting *Foundations in Professionalism
Certified Accounting Technician (CAT)	(All the 7 papers above, plus 2 out of these 3 options papers) FAU Foundations in Audit FTX Foundations in Taxation FFM Foundations in Financial Management *Foundations in Professionalism
Foundation Certificates#	

* Foundations in Professionalism is an online interactive module that needs to be completed only once via the ACCA website.

Each options paper can be taken as a Foundation Certificate. The Foundations in Professionalism module must be also completed.

ACCA

The ACCA qualification is a highly relevant, targeted combination of study and practical experience. The syllabus is the result of extensive research and consultation with governments, students, colleges and employers from a range of public and private sector organisations.

In order to qualify as an ACCA member, you will need to complete:

- 14 examinations (nine of which are eligible for exemption)
- relevant practical experience, with a minimum of three years
- A Professional Ethics module

For full syllabus and structure, please refer to <http://www2.accaglobal.com/fia/exam/> and <http://www2.accaglobal.com/students/acca/exams/> to download

21.1.1 Intake Dates

FIA

There are 4 intakes per year. Students may commence their studies in January, March, July or September intake.

Full-time Pathway for CAT (Example)

Semester 1 (3 months)	Semester 2 (3 months)	Semester 3 (6 months)	Semester 4 (6 months)
FA1 & MA1	FA2 & MA2	FAB, FFA, FMA	FTX, FFM, FAU (choose 2)

Local students have the option of taking the above intensive full-time mode or a reduced study load to fit their work or personal commitment. Local students may increase or reduce the study load as they progress on the course.

ACCA

- There will be 2 main intakes (Jan & Jul) and 2 pro-rated intakes (Feb & Aug) in a year.

21.1.2 Assessment (assignment & examination) dates

FIA

All the FIA assessments will be available from December 2011, as will the free online Foundations in Professionalism module. Under the new FIA suite of qualifications, Computer-based Examinations (CBEs) are available for papers 1 to 7.

SAA-GE requires international students to sit the CBEs for papers 1 to 7. Local students have the option of taking the paper based examinations, however all students should be aware that while the results of the CBE are instantly available at the end of the examination, the results for the paper based examinations take approximately 2 months to be released. This is an issue where students are looking to gain advanced entry to the ACCA programme, and as such SAA-GE would advise students to take the CBE.

For options papers, only paper-based examinations are available. All paper-based examinations are held in June and December every year. The examination timetable is available as follows: <http://www2.accaglobal.com/students/exams/timetables/>

Students may register for paper based examinations all year round, however there are different exam fees for early, standard and late exam entry. The deadline and fee structure for early, standard and late exam entry can be found on the ACCA website: <http://www2.accaglobal.com/students/exams/entries>.

Students who wish to sit for CBE can register any time after membership registration. SAA-GE is an ACCA-Licensed CBE Centre and we offer CBE every month. For CBE schedule and fees, please refer to <http://www.saage.edu.sg>

ACCA

For the Knowledge Module, both written and computer-based examinations (CBE) will be available, whereas from Skills, Essentials and Options Module, only written examinations are available. Students are encouraged to register for the CBEs instead of written examinations as CBEs are available monthly and the results are known immediately after the examination. For CBE schedule, please refer to <http://www.saage.edu.sg>

Written examinations are normally held in June and December of each year. For examination timetable, please visit <http://www2.accaglobal.com/students/exams/timetables>

For ACCA, students need to note that F4, F6 and P6 are Singapore variant papers while F7, F8, P1, P2 and P7 are local adapted papers.

21.1.3 Term timetable & lesson venues

CAT/FIA classes will be held at SAA-GE main campus at Aljunied only, ACCA classes will be held in both SAA-GE's main campus in Aljunied and SAA-GE's city campus at Raffles Quay unless otherwise stated.

21.2 Delivery/teaching method

Programmes are delivered by means of face-to-face classes. These classes are a mix of lectures and tutorials. Contact hours for FIA vary from 39 hours for FA1, MA1 to 66 hours for more advanced units. For ACCA contact hours excluding revision vary between 68 hours to 80 hours.

From January 2011, the revision programme for ACCA will be compulsory for all International students.

21.2.1 Teacher-Student Ratio

Due to the nature of the programme, classes are via traditional lecture-style as students wish to hear from lecturers who are experts in their field with examples and questions being built into the sessions. The teacher-student ratio averages around 77, with a maximum class size of 230 students.

21.2.2 Course materials

Study manuals and revision kits are inclusive in the main course fees. Lecturers will also provide additional notes and practices when necessary.

21.2.2.1 Study Manual and Revision kits

Lecture notes, study manuals and revision kits are inclusive in the ACCA/CAT course fees for January and July intakes. Study manuals and revision kits have to be purchased separately for the ACCA/CAT Pro-rated intakes. GTG passcards are inclusive in the Revision intake (except Papers F4, F6 & P6).

21.2.2.2 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

- From the facilities office at #01-01 (for classes conducted at CPA House)
- From the reception counter (for classes conducted at City Campus) within 1 month from date of lesson

Note: In order to monitor student's progress, some lecturers may require students to take notes personally from them.

21.2.2.3 Replacement for Lessons Missed

If circumstances prevent you from attending the class that you have enrolled for, you may attend another class by the same lecturer. Students must obtain an Authorization Slip from the SAA-GE Student Reception Counter before attending the class. Student can attend the first 3 lessons free and each subsequent lesson to be charged.

Note: Applicable only if classes are not full

21.2.2.4 Other matters

21.2.2.4.1 CAT/FIA Students under SDF/NTUC-SEP

Full course fees will be collected by the school per CAT level – Introductory, Intermediate, Advanced Diploma and Foundation Certificate level. Funded portion is only reimbursed to trainee/company by WDA upon course completion. WDA will fund 80% of the course fee per level. Students can only apply for the same funding once. In the event that a student fails to meet the funding requirement, he/she will need to bear the cost on his/her own.

Students are required to achieve 75% attendance, and to sit for all the examinations for the modules.

SDF/NTUC-SEP will not support membership, examination fees and GST.

Papers in each Level

- Introductory – 2 papers
- Intermediate – 2 papers
- Advanced – 5 papers
- Diploma – 3 papers
- Foundation Certificate – 1 paper

21.3 Requirements for assessment & graduation

21.3.1 Assessment/Examination

21.3.1.1 Administration & Membership Fees

All students who intend to sit examinations must register with ICPAS. Student registration forms can be obtained from ICPAS Examination & Student Registry. For deadline and charges, please refer to <http://www.saage.edu.sg>

ACCA students may attempt a maximum of four exams within a six month period, including Computer Based Examination.

21.3.1.2 Examination Registration

All registered students will receive Examination Entry Form (EEF) from ACCA (UK) for examination registration.

In order to attempt the next examination session, students must submit their examination entries before the deadline either by:

- Returning the completed EEF and examination fees to ACCA (UK)
- Accessing the ACCA e-business website (<http://www.acca-business.org>) using their registration number and passcode to register their examinations online.

An Examination Acknowledgement Slip will be issued to students as soon as their examination entries as processed by ACCA (UK). The slip can be printed instantly for students who registered their examinations online.

Students will receive the Examination Attendance Docket (EAD), detailing the examination dates, venue; papers registered and seat number, from ACCA (UK). Alternatively, the docket can be printed out from the ACCA e-business website.

All non-receipt or incorrect details stated on the EEF, Examination Acknowledgement Slip and EAD should be reported to ICPAS Examination & Student registry. Alternatively, students may make amendment on their examination entries via their ACCA student account before exam registration closing date. For important dates and examination registration details, please visit <http://www.accaglobal.com/students/exams/entries>.

21.3.1.3 Examination/Exemption Fees

Students with relevant qualifications or practical experience from a recognised institution may be eligible to claim exemptions. For examination and exemption fees, please visit <https://portal.accaglobal.com/accrweb/faces/page/public/accreditations/enquiry/main/EnqInstitutionsTable.jspx>.

21.3.1.4 Examination Dates

Written examinations are normally held in June and December of each year. For examination timetable, please visit <http://www2.accaglobal.com/students/exams/timetables>

21.3.1.5 Computer-Based Examination

Computer-Based Examinations (CBEs) are available monthly. SAA-GE is an approved Computer-Based Examination Centre. For CBE schedule, please refer to <http://www.saage.edu.sg>

21.3.2 Promotion and Award Criteria

FIA

Students are awarded Introductory Certificate in Financial and Management Accounting when they have successfully completed all the Introductory examinations (Papers FA1 and MA1 and the Foundations in Professionalism which needs to be completed only once).

Students are awarded Intermediate Certificate in Financial and Management Accounting when they have successfully completed all the Intermediate examinations (Papers FA2 and MA2 and the Foundations in Professionalism which needs to be completed only once).

Students are awarded Diploma in Accounting and Business when they have successfully completed all the Diploma examinations (Papers FAB, FMA and FFA and the Foundations in Professionalism which needs to be completed only once).

Students are awarded Certified Accounting Technician qualification when they have successfully completed all the seven papers from Introductory, Intermediate and Diploma, plus two Options Papers examinations (Papers FAU, FTX, FFM) and the Foundations in Professionalism which needs to be completed only once. A Foundation Certificate would be awarded upon completion of each of the Options Papers which could also be taken as a single qualification.

ACCA

To complete the ACCA qualification, students need to:

- Pass 14 papers
- Complete the online Professional Ethics Module.

ACCA QUALIFICATION

- Diploma in Accounting and Business

The Diploma in Accounting and Business is awarded on the completion of the Knowledge module (F1-F3) of ACCA plus the Professional Ethics module. This will take effect from December 2011.

Advanced Diploma in Accounting and Business

The Advanced Diploma in Accounting and Business will be awarded when students have completed or are exempted from Fundamentals level of the ACCA Qualification.

To be eligible to get the Advanced Diploma students have to pass two of the Skills module exams from June 2011 onwards plus the Professional Ethics module.

21.3.3 Appeals

Should students feel their results do not reflect their perceived examination, they could request to ACCA for an administrative review.

Please visit <http://www2.accaglobal.com/students/results/reviews> for details and charges.

21.4 Terms/requirements for industrial attachment

The Professional Attachment Scheme (PAS) is provided to ACCA local students. You will be attached to CPA firms for a period of 8 weeks either in March or September.

21.5 Opportunities for further education & job prospects

Students who have completed the CAT programme can proceed to work in the accountancy industry or proceed to pursue ACCA qualifications with 3 exemptions.

Students who have completed the ACCA programme have a variety of career opportunities. This includes working the accountancy industry and most importantly continuing their professional education by fulfilling the requirements to become a CPA (Singapore).

In addition ACCA students who have completed the 9 Fundamentals papers and meet the eligibility requirements can pursue an Oxford Brookes University degree – B.Sc (Hons) in Applied Accounting. For more details, visit <http://www.accaglobal.com/students/bsc/>. ACCA graduates are eligible for entry to the Oxford Brookes University Global MBA, for more details visit <http://www.accaglobal.com/members/qualifications/mba/>

21.6 Prizewinners & Outstanding Achievers Sponsorship

The SAA-GE Outstanding Achievers Sponsorship is for SAA-GE students that have achieved outstanding performance in their examinations.

There are two (2) kinds of awards presented during each intake

- Gold Award
- ACCA prizewinners in 1st placing
- Sponsorship of 3 classes
- Silver Award
- ACCA prizewinners in 2nd or 3rd placing
- CAT outstanding achievers (Both CBE and written exams)
- Sponsorship of 3 classes

**CPE vouchers for graduating students*

21.7 ACCA/Oxford Brookes University Degree Partnership

ACCA/Oxford Brookes University Degree Partnership

The strategic alliance between ACCA (UK) and Oxford Brookes University offers a great opportunity for ACCA students to obtain a recognized professional qualification and a Degree simultaneously.

ACCA students who have completed all nine Fundamentals level papers and meet all its eligibilities can choose to pursue the Oxford Brookes University – BSc (Hons) in Applied Accounting, by submitting a Research and Analysis Project (up to 6,500 words) and a Skills and Learning Statement (up to 2,000 words). For more information, please visit: <http://www.accaglobal.com/students/bsc/>



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

22.1 Course and Module Synopsis

Module 1: Individual Income Tax

Objectives

- Acquire understanding of the Singapore Income Tax System
- Understand how various types of income are assessed
- Prepare income tax computations
- Identify relief and rebates available to individuals
- Develop knowledge to handle simple tax planning for individuals
- Understand Withholding Tax treatment for non-residents

Module 2: Corporate Tax 1

Objectives

- Understand basic tax concepts related to corporate tax
- Handle corporate tax computations
- Understand Income tax treatment on tax losses
- Administration of Income tax including tax avoidance and evasion
- Develop knowledge to advice on basic tax planning for corporate clients

Module 3: Indirect Taxes

Objectives

- Understand GST
- Understand concept of stamp duties and how these apply
- Identify land and building subject to property tax
- Develop basic knowledge on other indirect taxes

Module 4: Corporate Tax 2

Objectives

- Understand concepts of withholding tax
- Understand issues related to transfer pricing and other advanced tax issues
- Develop knowledge related to tax incentives and tax issues in specialised industries
- Equip students with the skills for tax planning for corporate clients
- Expose students to hands on experience through project work

For full information on ATTS module and synopsis, please refer to <http://www.saage.edu.sg>

22.1.1 Intake dates

There will be 2 intakes each year (January and July).

22.1.2 Term timetable & lesson venues

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

Module	Total Contact Hours	Class Session
Module 1	36 hours	2 sessions per week
Module 2	49 hours	1 session per week
Module 3	32 hours	1 session per week
Module 4	78 hours (Inclusive of 9 hours of project work)	2 sessions per week

For all the modules, the contact hours are inclusive of revision classes except for module 4 – Project Work.

22.2 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.

22.2.1 Teacher-Student Ratio

Maximum lecture size 1:80

22.2.2 Course materials

Lecture notes are inclusive in the course fees.

The following textbooks are recommended.

- Module 1 – ACCA F6 Study Manual
- Module 2 – ACCA F6 Study Manual
- Module 3 – Master Tax Guide
- Module 4 – Master Tax Guide

22.2.3 Other matters

22.2.3.1 Students under SDF/NTUC-SEP

ATTS is a full fee course (<https://www.skillsconnect.gov.sg/web/guest/faq/nonWsqAndTg/TGAppln#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.

- Students are required to achieve 75% attendance, and to sit for all the examinations for the modules.
- SDF/NTUC-SEP will not support membership, examination fees and GST.

22.3 Requirements for assessment & graduation

22.3.1 Assessment/Examination

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

Module	Assessment
Module 1 Individual Income Tax	
Module 2 Corporate Tax	100% Examination 3 hour paper Minimum passing mark of 50 out of 100 marks
Module 3 Indirect Taxes	
Module 4 Corporate Tax 2	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. In order to pass Module 4, students must pass both the examination (70%) and project based work (30%) upon failure of either section, students will be deemed to have failed Module 4.

22.3.1.1 Administration & Membership Fees

Students who intend to sit for the examinations MUST register as students with ATTS and are required achieve 75% attendance.

Student registration forms can be obtained from ICPAS 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.icpas.org.sg/ESR/www_en/atts.jsp

22.3.1.2 Examination Registration

For full details, please refer to http://esr.icpas.org.sg/ESR/www_en/atts.jsp

22.3.1.3 Examination/Exemption fees

For updated examination fees , please refer to http://esr.icpas.org.sg/ESR/www_en/atts.jsp

22.3.1.4 Examination Dates

Examinations are held typically on the 3rd week of June and December; updated timetable will be announced on ESR website http://esr.icpas.org.sg/ESR/www_en/atts.jsp when available.

22.3.2 Promotion and Award Criteria

Students who have successfully passed all written examination will be awarded with a Specialist Certificate in Taxation by ATTS

22.3.3 Appeals

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

22.4 Opportunities for further education & job prospects

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 recognized by ICPAS and give you a strong foothold in your professional career in Taxation.

Preparatory Course for Institute of Certified Public Accountants Singapore (ICPAS) Professional Examination (PE)

(*Please take note there will be no intake for new students. The last exam will be held in May 2012)

23.1 Course & Module Synopsis

To complete the programme, you will need to attempt all modules:

- Advanced Taxation (ATX)
- Audit & Assurance (AUD)
- Company Law & Corporate Governance (LCG)
- Corporate & Business Strategy (CBS)
- Financial Reporting & Disclosure (FRD)

For full information on ICPAS PE module and synopsis, please refer to <http://www.icpas.org.sg/pe.asp>

23.1.1 Semester calendar and intake dates

Term	Term Period	Type of Classes	Start date of Enrolment
1	1 February to 30 April	Course for May examination	December in the preceding year
2	1 August to 31 October	Course for November examination	June in the same year

Please refer to

http://esr.icpas.com.sg/ESR/PEWeb/pe_important_date.jsp for updated dates.

23.1.2 Term timetable & lesson venues

ICPAS PE's workshops will be held in City Campus, to download updated course timetable and venue, please refer to <http://www.saage.edu.sg>

23.2 Delivery/teaching method

Classroom based learning environment for closer lecturer support.

23.2.1 Teacher-Student Ratio

Classes will be 1:70

23.2.2 Course materials

PE candidates will receive a set of study guide for the module examination they have enrolled. They have the option to purchase the recommended textbook(s) from the ICPAS PE's recommended list of textbook suppliers. In addition, candidates who have signed up for PE courses will receive course notes prepared by the trainers.

23.3 Requirements for assessment & graduation

23.3.1 Assessment/Examination

The examinations will be held biannually in May and November. Examinations for all 5 PE modules are offered in each term. Candidates can only register and sit for 3 modules per term.

The examinations are open-book written and three hour in duration.

23.3.1.1 Examination Registration

Only PE candidates are eligible to apply online for the modules examination, through their allocated Candidate Dashboards.

For modules examination date please refer to http://esr.icpas.com.sg/ESR/PEWeb/pe_important_date.jsp.

23.3.1.2 Examination/Exemption fees

Each module examination registration cost S\$630, for full details of fee schedule please refer to <http://esr.icpas.com.sg/ESR/PEWeb/fees.jsp>

23.3.1.3 Examination Dates

For updated examination dates, please go to http://esr.icpas.com.sg/ESR/PEWeb/pe_important_date.jsp

23.3.2 Promotion and Award Criteria

After passing the 5 modules examinations and/or any required bridging/qualifying subjects (as requested by BOEE).

ICPAS PE Candidates may proceed to apply as provisional member of the ICPAS and thereafter becoming a full member i.e. CPA Singapore, subjecting to membership requirements.

23.3.3 Appeals

There is no provision in ICPAS PE's Regulations for the consideration of an appeal. However, should there be any appeal, for example: request to extend candidature beyond 5 years timeline to complete PE, BOEE will review such appeal on case by case basis, and the decision of the Board will be final.

23.4 Opportunities for further education & job prospects

ICPAS PE has provided the platform for those who aspire to attain the esteemed Certified Public Accountants (CPA) Singapore designation.

CPA Singapore are sought after by employers of local and international organisations across all industries. They work in diverse roles across industries including commerce, academic, government and public sectors in Singapore and around the world, many of whom helm some of the most prominent local and international companies.

Preparatory Course for University of London (UOL) Diploma in Economics

24.1 Course & Module Synopsis

To complete the programme you must pass four full units (or the equivalent). Although you have between 1-5 years to complete the Diploma, it is usually taken over one year. 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 credit for the units you have passed. For full syllabus, please refer to the link

http://www.londoninternational.ac.uk/prospective_students/undergraduate/lse/dip_econ/structure.shtml to download unit information sheet.

24.1.1 Semester calendar and intake dates

The term lasts for a period of 9 months and normally commence in Aug to April. Updated semester and intake dates are available at <http://www.saage.edu.sg>

24.1.2 Term timetable & lesson venues

Timetable is available at <http://www.saage.edu.sg>

Lessons are held at 6 Raffles Quay and/or Singapore Conference Hall.

24.2 Delivery/teaching method

Classroom based learning environment for closer lecturer support.

24.2.1 Teacher-Student Ratio

Maximum lecture size: 80.

Maximum tutorial size: 15

24.2.2 Course materials

Registered students will receive a student handbook, the unit 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 unit guides, past year exam papers and examiners' commentaries are available at http://www.londoninternational.ac.uk/current_students/programme_resources/lse/index.shtml

24.3 Requirements for assessment & graduation

24.3.1 Assessment/Examination

Each unit is assessed by a 3-hour or 3-hour 15min unseen written examination and each half unit 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.

24.3.1.1 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 2 mock examinations per unit, failing each, SAA-GE will not forward your papers to the University and so you will be barred from sitting the University of London examination. Students are required to sign a form given by UOL 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 exam. In addition, meetings are conducted to counsel students with issues.

SAA-GE practice the 3-warning letter system and students are barred from taking the UOL exams if they receive 3 warning letters.

All students are required to complete the online registration and payment with UOL by 31st Oct every year. Please refer to <http://www.londoninternational.ac.uk> for more details.

24.3.1.2 Examination/Exemption fees

Please refer to http://www.relc.org.sg/home/index.php?option=com_content&view=section&layout=blog&id=94&Itemid=142 for updated fees.

24.3.1.3 Examination Dates

Exams are held once a year in May/June. Advance exam timetable can be found at http://www.londoninternational.ac.uk/current_students/general_resources/exams/advance_timetables/index.shtml

24.3.2 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 resit (of a full or half unit). Students who have re-sat more than one unit (full or half) or who have re-sat one unit (full or half) on more than one occasion will not be awarded Distinction, Merit or Credit, but will still be awarded Pass if they have passed all four full units 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.

[See 191 the university regulation at http://www.londoninternational.ac.uk/current_students/general_resources/regulations/regs_pdfs/regs_1112/emfss_old_regs_1112.pdf]

Degree Class equivalent	Diploma in Economics	Marks
First Class Honours	Distinction	70 – 100
Upper Second Class Honours	Merit	60 – 69
Lower Second Class Honours	Credit	50 – 59
Third Class Honours	Pass	40 – 49
Fail	Fail	0 – 39

24.3.3 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/current_students/general_resources/exams/results_check.shtml

24.4 Opportunities for further education & job prospects

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 units 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 units of the Diploma including a Maths or Stats 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 Foundation units 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), stating that you are applying for 2nd year entry.



SAA-GE Bridging

- Economics
- Mathematics

25.1 Course & Module Synopsis

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

25.1.1 Semester and intake dates

The semester usually begins from February till July, for updated intake dates please refer to <http://www.saage.edu.sg>

25.1.2 Term timetable & lesson venues

Timetable is available at <http://www.saage.edu.sg>

Lessons are held at: 6 Raffles Quay and/or Singapore Conference Hall.

25.2 Delivery/teaching method

Classroom based learning environment for closer lecturer support.

25.2.1 Teacher-Student Ratio

Maximum lecture size 1: 80.

25.2.2 Course materials

Course materials will be provided by SAA-GE lecturers.

25.3 Requirements for assessment & graduation

25.3.1 Assessment/Examination

At the end of the course, candidates sit for a 3-hour Economics exam and a 2-hour Mathematics exam that is externally reviewed by LSE.

25.3.1.1 Examination Dates

Please refer to <http://www.saage.edu.sg>



25.3.2 Promotion and Award Criteria

Award for Individual Paper	Percentage
Distinction	70 – 100
Merit	60 – 69
Credit	50 – 59
Pass	40 – 49
Fail	0 – 39

25.3.3 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 SAA-GE Exam Board is final.

Preparatory Course for University of London (UOL)

- 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

26.1 Course & Module Synopsis

You need to typically pass 11 to 12 full units to be awarded a degree. For full syllabus, please refer to the link

http://www.londoninternational.ac.uk/prospective_students/undergraduate/index.php to download unit information sheet for respective degree programme.

26.1.1 Semester calendar and intake dates

The term last for a period of 8 months and normally commence in August to April. Updated academic calendar and intake dates can be downloaded from <http://www.saage.edu.sg>.

26.1.2 Term timetable & lesson venues

Timetable is available at <http://www.saage.edu.sg>

Lessons are held at: 6 Raffles Quay and/or Singapore Conference Hall.

26.2 Delivery/teaching method

Classroom based learning environment for closer lecturer support.

26.2.1 Teacher-Student Ratio

Maximum lecture size1: 80.

26.2.2 Course materials

Registered students will receive a student handbook, the unit 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 unit guides, past year exam papers and examiners' commentaries are available at http://www.londoninternational.ac.uk/current_students/programme_resources/lse/index.shtml

26.3 Requirements for assessment & graduation

26.3.1 Assessment/Examination

Each unit is assessed by a 3-hour or 3-hour 15min unseen written examination and each half unit 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.

26.3.1.1 Examination Registration

UOL has appointed RELC Examination Bureau as an approved examination centre in Singapore. Candidates are required to make examination entry with RELC Examinations Bureau.

Exam registration exercise is usually conducted on the first week of January 2012. 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.

26.3.1.2 Examination/Exemption fees

Please refer to http://www.relc.org.sg/home/index.php?option=com_content&view=section&layout=blog&id=94&Itemid=142 for updated fees.

26.3.1.3 Examination Dates

Exams are held once a year in May/June. Advance exam timetable can be found at http://www.londoninternational.ac.uk/current_students/general_resources/exams/advance_timetables/index.shtml

26.3.2 Promotion and Award Criteria

Award of marks for individual units

Degree Class equivalent	Diploma for Graduates	Marks
First Class Honours	Distinction	70 – 100
Upper Second Class Honours	Merit	60 – 69
Lower Second Class Honours	Pass	50 – 59
Third Class Honours	Pass	45 – 49
Pass	Pass	40 – 44
Fail	Fail	0 – 39

Preparatory Course for University of London (UOL)

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 units or the equivalent, including a minimum of four full Foundation units or the equivalent (which may include units 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 units or to substitute any failed units with alternative units.
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 units or the equivalent (which may include units for which exemption has been granted).
3. Failure in up to one full unit or the equivalent will normally not affect the student's classification.
4. Failure in one and a half or two full units 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/current_students/general_resources/regulations/regs_pdfs/regs_1112/emfss_old_regs_1112.pdf]

26.3.3 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/current_students/general_resources/exams/results_check.shtml

26.4 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.

26.5 Opportunities for further education & job prospects

Careers 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 in Accounting
- Diploma for Graduates in Banking
- Diploma for Graduates in Finance
- Diploma for Graduates in Management

27.1 Course & Module Synopsis

You need to pass 4 full units to be awarded a Diploma for Graduates. For full syllabus, please refer to the link http://www.londoninternational.ac.uk/prospective_students/undergraduate/index.php to download the unit information sheet for respective diploma programme.

27.1.1 Semester calendar and intake dates

The term lasts for a period of 8 months and normally commence in August to April. Updated academic calendar and intake dates can be downloaded from <http://www.saage.edu.sg>.

27.1.2 Term timetable & lesson venues

Timetable is available at <http://www.saage.edu.sg>

Lessons are held at: 6 Raffles Quay and/or Singapore Conference Hall.

27.2 Delivery/teaching method

Classroom based learning environment for closer lecturer support.

27.2.1 Teacher-Student Ratio

Maximum lecture size 1: 80.

27.2.2 Course materials

Registered students will receive a student handbook, the unit 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 unit guides, past year exam papers and examiners' commentaries are available at http://www.londoninternational.ac.uk/current_students/programme_resources/lse/index.shtml

27.3 Requirements for assessment & graduation

27.3.1 Assessment/Examination

Each unit is assessed by a 3-hour or 3-hour 15- min unseen written examination and each half unit 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.

27.3.1.1 Examination Registration

UOL has appointed RELC Examination Bureau as an approved examination centre in Singapore. Candidates are required to make examination entry with RELC Examinations Bureau.

Exam registration exercise is usually conducted on the first week of January 2011. 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.

27.3.1.2 Examination/Exemption fees

Please refer to http://www.relc.org.sg/home/index.php?option=com_content&view=section&layout=blog&id=94&Itemid=142 for updated fees.

27.3.1.3 Examination Dates

Exams are held once a year in May/June. Advance exam timetable can be found at http://www.londoninternational.ac.uk/current_students/general_resources/exams/advance_timetables/index.shtml

27.3.2 Promotion and Award Criteria

You must pass four full units to be awarded the Diploma. One resit may be attempted for any unit failed. Diplomas will be classified as Distinction, Merit or Pass. A student who has failed a unit twice or two units once is eligible for a Pass grade only.

Award of marks for individual units

Degree Class equivalent	Diploma for Graduates	Marks
First Class Honours	Distinction	70 – 100
Upper Second Class Honours	Merit	60 – 69
Lower Second Class Honours	Pass	50 – 59
Third Class Honours	Pass	45 – 49
Pass	Pass	40 – 44
Fail	Fail	0 – 39

More information on award classification can be found on the University Regulations. http://www.londoninternational.ac.uk/current_students/general_resources/regulations/regs_pdfs/regs_1112/emfss_old_regs_1112.pdf

27.3.3 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/current_students/general_resources/exams/results_check.shtml

27.4 Opportunities for further education & job prospects

Careers 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).



Preparatory Course for University of London (UOL)

- Bachelor of Laws
- Diploma in The Common Law

28.1 Course & Module Synopsis

To be awarded the Bachelor of Laws degree, you need to pass 12 law subjects if taking the standard route or 9 law subjects if pursuing the graduate route. For full syllabus, please refer to the link http://www.londoninternational.ac.uk/prospective_students/undergraduate/panel/law/structure.shtml

To complete the Diploma in Common Law, within 1 year (4 subjects) or 2 years (2 subject per year), you will need to take one compulsory subject – Common Law reasoning & Institutions and three more optional subjects from the degree list. The school recommends that students study, the Law of contract, commercial law and company law (which are popular commercial subjects) in addition to the compulsory subject to complete the Diploma in the common law. For full module synopsis, please refer to the link http://www.londoninternational.ac.uk/prospective_students/undergraduate/panel/law/struct_dip.shtml

28.1.1 Semester calendar and intake dates

The academic term is for a period of 1 year and there will be 2 intakes. Updated academic calendar and intake dates can be downloaded from <http://www.saage.edu.sg>.

28.1.2 Term timetable & lesson venues

See term timetable & lesson venues attached in the following URL:

<http://www.saage.edu.sg>

The Bachelor of Laws and the Diploma in the common law lessons would be conducted at the City Campus and at the Singapore Conference Hall.

28.2 Delivery/teaching method

The LLB 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. The tutorials will be conducted with students not exceeding 20 in number.

28.2.1 Teacher-Student Ratio

The course would be conducted through a teacher-student ratio of 1:40

28.2.2 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 of London to you upon successful registration with the University. Additional power point lecture notes and case law notes would be provided by the school as when necessary and appropriate.

28.3 Requirements for assessment & graduation

28.3.1 Assessment/Examination

28.3.1.1 Examination Registration

UOL has appointed RELC Examination Bureau as an approved examination centre in Singapore. Candidates are required to make examination entry with RELC Examinations Bureau.

Exam registration exercise is usually conducted on the first week of January 2011. 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.

28.3.1.2 Examination Dates

The examination of both the LLB and the Diploma in the common law is through a 3 hour 15 minutes 'unseen' closed book exam.

The examination will be held in the month of May/June.

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

28.3.2 Promotion and Award Criteria

Bachelor of Laws Degree Awards

LLB Degree Class	Mark range
1 st Class Honours	70 and over
2 nd Class Honours (Upper Division)	60 - 69
2 nd Class Honours (Lower Division)	50 - 59
3 rd Class Honours	40 - 49
Fail	30 - 39
Serious Fail	0 - 29

Diploma in the Common Law awards

Diploma in the Common Law	Mark range
Distinction	70 and over
Merit	60 - 69
Credit	50 - 59
Pass	40 - 49
Fail	Below 40

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

28.3.3 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.

<http://www.londonexternal.ac.uk/exams>

28.4 Opportunities for further education & job prospects

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 Masters in Business specialisations.

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

Appendix

29

COURSE REQUEST FORM

- Name : _____
- Student Reg. No. : _____ NRIC / Fin No: _____
- Course : ACCA CAT UOL ATTS OTHERS
- Nationality : S'porean / PR Student Pass holder
- Contact No : 6 _____ (O) 6 _____ (H) _____ (HP)

NOTE: For change of mailing address, kindly use the Student Request Form.

TICK THE APPROPRIATE BOX(ES) TO INDICATE YOUR REQUEST(S)

Please allow **5 working days** to process your request and **DO NOT** submit duplicate request.

- Transfer of class*** (Attach Exemptions Letter, Exams Result Slip if any)

Reason : _____

Current class/unit code _____ New class/unit code _____

*There will be a processing charge of \$50 for each class transferred.

(*ACCA/CAT students - No transfer is allowed after 31 Mar for Jan/Feb Intake and after 30 Sept for Jul/Aug Intake)

(*UOL Students – no transfer is allowed after 30 Sept)

- Withdraw current class/unit enrolled** (Attach relevant documents if any)

Reason : _____

Class: _____

Books Status: Not Returning Returned Returning _____ (date returning) *ACCA/CAT

Approved _____ Not Approved _____ for withdrawal

Eligibility for refund Yes No _____

**Approval will be made know to students within 14 working days*

- Issue of Certificate of Attendance** (The School will only issue the Certificate within one year of completion.)

Intake: _____ Paper(s): _____

- Issue of Certification Letter** (Attach relevant documents if any)

Reason: _____

- Issue of NS Deferment Letter** (Attach NS / reservist letter)

- Appeal for Student Pass Rejection** (Attach Immigration rejection letter)

- Other Request(s):** _____

I would like to receive the letter(s) / Certificate(s):

- By mail At the reception counter (Main Campus) At the reception counter (City Campus)

Mailing Address: _____

Signature

Date (DD/MM/YYYY)

FOR OFFICIAL USE

Received by: Malcom / Intan / Ivan / Liling / Valerie / Janice / Yvonne / Alvin / Others: _____		Processed by: _____	Remarks:
Date of Request: _____ Time _____	Date of Collection: _____	Processed Date: _____	

**Any documents uncollected 1 month after collection date will be destroyed.*

20 Aljunied Road #01-04 CPA House S'pore 389805 (Tel: 6744 9700) Operating Hours: 9.00am-7.00pm (Mon to Fri) 9.00am-3.00pm (Sat)

6 Raffles Quay #23-00 S'pore 048580 (Tel: 6532 5312) Operating Hours: 10.30am – 7.00pm (Mon to Fri)

SAA-GE undertakes to maintain the confidentiality of student's particulars and not to divulge the information to any third party unless required by law or other statutory regulations.

Application for Refund Form

Course: ACCA CAT UOL ICPAS PE ATTS OTHERs

Student's Name: _____ IC/Fin No. _____

Nationality: _____ Passport No.: _____ Date of Birth: _____ Sex: _____

Address in Singapore: _____ S()

Contact No.: _____ (H) _____ (Hp) E-mail Address: _____

Refund of Course Fees (Please refer to SAA-GE refund policy)

Please refund to myself others _____ (Name)
 _____ (Relationship to the student)
 _____ (I.C./Passport No.)
 _____ (Contact No.)

By Cheque Cash Voucher Bank draft (amount will be net of bank charges)

**For refund or withdrawal due to examination and exemption, only cash voucher is applicable.*

Reason My Student's Pass application was not successful.
 Withdrawal (written notice attached).
 Completion of ACCA/CAT/UOL programme in _____ Exam, Reg

No. _____

Reason Student's Pass cancelled Transfer School Exemption Exam results

- refund process will take about 7 working days after approval from school or upon receive from ICA .
- amount would be refunded in Singapore currency.

Please provide your detailed mailing address (other than Singapore) which the Bank draft to be sent:

Address: _____

Signature

Date (dd /mm/ yy)

Application for Leave of Absence Form

Course: _____

Name: _____ Passport No./FIN: _____

Email: _____ Contact No.: _____

Reason for Absence	Leave Application			Supporting Documents
	From	To	Total (Days)	
<input type="checkbox"/> Compassionate Leave for Immediate Family Members 直系亲属丧礼				<input type="checkbox"/> Death Certificate 死亡证明书 <input type="checkbox"/> Air Ticket/Boarding Pass 机票复印件/登机证
<input type="checkbox"/> Marriage Leave for the Student 学生婚假				<input type="checkbox"/> Marriage Certificate 结婚登记证明 <input type="checkbox"/> Air Ticket/Boarding Pass 机票复印件/登机证
<input type="checkbox"/> Medical Treatment in Home Country 回国医疗				<input type="checkbox"/> Air Ticket/Boarding Pass 机票复印件/登机证 <input type="checkbox"/> Medical Certificate/Report 医疗证明书/报告
<input type="checkbox"/> Medical Ground 因病就医				<input type="checkbox"/> Medical Certificate/Report 病假单/医疗报告
<input type="checkbox"/> Others, please specify 其它原因(请列明)				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Terms and Conditions

1. Application for Leave of Absence is considered as unapproved until students have been informed otherwise.
2. Application for Leave of Absence must be duly completed with all relevant supporting documents. Incomplete application will not be processed and thus student will be considered as absent from school.
3. SAA-GE approves leave of absence based on the reasons stated above. Other reasons for leave of absence will be considered by the management on case to case basis.
4. Students must inform SAA-GE immediately should they wish to cancel their leave application.
5. As an STP holder, students must adhere to the attendance requirement stipulated by ICA, they include students will not
 - a. fail to attend classes for a continuous period of 7 days or more without any valid reason
 - b. have a percentage of attendance less than 90% in any month of the course without any valid reason.
 SAA-GE will inform ICA when student fails to adhere to the above requirements. In such event, the student pass may be cancelled or no further renewal will be granted to the student.

I hereby declare that I have read and understood the above terms and conditions.

Signature

Date

Application for Leave of Absence Form



FOR OFFICIAL USE ONLY

Processed by: Date: Remarks:	Supporting Documents <input type="checkbox"/> Medical Certificate 医疗证明 <input type="checkbox"/> Medical Report 医疗报告 <input type="checkbox"/> Death Certificate 死亡证明书 <input type="checkbox"/> Air Ticket/Boarding Pass 机票复印件/登机证 <input type="checkbox"/> Passport 护照 <input type="checkbox"/> Marriage Certificate 结婚登记证明 <input type="checkbox"/> Others (Please state): 其它文件(请列明)
Approved/Rejected by: Date: Remarks:	
Database updated by: Date: Remarks:	Note: All photocopies must be certified as true copies and counter-signed.

BENEFITS SCHEDULE FOR SAA GLOBAL EDUCATION PTE LTD

(A) Group Hospitalisation & Surgical Insurance

Benefits Schedule	Limits (SGD)
1a) Daily Room & Board	As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
1b) Intensive Care Unit	
2) Hospital Miscellaneous Services	
3) Surgeon's Fee	
4) Anesthetist's Fee	
5) In-hospital Physician's Visit	
6) Pre-hospitalisation Specialist Consultation ¹ (up to 90 days before admission)	
7) Pre-hospitalisation Diagnostic Services ¹ (up to 90 days before admission)	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment (due to accident only) ³ - includes dental treatment due to accident up to \$500 per year	
10) Ambulance Fee	
11) Medical Report Fees	Government Restructured Class "A" - 65% Private (Capped at 2-bedder) - 65%
Pro-ration factor will apply if student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	
Overall Maximum Limit Per Policy Period (Item 1 to 11)	30,000
Additional Benefit	
12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	1,000
13) Death Benefit	5,000
14) Outpatient Kidney Dialysis	3,000 (maximum per year)
15) Outpatient Cancer Treatment	3,000 (maximum per year)

¹ Must lead to hospitalisation and/or surgical procedure within 90 days.

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ Treatment must be sought in a hospital or clinic or from a registered *Traditional Chinese Medicine (TCM) practitioner* within 24 hours from time of accident; follow-up charges by same physician covered up to 30 days from date of accident and for TCM practitioner not exceeding \$300 per occurrence.

(B) Group Personal Accident Insurance

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$20,000



**AXA Insurance Singapore Pte Ltd
Group Hospital & Surgical Insurance**

Product Summary – Group Smartcare Executive (Private Education Institution)

Product Information

This is an expense reimbursement plan that helps to reduce your financial burden in event of you being hospitalised. We will reimburse the following eligible expenses incurred according to the limits set out in the Benefits Schedule.

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy. Please consult AEGIS Insurance Services Pte Ltd or your Private Education Institution should you require further explanation.

Members' Eligibility for Coverage

The entry age of the Insured Member must not exceed 65 years at next birthday.

Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Insurance Company.

Deductibles

There are no deductibles for this plan.

Pro-Ration Factors/ Co-Insurance

A pro-ration factor is applied if you are hospitalised :

- a) in a ward higher than that specified in the Benefits Schedule in Singapore Government / Singapore Government Restructured Hospital or
- b) in a private hospital in Singapore

Overseas Hospitalisation

***Reasonable & Customary Charges** applies if you are hospitalized in a hospital outside Singapore.

*This is defined as the general level of charges applicable in Singapore when furnishing similar or comparable treatment, services or supplies to individuals of the same sex and comparable age, for similar disease or injury. The benefits payable under this plan shall be the lower of the Reasonable and Customary Charges in Singapore or those in the foreign country in which you seek similar medical treatment.

Cover does not apply : *1) when you travel expressly for treatment outside Singapore
2) when you are out of Singapore for a period exceeding ninety (90) consecutive days at a time*



Minimum Period of Confinement

For day surgery cases, there are no minimum hours to be eligible for claim. However, for non surgical admissions, when you are charged for a full day room and board, you can submit the claim for assessment.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy. You are advised to read the policy contract for the full list of exclusions.

This Policy shall not cover situations listed below and any medical conditions arising therefrom:

- All pre-existing conditions.
- Any period of hospital confinement unless the entire confinement and all the special hospital services so rendered and performed had been recommended and approved by a Physician and in accordance with the diagnosis and treatment of the condition for which the hospital confinement was required.
- Hospitalisation primarily for diagnosis, x-ray examinations, general physical or medical check-up, routine physical examinations, health check-ups or any other tests where there is no objective indication of impairment of normal health or any treatment of a preventive nature including vaccinations, acupuncture, or any treatment which is not medically necessary.
- Charges for telephone, television, radio, newspaper, guests' meals and other ineligible non-medical items whilst confined as an Inpatient or for Day Surgery.
- Outpatient treatment, dental care and its related treatment except as specifically Covered under this Policy.
- Pregnancy, childbirth, abortion, miscarriage, infertility and all complications arising therefrom except as specifically covered under this Policy.
- Investigations into and treatment of infertility, surgical, mechanical or chemical contraceptive methods of birth control, assisted reproduction, sterilisation (or its reversal) or any consequence of any treatment for them.
- Treatment of varicocele, impotence or any consequence of it.
- Sickness or disease directly or indirectly arising from sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), any AIDS related condition, or infection by Human Immune-Deficiency Virus (HIV).
- Treatment which arises from, or is in any way attributable to, sex change.
- Costs arising under any legislation or covered under any corresponding insurance relating to occupational death, injury, or illness.
- Treatment for congenital conditions and any physical birth defects arising out of or resulting therefrom.
- Non-hospital nursing care or ambulatory care, rest cures or sanatoria care, treatment arising from any geriatric, psycho geriatric or psychiatric condition, and treatment of alcohol dependence syndrome or substance abuse.
- Suicide or attempted suicide, self-inflicted injuries or any attempt thereat while sane or insane.
- Circumcision unless medically necessary, eye tests, refractive errors of the eyes, provision of implants, medical appliances and prosthetic devices, including spectacles, hearing aids, wheelchairs and lenses.



- Sickness or injury arising from racing of any kind (except on foot), professional sports, parachuting, skydiving, hang gliding, bungee jumping and violation or any attempt of violation of the law or resistance to lawful arrest.
- Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
- Treatment arising from any consequence (whether direct or indirect) of nuclear or chemical contamination, war, invasion, losses by terrorist acts using chemical/biological substances, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, or active duty in any of the armed forces
- The use, or any treatment arising therefrom, of any drugs not licensed by an official governmental control agency of the country in which the drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.
- Experimental medical treatment.
- Any treatment directed towards developmental delay and / or learning disabilities in children.
- Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
 - (a) it is carried out to restore function or appearance after an Accident or following Surgery for a medical condition, (provided that the Accident or Surgery occurred while the Insured Person was Covered under this Policy); and
 - (b) it is done at a medically appropriate stage after the Accident or Surgery; and
 - (c) the cost of the treatment is approved by us in writing before it is done.
- The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons, treatment of obesity, weight reduction or weight improvement.
- Sleep apnoea.

Termination of Insured Member's Cover

There are other circumstances whereby the cover of the Insured Member will terminate. The following is a list of some of these circumstances:

- Insured Member attains age 65 years;
- Insured Member ceases to be a student with the school;
- Insured Member dies;
- Insured Member's maximum policy limits have been exhausted.

Cover on the Insured Member automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract. No premium refund for early termination of Insured Member or Policy before the expiry date.



Contact Information

Please log onto following website for more information:
<http://www.aegisic.com>

AEGIS Insurance Services Pte Ltd

Tel: (65) 6837 0306

Email : customerservice@aegisic.com

AXA Insurance Singapore Emergency Hotline : 1800 8804 741

Claims Procedure

Insured Members are to submit the following documents to us within 30 days from the date of discharge from hospitalisation, from the date of death or from the date expenses were incurred for which the claim is made, whichever is applicable:

Admission to Government/Restructured Hospitals (Alexandra, Changi, KK Women's & Children, National University, Singapore General and Tan Tock Seng)

- Duly Completed Claim Form
- A copy of the Inpatient Discharge Summary given to patient upon discharge
- A copy of the Day Surgery Authorization Form signed by the patient before surgery
- A copy of the Referral Letter, if any
- Final Original Hospital Bill showing the Medisave deduction
- Original Pre/Post Hospitalisation Medical Bills

Admission to a Private Hospital (EastShore, Gleneagles, Mount Alvernia, Mount Elizabeth, Raffles, Thomson Medical Centre and Day Surgery Centres/Clinic)

- Duly Completed Claim Form
- Medical Certification of Treatment to be completed by the attending physician/surgeon
- A copy of Referral Letter if any
- Final Original Detailed Hospital Bills
- All Other Original Medical Bills related to admission/surgery



Frequently Asked Questions (FAQs)

Private Education Institution (PEI) Group Hospitalisation & Surgical Insurance

1. What does the insurance cover?

The insurance covers mainly medical expenses incurred for hospitalisation and/or surgery due to illness or accident in a Singapore Government/Restructured hospital.

Please refer to the Benefits Schedule given to your school for the details.

2. Which hospital can I seek treatment at?

You can seek treatment at Singapore Government/Restructured Hospitals which are:

- Singapore General Hospital
- Alexandra Hospital
- KK Women's & Children's Hospital
- National University Hospital
- Tan Tock Seng Hospital
- Changi General Hospital
- Khoo Teck Puat Hospital

Please note that hospitalisation in a Ward higher than that you are entitled to or in Private Hospitals is subject to a pro-ration factor. For hospitalisation in overseas hospitals, you will only be covered up to the reasonable and customary cost of treatment in Singapore Government / Restructured Hospital for similar or comparable treatment or the cost incurred in the foreign hospital, whichever is lower. In such cases, you may not be fully reimbursed for such claims incurred.

3. Will I be covered if I go back to my home country or travel during vacation?

Yes, you will be covered as long as you are a registered student of your school pursuing a course of study. Hospitalisation and/or surgery expenses incurred will be covered up to the reasonable and customary cost of treatment in Singapore Government/Restructured Hospital, whichever is lower, subject to the policy limits applicable.

***Cover does not apply:** 1) when you travel expressly for treatment outside Singapore.
2) when you are out of Singapore for a period exceeding ninety (90) consecutive days at a time

4. I am a part-time student who opted to be covered. Am I covered during work?

No, you will not be covered for illness or injury sustained during work.

5. Are pre-existing conditions covered?

For students on compulsory scheme, pre-existing conditions are covered after you have been insured for 12 consecutive months.

6. What should I do if I need to stay in the hospital or have surgery? Do I have to pay the medical costs myself?

Please settle the medical bills directly with the hospital and retain all **ORIGINAL** bills to be submitted to the insurance company. Please note that you may have to pay the cash deposit determined by the hospital and should you choose to stay in a higher class of ward or a private hospital, your claim may not be fully covered.

For pre or post hospitalisation / surgery and emergency outpatient treatment, please pay first and claim reimbursement.

7. How do I make a claim?

Please submit the following documents to us through your school:

- AXA Claim Form available from your school or please download from <http://www.aegisic.com>
- **Original** Final Hospital Bill & other medical bills
- Inpatient Discharge Summary/Day Surgery Authorisation Form

8. When I utilize my Medisave/Medisield Ingraded Plan to pay for my treatment, how will my claim be reimbursed (for Singapore citizens and PRs only)?

Payment made by Medisave will be refunded to the respective Medisave Account holder and Medishield Integrated Plan.

9. When do I need to submit the claim?

You should submit the claim or give notice that you will be making a claim as soon as possible but within 30 days from discharge. For late submission/notification, please provide a valid reason.

10. I have submitted my hospitalisation/surgery claim earlier. I wish to submit follow-up treatment bills. What should I do?

Please inform your school when submitting the bill that it is for follow-up treatment so that we are able to trace your records. The claim form is not required.

11. How long does it usually take to process my claim?

Upon receipt of all required documents including **ORIGINAL** bills, approved claims will be settled within 30 days.

12. How will I be notified of the result of my claim?

You will be notified through your school. Reimbursement for approved claims will be via cheque payment to you through your school.

13. When will my insurance end?

The insurance will end when one of the following occurs, whichever happens first:

- when you cease to be a registered student of your school
- exhaustion of the policy limit applicable to you during the policy year
- expiry of the insurance policy

14. If I have questions or need assistance, who should I contact?

AEGIS Insurance Services Pte Ltd

Tel: (65) 6837 0306

Email : customerservice@aegisic.com

Website : www.aegisic.com

For Emergency, please contact AXA Insurance Singapore Hotline : 1800 8804 741

Important - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your school has with AXA Insurance Singapore Pte Ltd.

Important - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your school has with AXA Insurance Singapore Pte Ltd.

11. Is this a) a cosmetic surgery? If No, Please explain _____ b) an oral surgery? c) a dental surgery/treatment?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO		
12. Is this a job-related injury?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
13. Has the patient ever had the same or similar condition / symptoms? If yes, please indicate when and describe.	<input type="checkbox"/> YES <input type="checkbox"/> NO		
14. Doctors previously consulted by the patient for the above condition(s).			
15. Please indicate approximate date from which the patient first notice symptoms of condition.	DD MM YYYY		
16a. What symptoms did the patient present?			
16b. How long had the patient been troubled by them?	DD MM YYYY		
17. Date you were first consulted for this condition.			
18a. Date of diagnosis for this condition.	DD MM YYYY		
18b. Date patient was informed of your diagnosis	DD MM YYYY		
19. How long had has the injury / illness been existing prior consulting you?			
20. Surgical operations performed on patient			
*Operation Code	Type of Operation		
*Table	Date Performed		
	_____	_____	DD MM YYYY
	_____	_____	DD MM YYYY
	_____	_____	DD MM YYYY
_____	Signature of Physician/Surgeon and Official Stamp.		
Date			
Name of Physician/Surgeon			
Address			
* This applies to operations carried out in Spore only and refers to the classification in the Medisave table of surgical operations for private hospital.			



SAA GLOBAL EDUCATION CENTRE

Main Campus

20 Aljunied Road
 #01-04 CPA House
 Singapore 389805
 Tel : (65)6744 9700
 Fax : (65)6744 9796



City Campus

6 Raffles Quay
 #23-00
 Singapore 048580
 Tel : (65)6532 5312



For general enquiries, please email us at studentservices@saa.org.sg

www.saage.edu.sg

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