Document Release Information

Reviewers

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<tr>
<th>Name</th>
<th>Role</th>
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<td>Z Shah</td>
<td>Reviewer</td>
<td>ZZS</td>
<td>28 Dec 2009</td>
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<td>Z Shah</td>
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<td>Z Shah</td>
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<tr>
<td>Alex, Annalyn, Dr Bala, Eric, Michelle, Param &amp; Z Shah</td>
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<td>Z Shah &amp; Mrs Ma</td>
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<td>1 Jul 2014 &amp; 11 Dec 2014</td>
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Audience

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<td>To review and maintain this document.</td>
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History

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<td>1. Pages 59 &amp; 62, FPS insurance provider changed from AXA</td>
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<td>- pg 8: ERF registration period (19 May 2018)</td>
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File details

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Joint Message from the Chairman and Chief Executive Officer, Executive Director & Management Representative

BMC International College

It is our pleasure to welcome you to BMC International College (BMC) – not merely a College but your second home!

This handbook has been prepared to provide you with a valuable source of College news and timely information. It has been developed to enable everyone to become familiar with our College, its policies, and other procedures that are basic for the smooth functioning of our College.

Our College has a very long tradition and our staff take great pride in providing a safe and secure learning environment, while at the same time offering a wide array of exciting and challenging academic programmes.

Our extensive menu of both academic and non-academic courses is unsurpassed. Our entire staff are committed to establishing a school environment that allows our students to flourish and to grow intellectually, emotionally, and socially. Our website www.bmc.edu.sg will be updated regularly so as to provide visitors with updated notices and bulletins and other news on a variety of subjects.

For BMC students, we wish you every success in your studies and remember to make your precious time at BMC enjoyable.

S M MARICAR
Chairman

Khatijah Phua Annie (Mrs Ma)
Chief Executive Officer, Executive Director & Management Representative
Message from the Deputy Management Representative

BMC International College

I welcome you to BMC International College. We provide preparatory courses examined and awarded by our educational partners with outstanding reputation.

When you choose a course at BMC, I want your learning to be fulfilling and memorable. Thus, you need to:

- dedicate and commit your time to attending all classes/lectures;
- complete and submit all assignments on time;
- see your lecturer/teacher or academic support staff when you want to clear your doubts about your studies;
- be active in your own learning by taking part in all class activities;
- inform our academic support staff or customer service executive your concerns and issues so that they can be resolved speedily. Our staff listen because we care about you and you are very important to us;
- make an appointment with our trained counsellor if you feel your problems will affect your studies; and
- make full use of your time at BMC wisely.

I wish you every success in your studies.

Z Shah
Welcome to BMC International College which is registered with the Council for Private Education, Singapore. As its Academic Director, I assure you that we provide quality courses, student support and facilities to our students.

BMC is an ideal place to further your education and give you the skills and quality qualifications you need to stand out in the current and future employment market, whether here in Singapore or overseas. We offer you a myriad of courses from certificate to postgraduate for you to choose from. Rest assured that our course fees are affordable because we believe quality education should be available to everyone.

We are different from other private education institutions in Singapore. We offer you a friendly, welcoming atmosphere and facilities which are conducive for learning and teaching. Not only do we advocate holistic education, but we also advance the interest of life-long learning.

I hope to welcome you to BMC International College as our student and wish you every success in your pursuit of a quality education for a brighter future.

Dr Balamurugan Karuppiah
BMC International College

BMC International College with its history that dates back to 1966 is registered with the Council for Private Education, Singapore under the Enhanced Registration Framework with Registration Number 200006772H. Its registration expires on 19 May 2018.

Humble beginning

BMC International College has a humble beginning, starting with a vision of its founder, in providing affordable education for the masses during the 1960s. BMC International College has today become an established private education institution in Singapore.

Centres

As of 1st June 2014, there are five BMC centres strategically located in Singapore and are within walking distance to and from the train (MRT) and bus stations. These centres are equipped with teaching facilities, computer laboratories, two purpose-built libraries, two science laboratories, Electronic Engineering laboratories and air-conditioned classrooms.

A Pool of Qualified Teachers

BMC’s teaching staff go all the way to helping students achieve their academic goals. BMC centers are strategically located in Singapore. BMC’s Academic and Examinations Board vets and approves all teaching staff.

BMC’s Dedicated Staff

Behind BMC's success are its full-time and part-time staff. They provide unflinching dedication and commitment in their work to see that students’ education and welfare are taken care of.
Myriad of Courses

BMC International College offers a wide range of courses including Accounting, Business, Computing, Counselling, Engineering, Hospitality and Tourism Management, and Psychology. The qualifications are awarded by world-class examining bodies which include the Confederation of Tourism and Hospitality (UK), Pearson Education (UK), London Chamber of Commerce and Industry, NCC Education (UK) and the University of Cambridge International Examinations (UK) and University of Hertfordshire (UK).

Courses that are not at diploma and above levels and which are less than one month or 50 hours in duration do not need the Council for Private Education’s permission prior to being offered.

Conducive Learning Environment

BMC International College believes in providing a conducive learning environment where students are not only prepared for examinations but also equipped with life skills they need to be successful in their chosen careers. The teacher-student ratio of 1:30 is maintained for most programmes to ensure maximum attention and interaction. However, it is 1:20 for Engineering laboratories and between 1:10 and 1:25 for computer laboratory sessions.

BMC Graduates

Graduates of BMC International College enter the work force with confidence. They occupy positions in government, business, industry and academia. BMC International College remains committed to providing quality education to students from Singapore and beyond.
MILESTONES

1966
Redhill Tutorial Institution

1967
Royale School of Commerce *(formerly Redhill Tutorial Institution)*

1975
People’s Park Commercial School

1975
Trained thousands of Teachers on ‘IT Power for Teachers’

1979
Kim Tian Commercial School

1980
BMC Commercial Training Centre

2003
Pioneered the MENDAKI Tuition Scheme (MTS)

2003
BMC Academy

2005
Helped set up a training centre for the Toa Payoh Girls’ Home

2005
Pioneered a half day programme for Out-of-School Youths for MENDAKI under BMC’s Community Involvement Programme

2005
Full day GCE ‘O’ preparatory course launched

2005
University of London, External Programme LLB & BSc

2005
Edexcel BTEC Higher National Diploma in Business & Edexcel BTEC Higher National Diploma in Electronics/Electrical Engineering

2006
NITEC in Electronics (Computer & Networking)

2007
NITEC in Food & Beverage Operations
MILESTONE

2007
Certificate in Customer Service, UK

2008
Signed Memorandum of Agreement with the Confederation of Tourism & Hospitality to offer Diploma and Advanced Diploma in Hotel Management and Diploma and Advanced Diploma in Tourism Management

2008
Signed Memorandum of Agreement with University of Hertfordshire to offer 4 Bachelor programmes: Business Administration, Computer Science, Engineering and Information Systems.

2009
BMC International College

2010
Awarded SQC for PEO by Spring Singapore

2010
Launch of the following University of Hertfordshire programmes:
- Certificate of Higher Education in Counselling
- University Diploma in Counselling
- Bachelor of Science (Hons) Psychology
- Post Graduate Diploma in Contemporary Therapeutic Counselling
- Master in Contemporary Therapeutic Counselling

2010
Awarded 4 Years ERF by the Council for Private Education (CPE)

2011
Academic Board & Examinations Board function fully

2011
BMC’s Chairman/Founder awarded Fellowship by LCCI

2012
Awarded EduTrust (Provisional) by CPE

2013
Renewed EduTrust (Provisional)

2014
Renewed EduTrust (Provisional) & ERF

2014
Launch of the following University of Hertfordshire programmes:
- Master of Science in Data Communication and Networks
- Master of Science in Embedded and Intelligent Systems
- Master of Science in Operations and Supply Chain Management
Vision, Mission, Core Values And Desired Culture

Our mission enhancement cuts to the heart of how we approach our everyday business, by reaffirming our vision and mission and core values. The core values are significant, as they address our thoughts on student and employee development to help BMC achieve ongoing excellence.

Vision

To be a leader in holistic education.

Mission

To provide affordable quality education and advance the interest of lifelong learning.

Core Values and Desired Culture

BMC staff are guided by our core values in their every day dealings with both internal and external customers. The core values thus define BMC’s desired culture. Our staff translate the values as follows:

- **Approachable**
  - BMC is approachable because our staff know the importance of being friendly, kind and helpful to all. BMC staff strive to provide excellent customer service in order to meet or exceed customer expectations.

- **Affordable**
  - BMC is affordable because we always compare our fees to our competitors and ensure our fees are lower. We also consider our customers’ financial constraints when making any decisions.
• Active
  o BMC is active because we are a dynamic organisation. BMC has been enriching lives since 1966. This shows our root (humble beginning) and our commitment to the whole society. We always keep ourselves abreast with what is going on in the private education industry, strive to improve ourselves continuously and promote student-centric learning culture.

• Respect
  o BMC values and respects every one. Our staff are guided by the belief that to gain respect from others we need to not only respect ourselves but also others.

• TEAMwork
  o BMC works as a team because Together Everyone Achieves More!
Educational Goals

1. To be a leader in holistic education
   - by preparing students to meet the challenges of life as well as academics;
   - by conducting student-centred classes that empower students to be active participants; and
   - by developing educational activities that encourage students to participate in their own.

2. To offer industry-relevant courses
   - by developing courses which prepare students for life and career; and
   - by equipping students with industry-relevant knowledge and skills as well as imparting soft skills which are essential to meet the challenges of the industry.

3. To prepare students to be lifelong learners
   - by educating students that learning is a lifelong process; and
   - by developing enrichment activities centred around lifelong learning.
BMC complies with the **Personal Data Protection Act 2012 (PDPA)**. Personal data refers to data, whether true or not, about an individual who can be identified from that data; or from that data and other information to which the organisation has or is likely to have access. Personal data in Singapore is protected under the Personal Data Protection Act 2012 (PDPA). - See more at: [http://www.pdpc.gov.sg/personal-data-protection-act/overview](http://www.pdpc.gov.sg/personal-data-protection-act/overview).

**Accountability**

1. We will be responsible for all personal data collected. All personal data collected will be used and processed fairly and lawfully while in our possession or custody. We ensure all our customers that we would be accountable for our organisation's compliance to our Privacy Policy.

**Specifying Purposes**

2. Personal data collected, will not be used for a new purpose unless we obtain consent from our customers. We are the sole owner of the personally identifiable information and we will not use this information for purpose other than for which the information was collected.

**Consent**

3. We do not collect sensitive information from our customers. We assure all customers that all personal information collected would be used or disclosed only for the purposes for which it was collected.
Limiting Collection

4. Only the necessary personal data is collected from customers’ for business purposes. Both the amount and the type of data collected shall be limited to that which is necessary to fulfill the purposes identified.

Limiting Use, Disclosure and Retention

5. We will not disclose, share, transfer, sell or rent personally identifiable information to any 3rd party. We do not send unsolicited marketing email to our customers. Customers will occasionally receive email on special promotions we hold. Out of respect for the privacy of our users, users may opt-out of receiving these communications by replying to unsubscribe in the subject line in the email.

6. We do not keep personal data for longer than is necessary for those purposes for which they are collected.

7. We have developed guidelines and implemented procedures to govern the destruction of personal data that are no longer required to fulfill the identified purposes.

8. We do not use "cookies", ‘web-bugs’ or any other tracking technologies to collect information from users of our web site.

9. We would not display or make publicly available, whether through online directories, customer lists or otherwise, the personally identifiable information collected.

Accuracy

10. We ensure our customers that all personal information collected is accurate and kept up to date. We do not maintain duplicate copies of personal information in different systems.
Safeguards

11. We ensure our customers that appropriate security safeguards are in place to protect personal data against unauthorised access, misuse, disclosure, copying, use, alteration, accidental loss or theft, destruction or damage.

12. Only authorised personals have access to our systems. Consultants, contractors or other temporary employees do not have access to the data.

Openness

13. Our data protection policy (Privacy Policy) is displayed on the web site and the policy is set out in the same language medium as the web site. We encourage all our customers to read our Privacy Policy to understand the objectives of collecting their personal data.

Challenging Compliance

14. Our mechanisms and processes are in place to receive and address complaints or inquiries about our policies and procedures relating to the handling of personal data. Appropriate measures will be taken to amend policies and procedures if a complaint is found to be justified.
BMC Centres

**BMC Admiralty**
**Address:**
Block 678A, Woodlands Avenue 6, #03-09, Singapore 731678
**Tel:** 6269 9447  **Fax:** 62695447

**Opening Hours:**
Mon-Fri: 8am to 10pm  Sat: 9am to 6pm  Sun: 9am to 5pm

**BMC Ang Mo Kio**
**Address:**
Block 715 Ang Mo Kio Avenue 6, #02-4000 (ABOVE KFC)
Singapore 560715
**Tel:** 6452 3885  **Fax:** 64525745

**Opening Hours:**
Mon-Fri: 8am to 10pm  Sat: 9am to 6pm  Sun: 9am to 5pm

**BMC Bukit Merah (HQ)**
**Address:**
Block 162 Bukit Merah Town Centre #03-3555, Singapore 150162
**Tel:** 6273 5611  **Fax:** 62735613

**Opening Hours:**
Mon-Fri: 8am to 10pm  Sat: 9am to 6pm  Sun: 9am to 5pm

**BMC Bukit Merah (7th Floor)**
**Address:**
Block 162 Bukit Merah Town Centre #07-3545, Singapore 150162
**Tel:** 6276 7267  **Fax:** 62769243

**Opening Hours:**
Mon-Fri: 8am to 10pm  Sat: 9am to 6pm  Sun: 9am to 5pm
BMC Singapore Shopping Centre
Address:
190 Clemenceau Avenue, #05-19/20, Singapore 239924
Tel: 6337 7589  Fax: 63377593
Opening Hours:
Mon-Fri: 8am to 10pm  Sat: 9am to 6pm  Sun: 9am to 5pm

BMC Jurong East
Address:
Block 130, Jurong Gateway Road, #03-223, Singapore 600130
Tel: 6565 5655  Fax: 65656703
Opening Hours:
Mon-Fri: 8am to 10pm  Sat: 9am to 6pm  Sun: 9am to 5pm
Student Support Services & Library Operating Hours

STUDENT SUPPORT SERVICE DEPARTMENT (SSSD) OPERATING HOURS

Mondays to Fridays: 8 am to 6pm
Saturdays: 9am to 1pm
Sundays and Public Holidays: CLOSED

Tel: 62735611  Fax: 62735613

Contact Numbers After Office Hours

If you need to communicate with our SSSD staff after office hours, please send an SMS to the following numbers:

9127 1258  9682 4674  9021 0967.

LIBRARY HOURS

Mondays to Fridays: 9am to 9pm
Saturdays: 10am to 5pm
Sundays and Public Holidays: CLOSED
1. **Introduction**

The **Student Support Services Department (SSSD)** is a unit of BMC International College. It is primarily devoted to serve all students and to make sure that the learning and living environment at BMC is conducive in attaining their academic goals. Further, it is also responsible in assisting the BMC management to develop activities, advise student leaders, and conduct services in a holistic manner.

2. **Aims**

The SSSD aims to:

- Serve the students’ needs that will ensure their success in the completion of their academic programmes at BMC.
- Aid the management in developing activities, advising student organisations and student leaders and conducting services in a holistic manner.
- Give support/assistance to students in order to help them cope with their personal problems, academic issues and other concerns.
- Provide a means of communication for grievance and feedback.

3. **SSSD Services**

- **Orientation Programme**
  The SSSD conducts orientation programme on the first day of a new course. Through this orientation programme the nature and specific roles of the SSSD are also discussed and given emphasis.
• **General Counselling**
  This is facilitated in collaboration with the in-house psychotherapist of BMC International College. General counselling is given to students not only pertaining to their academic issues but also concerning their personal problems and other concerns.

• **Social Programmes**
  They create avenues for the BMC students to foster greater bonding among them through social activities. These activities aim to make learning a holistic experience for students. They include day trips to places of interest, sporting events, and other outing.

• **Community Involvement**
  This intends to develop students into responsible citizens through their involvement in volunteer work like visiting orphanages, elderly homes, rehabilitation centres, etc. Students may also take part in hands-on tasks like beach or community cleaning, tutoring other students with academic problems, organising fund-raising activities for the less privileged individuals in their community, etc.

• **Learning Support Services**
  The SSSD collaborates with the different departments in designing seminars or training or projects that will enhance or improve the students’ academic performance and life skills.
Student Admission & Selection

BMC offers admission to students based on the students:

1. having applied for admission through the proper application procedure and conditions;
2. having met the minimum entry requirements for the chosen course;
3. having successfully passed an oral interview (if any) and/or placement test (if required);
4. having provided BMC with true and accurate information in the application and/or enrolment forms;
5. presenting BMC with the originals of all the educational and other documents during enrolment;
6. declared physically and mentally fit to pursue the course of study admitted to;
7. having signed the declaration of undertaking;
8. having acknowledged that their parent/guardian does not object to their admission to the course of study (for students below the age of 18);
9. having paid a non-refundable course application fee;
10. being approved to enrol into the course of study by BMC Management;
11. having signed the acceptance letter;
12. signing a standard student contract approved by the relevant authorities (CPE); and
13. having paid the course fee after signing the standard student contract.
Local Student Selection/Admission/Monitoring Process

Customer Service Executive (CSE) advises applicant about course requirements, FPS, how to check if the course fee is protected at CPE website, refund policy, withdrawal & transfer policy, award criteria, attendance requirements etc. CSE fills in pre-course counselling form and student signs it.

Course entry requirements (including language requirements) for each of the course are set by External Partner or Academic Board.

For students whose English Language competency does not meet the requirement, an English Language Proficiency Test (SPOT TEST) is administered.

Entry Requirements are Met by the Student (Approved by PM/CM/External Partner)

Yes

Student completes the course application form and submits supporting documents. CSE checks application for completeness and verifies the candidate’s original documents (certificates and transcripts).

CSE completes Course approval form and seeks approval from the Management Team.

Application Approved by Management

No

Yes

No

CSE ensures applicant’s details are entered in the Academic Information Management Systems (AIMS) of BMC and also any changes will be updated on the AIMS. Also, a PERSONAL file (or P-file) is opened by the CSE and follow the details according to the checklist included.

CSE prepares offer letter and gives it to student. If student accepts, s/he signs the acceptance letter. CSE prepares advisory note and contract, prints and explains each clause to student. If the student agrees, student signs the advisory note and every page of the contract. If student is below 18 years old, a parent/guardian above 21 years old will sign on behalf of student. The 7-day cooling off period takes effect from contract date. Student/Parent/Guardian keeps a copy of the signed contract.

Student is given the letter of undertaking, student registration checklist, and student handbook. Student reads and signs the said documents and returns them to BMC.

Payment is collected and receipts are issued.

FPS is implemented and Medical insurance coverage is done.

Student’s name is added in the student register.

Independent Internal staff/audit team checks the admission procedure periodically.

This process is reviewed annually for continuous improvement.

End
International Student Admission Procedures (Through an Authorised Agent)

Start

International students’ recruitment department (ISRD) receives international student application from Agent.

Authorised Agent

YES

NO

ISRD checks that Agent has explained everything including course details, FPS, refund policy, appeal, etc. to student before accepting the application. Pre course counselling form filled in.

Meets Entry Requirement

YES

NO

ISRD checks that application is complete with all supporting documents and bank draft being payment for course application fee. Enrolment form filled in.

ISRD submits Student’s pass application online via the ICA’s SOLAR+ system. Result is released between 4 and 6 weeks later.

Management approved

YES

NO

ISRD submits Application/Appeal approved

NO

Application/Appeal approved

YES

End

ISRD rejects application and informs Agent that s/he needs to be an authorised BMC Agent and must go through checks and passes it and signs a contract with BMC to be an authorised agent.

ISRD advises agent accordingly. Applicant may either have to sit for an entry test or sit for an interview or qualifications sent to external partner for verification or be advised on the next course of action e.g. to take a foundation course or be rejected.

ISRD informs Agent of the result and to get student to come to Singapore 1 week before the commencement of class.

1. ISRD attends to the student’s arrival to Singapore and brings him/her to BMC.
2. ISRD prepares the contract and explains to student of the implication of signing the contract. Student initials on every page of contract to acknowledge understanding of each clause and finally signs the contract. S/he also signs the acknowledgement page of the Student Handbook.
3. Student pays the school fees & ISRD issues the receipt. Fee is protected under FPS.

End

1. ISRD makes appointment for collection of Student’s Pass from ICA.
2. Student collects student’s pass from ICA

Processes are reviewed yearly for continuous improvement.
International Student Admission Procedures (Direct Application to BMC – Walk-in)

Start

Customer Service Executive (CSE) attends to a foreign enquirer who is keen to enrol for a particular course.

Meets Entry Requirement

CSE advises applicant about FPS, how to check if course fee is protected at CPE website, refund policy, withdrawal & transfer policy, award criteria, attendance requirements, exam procedures, grades, appeal, academic progression etc. CSE fills in pre-course counselling form.

End

NO

Student is informed that his/her student’s pass application will be done online via the ICA’s SOLAR+ system. Results will be released between 4 and 6 weeks.

YES

NO

Appeal

Yes

CSE advises applicant accordingly. Applicant may either have to sit for an entry test or sit for an interview or qualifications sent to external partner for verification or be advised on the next course of action e.g. to take a foundation course or be rejected.

End

YES

Student’s Pass Application approved

CSE proposes contract and explains to student of the implication of signing the contract. Student initials on every page of contract to acknowledge understanding of each clause and finally signs the contract. S/he also signs the acknowledgement page of the Student Handbook.

YES

NO

End

NO

Approved by Management

Student pays Student’s Pass Processing Fee and CSE issues receipts.

YES

End

NO

Student enrols

CSE enrolls applicant and gets applicant to sign all necessary forms. CSE verifies documents submitted and ensures all documents are enclosed. CSE submits/faxes Course Registration Approval by Management Form to a member of the Management Team.

End

NO

YES

CSE prepares contract and explains to student of the implication of signing the contract. Student initials on every page of contract to acknowledge understanding of each clause and finally signs the contract. S/he also signs the acknowledgement page of the Student Handbook.

Student pays School Fee and CSE prints receipt and protect fee under FPS. Student is advised on Orientation date and course start date.

ISRD advises CSE about appointment with ICA to collect the student’s pass on specific date. Student collects student’s pass on the appointed date.

Processes are reviewed yearly for continuous improvement.

End
International Student Admission- Not through Agent (By Telephone/E-mail)

Start

1. ISRD attends to student’s arrival to Singapore and brings him/her to BMC.
2. CSE prepares the contract and explains to student the implication of signing the contract. Student initials on every page of the contract to acknowledge understanding of each clause and finally signs the acknowledgement page of the Student Handbook.
3. Student pays the school fee and CSE issues the receipt. Fee is protected under FPS.
4. ISRD makes an appointment for collection of student pass from ICA.
5. Student collects student’s pass from ICA.
6. ISRD conducts orientation to student about school policies including FPS, Refund, etc.
7. Orientation by the Program Manager.
8. Student attends the classes.

Meets Entry Requirement

Yes

CSE sends through e-mail the pre-course counseling form and student pass application form to fill up.

No

CSE checks that application is complete with all the documents and bank draft being payment for the course application fee.

CSE completes the Course Registration approval by Management Form and submits/faxes it to a member of Management Team.

CSE submits all documents to ISRD. ISRD submits Student’s pass application online via the ICA’s SOLAR+ system. Result is released between 4 and 6 weeks later.

End

End

End

CSE attends to a foreign enquirer through e-mail or phone call and explains the details of the course.

ISRD informs CSE of the result and to get student to come to Singapore 1 week before the commencement of the class.

CSE advises applicant accordingly. Applicants qualifications sent to eternal partner for verification or be advised on the next course of action e.g. to take a foundation course or be rejected.

1. ISRD attends to student’s arrival to Singapore and brings him/her to BMC.
2. CSE prepares the contract and explains to student the implication of signing the contract. Student initials on every page of the contract to acknowledge understanding of each clause and finally signs the acknowledgement page of the Student Handbook.
3. Student pays the school fee and CSE issues the receipt.

ISRD makes an appointment for collection of student pass from ICA.

Student collects student’s pass from ICA.

Processes are reviewed yearly for continuous improvement.

Yes

Yes

Yes

No

No

No

Application/Appeal Approved

Application/Appeal Approved

Management Approved

Meets Entry Requirement

No

Yes

Yes

No

No

Yes

End

End

End

End

Yes

Yes

Yes

End

End

End

End
English Language Requirements

Applicants whose first language is not English should be able to show evidence of their English language ability. Typical English language requirements of our courses are listed in the table below.

Minimum requirements

1. **Short Courses**

   For non-examinable courses of short duration, students need to be able to communicate in English if the medium of instruction is English.

2. **Certificate Courses**

   For certificate courses leading to an examination, the minimum English language requirement is to show evidence of your English language ability. For example, if you have completed secondary education and the language of instruction is English, you will meet the minimum English language requirement. Alternatively, students may sit for APTIS in order for BMC to gauge their English proficiency. A fee is chargeable to sit for an English test under APTIS.

   For non-examinable certificate courses, students need to be able to communicate in English if the medium of instruction is English.

3. **Diploma, Advanced Diploma and Higher National Diploma Courses**

   For these courses, the minimum English language requirement is a grade C or a Pass at the GCSE, IGCSE or GCE 'O' level examination or its equivalent.
4. **University Courses**

Students entering into these programmes and whose first language is not English or students whose medium of instruction on their qualifying programme was not English will be required to demonstrate a proficiency in English through any of the following requirements:

- IELTS: 6.0
- TOEFL: 550
- Cambridge Certificate of Proficiency in English (CPE): C
- Cambridge Certificate in Advanced English (CAE): A
- GSCE/IGCSE/GCEO-Level or its equivalent in English Language: C or a Pass

However, certain university courses have a minimum requirement of at least IELTS 6.5 or equivalent and some require 7.0. **Unless otherwise specified, the University minimum component scores are no less than indicated above.**
Transfer Procedures

Transfer to another School

Request for transfer to another school must be made in writing and directed to the Student Support Services Manager or staff.

When the student wishes to withdraw from his/her course with the BMC, or has been asked to leave the course, he/she has to settle all outstanding course fees and other payments, if any.

All International students must complete the following forms obtainable from the Customer Service for the transfer:

- Course Withdrawal Form
- Cancellation of Student’s Pass Form.

International students must fill in a new student’s pass application form. It should be approved and signed by the New School. A documentary proof of the Student's admission into the new school has to be attached with the form.

The time frame for assessing and replying to any request for transfer shall not exceed 4 weeks but BMC shall persevere to process it within 7 working days.

Transfer from One Course to Another within the BMC International College

Students can apply in writing for transfer from one course to another offered within the BMC International College. Such transfer applications will be considered by the Programme Manager/Centre Manager and they will only be allowed if the following conditions are satisfied:
• The student fulfils the academic and experience requirements for the new course;
• The course which the student originally enrolled for **has not started**. Our Refund Policy will apply in this case; and
• The student is able to complete the course within the stipulated duration.

International students need to apply for a new student’s pass and the transfer will come into effect only when the ICA approves the new student’s pass application.

Students should be prepared to do the new programme in any of the branches of the BMC International College, if a particular branch which offered the programme the student initially enrolled for, does not offer the new programme the student wants to study.

If a student transfers from one course to another within the BMC International College, then the tuition fee is 100% transferable to the new course provided the original course the student has enrolled for **has not started** and the transfer request made in writing is received more than 30 days before the original course starts.

If the transfer request received is less than 30 days before the original course starts, our Refund Policy shall apply. In this case, the student may have to top up the course fee should the amount to be transferred is less than the new course fee.

In the event that the fee for the transferred course is higher, the student is required to pay the difference upon the transfer being affected.

If the differential is in favour of the student, the College will refund the student within 7 days of effecting the transfer. (Course has not started. The transfer request date is more than 30 days before the course starts or within the 7-day cooling off period.)

At present, there is no transfer fee imposed. However, BMC may impose such a fee if the need arises and it will be published in our marketing materials including our website and Student Handbook.
The time frame for assessing and replying to any request for transfer **shall not exceed 4 weeks** but BMC shall persevere to process it within 7 working days.

*Transfer from One Centre to another Centre within the BMC International College*

BMC International College reserves the right to substitute any teacher or merge any class or to transfer students to other BMC centre, if the strength in the class drops below twelve.

If a student transfers from one centre to another centre within the BMC International College, then the tuition fees is 100% transferable to the new centre. This is subject to approval from BMC’s Management and the transfer request must be submitted in writing. **Verbal request will not be entertained.**

At present, there is no transfer fee imposed. However, BMC may impose such a fee if the need arises and it will be published in our marketing materials including our website and Student Handbook.

The time frame for assessing and replying to any request for transfer **shall not exceed 4 weeks** but BMC shall persevere to process it within 7 working days.
Course Withdrawal & Refund Procedures

Refund for Withdrawal Due to Non-Delivery of Course

BMC shall inform the Student within three (3) working days if:

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

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

Refund for Withdrawal Due to Other Reasons

If the Student withdraws from the Course for any reason other than those stated in Refund for Withdrawal Due to Non-Delivery of Course above, BMC will, within seven (7) working days of receiving the Student’s written notice of withdrawal, refund to the Student an amount based on the table in Schedule D.
Refund During Cooling-Off Period

BMC will provide the Student with a cooling-off period of **seven (7) working days** after the date that the Contract has been signed by both parties.

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

**Schedule D: Refund Table**

<table>
<thead>
<tr>
<th>% of [the amount of fees paid under Schedules B and C of the PEI-Student Contract]</th>
<th>If Student’s written notice of withdrawal is received</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td><strong>more</strong> than [30 days] before the Course Commencement Date.</td>
</tr>
<tr>
<td>75%</td>
<td><strong>before</strong>, but <strong>not more</strong> than [30 days] before the Course Commencement Date.</td>
</tr>
<tr>
<td>5%</td>
<td><strong>after</strong>, but <strong>not more</strong> than [14 days] after the Course Commencement Date.</td>
</tr>
<tr>
<td>0%</td>
<td><strong>more</strong> than [14 days] after the Course Commencement Date.</td>
</tr>
</tbody>
</table>
## Non-tuition Fees - Refund Policy

<table>
<thead>
<tr>
<th>Types of Fees</th>
<th>Percentage of Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course Application Fee</td>
<td>Not refundable</td>
</tr>
<tr>
<td>Bank’s Administrative Fee</td>
<td>Not refundable as fee is imposed by the bank.</td>
</tr>
</tbody>
</table>
| Course Material Fee                 | • 100% if the withdrawal notice is received more than 30 days before the course starts.  
• 75% if the withdrawal notice is received less than 30 days before the course starts.  
• 5% if the withdrawal notice is received after, but not more than 14 days after the Course Commencement Date.  
• 0% if the withdrawal notice is received more than 14 days after the course has started. |
| Continual Assessment Fee            | • 100% if the withdrawal notice is received more than 30 days before the course starts.  
• 75% if the withdrawal notice is received less than 30 days before the course starts.  
• 5% if the withdrawal notice is received after, but not more than 14 days after the Course Commencement Date.  
• 0% if the withdrawal notice is received more than 14 days after the course has started. |
| Examination Fee                     | Paid to respective external examination board. Refund of the exam fee is subject to the external examination board’s Refund Policy and is at its discretion. BMC does not have control over the fee. |
| Laboratory Fees (Computer and/or Science Practical) | • 100% if the withdrawal notice is received more than 30 days before the course starts.  
• 75% if the withdrawal notice is received less than 30 days before the course starts.  
• 5% if the withdrawal notice is received after, but not more than 14 days after the Course Commencement Date.  
• 0% if the withdrawal notice is received more than 14 days after the course has started. |
| Student Membership Fee | • 100% if the withdrawal notice is received more than 30 days before the course starts.  
• 75% if the withdrawal notice is received less than 30 days before the course starts.  
• 5% if the withdrawal notice is received after, but not more than 14 days after the Course Commencement Date.  
• 0% if the withdrawal notice is received more than 14 days after the course has started. |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Fee</td>
<td>Payable per academic year or per course, if applicable. <strong>NOT REFUNDABLE.</strong></td>
</tr>
</tbody>
</table>
Suspension from a Course, Cancellation of Admission & Expulsion from BMC

Suspension from a course

BMC may suspend a student from a course on any of the following grounds:

- failure to attain satisfactory academic progress;
- academic misconduct e.g. plagiarism, caught cheating at examinations etc.,
- inappropriate conduct, if the student’s behaviour is risking the safety of others at BMC, or if it is in contravention of the Student’s Code of Conduct, or
- where a student studying a course which includes a prescribed professional or clinical placement has been deemed to be unsuitable to continue that course, in accordance with the Review of a Student’s Suitability to Continue a Course Involving Placement policy.

A student who has had their enrolment suspended by BMC has 20 working days to appeal their suspension.
Cancellation of admission to a course

A student’s admission to a course may be cancelled permanently by BMC on any one of the following grounds:

- where a student has not paid the required fees or charges;
- where a student has not met the English language or visa requirements,
- where a student has a concurrent enrolment in a similar course at another institution,
- where a student has failed to attain satisfactory academic progress,
- where a student has been found guilty of academic misconduct, in contravention of the Student Academic Misconduct Requirements,
- where a student has been found guilty of inappropriate conduct, in contravention of the Student Conduct Policy,
- where a student who is studying a course which includes a prescribed professional or clinical placement has been deemed unsuitable to continue that course, in accordance with the Review of a Student’s Suitability to Continue a Course Involving Placement policy,
- where a student has already satisfactorily completed the requirements of a course of study,
- where a student has been unable to meet a prescribed course requirement for continuing enrolment in the course - for example: securing a valid Student’s Pass from Singapore Immigration and Checkpoints Authority,
- where a full-time student has incurred 7 consecutive absences and has failed to respond to the final warning letter within 10 working days
- where a part-time student has been absent for 1 month and has failed to respond to the final warning letter within 10 working days.

Permanent cancellation of admission to a course is often known as exclusion from a course. A student who has been excluded from a specific course may still apply for admission to a different course.

A student who has had their enrolment in a course cancelled by BMC has 20 working days to appeal the decision.
Permanent exclusion from all courses at BMC/Expulsion from BMC

A student may be excluded permanently from all courses at BMC or expelled from BMC on any one of the following grounds:

- academic misconduct, in contravention of the Student Academic Misconduct Requirements,
- inappropriate conduct, in contravention of the Student Conduct Policy,
- where a student studying a course which includes a prescribed professional or clinical placement has been deemed to be unsuitable to continue study at BMC.

A student who has been excluded permanently from BMC will not be admitted to any course at BMC. A student who has been excluded from all courses by BMC has 20 working days to appeal their exclusion.
Copyright

Copyright

Copyright is an intellectual property right. The person who owns the copyright (author, creator or the publisher) has the exclusive right to stop others from copying or reproducing his work. All books, magazines, plays, musical scores, sculptures, paintings, drawings, sound recordings, films, television and radio broadcasts, cable programmes and computer programs are capable of enjoying copyright protection in Singapore.

If you photocopy, reproduce or make an adaptation of a copy of the owner’s work without the owner’s permission, you have infringed his copyright unless you copy under the following circumstances:

- **You copy for the purpose of your own self-study or research:** in this case, you may copy up to 100% of an article in a periodical/publication, or up to 10% of a book if the book contains 10 or more pages or up to one chapter if the book is divided into chapters. If you copy an electronic edition of a book, whether found in a website on the Internet or in a computer diskette or thumbdrive, you may copy up to 10% of the total number of bytes in that electronic edition, or up to one chapter if the book is divided into chapters.

- **You copy by hand for the purpose of a course of education which you are undergoing:** you may copy up to 100% of the work.

- **You make recording of television or sound broadcasts or cable programmes for your private and domestic use.**

- **You copy a work after its copyright protection has expired:** in the case of literary, dramatic, musical or artistic works, the duration of Singapore’s copyright protection is generally the lifetime of the author plus 50 years, after which the work is in the public domain.

- **You own a genuine (that is, not pirated) copy of a computer program or an adaptation of a computer program and you make a reproduction of it as a back-up of the original.**
Copyright

- You read or recite an extract of reasonable length from a published literary or dramatic work, or an adaptation of such a work, in public or include it in a sound broadcast or cable programme and give sufficient acknowledgement of the work.
- You perform a literary, dramatic or musical work of a religious nature, or an adaptation of such a work, in the course of a worship service or other religious assembly.

If you infringe or intend to infringe copyright, the owner of the copyright can apply for a court injunction against you to prevent you from committing any or any further infringing act and sue you for damages to compensate him for his loss.

The copyright owner can also seek an order to make you pay over the profits that you have made from the infringing act.

If you sell or hire out an infringing article you can be fined up to $10,000 for each infringing article or $100,000, whichever is the lower, or to imprisonment for a term not exceeding 5 years, or to both a fine and imprisonment.

If you possess 5 or more infringing copies of any work, you are presumed to possess such copies for the purpose of sale.

The court may also order you to hand over to the copyright owner all infringing copies of his work for disposal. The court also has power to authorise the police to conduct searches on premises in which the court suspects infringing copies are kept.
Plagiarism

Plagiarism

Plagiarism occurs when you take sentences or paragraphs or even the whole article written by another person and pass it off as your own work without acknowledging the author or the original source. This is actually cheating and will not be condoned by the school.

Students caught plagiarising will get an automatic failure and may be subject to disciplinary action by the Academic and Examinations Board. You may be expelled from school and any fees paid will not be refunded.
Class Attendance

All students are bound by the College Attendance Policy which is aligned to the requirements of the Council for Private Education and the Immigration and Checkpoints Authority (ICA).

Students are advised to attend all classes. Classes help you meet the educational objectives of the courses by providing information regarding the application of concepts and theories, clarifying important ideas and guiding reading while providing opportunity for discussion. Classes may also include practical exercises and case studies. Absence from class will seriously limit your ability to pass or achieve good results. If your academic progress is reviewed, a good record of class attendance may be helpful in showing evidence of commitment to your studies.

Students who do not fulfil the attendance requirements may be barred from examinations. All international students are not allowed to work in Singapore unless it is part of the course requirements and the relevant authorities have given their approval.

For student’s pass holders, BMC must ensure that their attendance fulfils ICA’s requirements for issuing the students’ passes. Their course/module attendance must not fall below 90%.

For all other full-time students who do not require ICA’s student’s pass, course attendance must be at least 90%. For part-time students, they must maintain at least 75% attendance.

1. Singapore Immigration & Checkpoints Authority (ICA) Rules & Regulation

International students must:
- Attend classes regularly (5 hours per school day);
- Have at least 90% attendance every month;
- Know when the student’s pass expires;
- Surrender the student’s pass for cancellation within 7 days of cessation or termination of studies.
The College will inform the ICA if:

- The student has not attended classes for a **continuous** period of **7 days** or more without any valid reasons;
- The student has not attended class regularly and the average attendance falls below 90% in any month without valid reason.

Note: Consequences of Violation of ICA Regulation: The student’s pass may be cancelled or not be renewed if the attendance is below 90% in any month.
- The student’s studies in the College have been terminated.

### 2. College Attendance policy

The student’s attendance will be monitored throughout the duration of the Programme.

Full-time local students have to be in College for every school day for at least 3 hours.

International students must be in College every school day for at least 5 hours. On days when there are no lessons or lesson with less than 5 hours duration, you will be required to sign in for self study in order to fulfil the daily 5-hour requirement.

If your attendance is lower than 90% (international & full-time students) or 75% (part-time students), you will:

- receive the Absenteeism Letter;
- be barred from taking examination;
- have your Student’s Pass cancelled (for international students).

### Leave of Absence from a Class

1. **Absences due to Medical Grounds and Bereavement are the only two accepted valid reasons.**

   - Fill in the “Application for Leave” form.
   - Supporting documents to justify your absence from class (MCs, Death Cert etc)

**Note:** Should you be absent from a class due to illness, please submit the medical certificate (MC) to the College by the next working day or when you come for your next lesson.
Only MCs issued by registered medical practitioners under the Singapore Medical Council will be accepted.

2. **All other reasons of absence from class are subject to approval of the Programme Manager / Principal / Head of Department. Approval is on a case-by-case basis.**

E.g. Going back to home country on urgent matters during the study term.

Please submit the “Application for Leave” form with supporting documents (written request and air ticket), at least one week in advance or before you purchase your air ticket.

Please provide proof of air ticket, passport (for the exit and entry immigration stamps) and supporting documents upon return.

3. **Notification to ICA on your Absence from class**

- If you fail to attend classes for a continuous period of **7 days** your Student’s Pass is liable to be cancelled with effect from the 8th day. You will have to re-apply for a new student’s pass, subject to the approval of ICA.

**Punctuality**

- All students are required to be punctual for all classes and you have to ensure your attendance is signed for all classes.
- Students who are late for more 15 minutes will be marked ‘L’ by the lecturer. An accumulation of 3 lateness in a month is equivalent to 1 absence. Meanwhile, if a student is late for 45 minutes, s/he will be marked as **ABSENT**.

**BMC Staff and Student Time Attendance System (BMC SSTAS)**

Students will have their finger prints scanned and recorded into the BMC SSTAS for recording and tracking of attendance.

Students will scan their finger prints when they come for and leave a class. They will also sign their attendance in an Attendance List.
Feedback & Grievance Procedures

BMC International College has a Customer Feedback and Resolution Framework in place.

The Policy

BMC believes strongly that feedback is an important part in its continual efforts to improve its products, delivery, administration and service quality. Students and/or customers are encouraged to give feedback.

Guiding Principles

BMC approaches student/customer feedback and grievances according to the following guiding principles:

Step 1: Informal management of feedback (minor problem) will be attempted on the same day it is received before escalation to Grievance or Written Grievance (major problem).

Step 2: If unresolved on the same day, the grievance will be resolved within 14 working days from the day the feedback/grievance was received.

Step 3: If the matter remains unresolved or the student is unsatisfied with the outcome, students may approach the CPE Student Services Centre for assistance. At the Student Services Centre, CPE officers will review the complaints and provide the appropriate advice.

Step 4: The CPE may advise the student to participate in the Council for Private Education’s (CPE’s) appointed Dispute Resolution Scheme which works as follows (refer to next page):
**Dispute Resolution Scheme**

Private education institutions’ participation in the dispute resolution process is compulsory as stipulated by the Private Education Act.

There are two stages in the process – mediation and arbitration.

*Stage 1: Mediation*

The complaint may be referred to the Singapore Mediation Centre for mediation.

If a settlement between the student and the private education institution could be reached at the mediation stage, a settlement agreement would be drawn up and endorsed by the respective parties, and the dispute resolved.

*Stage 2: Arbitration*

If the parties fail to reach a settlement through mediation, the student can progress on to arbitration for a resolution to his dispute.

The Singapore Institute of Arbitrators is the appointed provider of arbitration services.

Please refer to the Feedback & Grievance Flow chart over leaf.
**Feedback & Grievance Procedures Flow Chart**

1. **Student complains / provides feedback**
   (telephone, walk-in, email, letter etc.)

2. **Staff attempts to solve it on the same day it is received.**

3. **If not resolved, student submits Feedback/Grievance Form to School Office (one day).**

4. **Centre Manager will interview complainant and respond within 3 working days.**

5. **If Centre Manager’s decision is unsatisfactory, the complaint brought up to the Course Director or Principal. Decision will be made within 3 working days.**

6. **If Course Director or Principal’s decision is unsatisfactory, the complainant is advised to appeal to Management.**

7. **Management will deliberate and decision made within 7 working days.**

8. **If decision is not satisfactory, complainant is directed to bring it up to the Council for Private Education.**

9. **If decision is not satisfactory, CPE may direct the issue be brought to the Singapore Mediation Centre.**

10. **If matter is still not resolved, complainant can progress to arbitration at the Singapore Institute of Arbitrators for a resolution.**

   - **Respective Department Head takes note of feedback and takes remedial actions to correct any weaknesses / lapses for improvement to processes / procedures.**
Renewal of Student’s Pass

It is the **YOUR** responsibility to ensure that your student’s pass is renewed on time. The College will not be responsible if the pass expires and it is not renewed or it is rejected by the ICA due to lateness in renewing.

Foreign students holding student’s passes are strictly **not allowed** to engage in any form of **employment**, whether paid or unpaid, or in any business, profession or occupation in Singapore during the validity of the Student's Pass unless the students have the consent in writing of the Controller of Immigration. Violators will be prosecuted by law.


**Class Timetables and Academic Calendar**

Students are strongly advised to visit our website at [www.bmc.edu.sg](http://www.bmc.edu.sg) for the latest updates on important matters such as examination registrations, academic time tables etc. We also encourage students to contact their Programme Manager for timetables and other matters.
Nature of Assessment

The total assessment of any module may include written, oral, practical or any other modes as may be determined by the College and approved by the BMC Academic and Examinations Board and/or the Examinations Appeal Board of the Awarding Bodies.

In determining the final mark/grade of any module, the Examinations Board may take into consideration any course work or assignment done by a candidate and/or his/her results in any previous examinations or tests during his/her period of study at BMC.

Examination Timetables

Examination timetables will be available via BMC communication points - notice boards at least one week before the start of the examination. Students will also be given a copy of the time tables. So, do look out for them before planning for your holidays.

IMPORTANT INFORMATION

Students must bring their Student ID card or other photo ID to all examinations.

Mobile phones or MP3 Players are NOT permitted in any examination room/hall. Do make sure that you turn them off and keep them in your bag before you enter the examination room. You are NOT allowed to carry any mobile or telecommunication devices with you into the examination room/hall.

Standard materials permitted in an examination

Students are permitted to bring in pencils, pens, erasers, whiteout and rulers into the examination hall/room.
**Bilingual Dictionary**

The use of a bilingual dictionary is not permitted unless it is specified otherwise in the examination paper and/or approved by the Chief Invigilator.

**Note:** Please read your entry proof for important details.

**Absence from Examinations**

If you are unable to sit for an examination but have a valid reason e.g. taken ill or hospitalised with a medical certificate or bereavement of a close family member, you must inform the College within **3 working days** from the date of the examination about it by submitting relevant documents e.g. medical certificate or death certificate.

For more information on this matter, please refer to your Course Programme Handbook.

**NOTE:**

1. Your medical certificate must indicate your illness.
2. For external examinations, the acceptance or rejection of your medical certificate as a valid reason to be absent from an examination is at the awarding body’s discretion.
3. If you have requested to defer the examination because of some reasons including medical, the acceptance or rejection of your request is at the awarding body’s discretion.
4. Any refund of examination fee is at the awarding body’s discretion.

**Withdrawal of Modules**

A student may, with the support of the College, be permitted to withdraw without penalty from one or more registered modules within the first eight (8) weeks of the course. A withdrawn module shall be recorded with the "WITHDRAWN" status.
Retake of Modules

Different rules apply to retaking of modules for different courses. Please call our hotline on (65) 62 735 611 or send us an email to enquiries@bmc.edu.sg or contact the respective Programme Managers on retaking or re-sitting of modules.

Dismissal

A Student shall be dismissed from the course if s/he:

- Fails to settle all payments due to BMC International College by the due date(s); or
- Has committed serious act(s) of discipline.

The Management may, in its absolute discretion, alter or waive any or all of the conditions stated above when determining a student’s dismissal from BMC.

Graduation Criteria

To graduate a Student must:

- Complete ALL Modules; and
- Have met ALL the requirements set by the Awarding Body; and/or
- Have passed ALL Modules.

Certificate of Attendance/Participation

To obtain a Certificate of Attendance/Participation, a Student must:

- Complete ALL Modules; and
- Maintain an average attendance of not below 90% for full-time students and 75% for part-time students for every module.
Confidentiality

BMC adheres to the Personal Data Protection Act 2012. All information about individual students is confidential, and will not be disclosed to third parties unless:

- the student has given written authorisation, expressly outlining the details of the exact information to be disclosed, particulars of the third party that are to have access to this information and the purpose for this disclosure.
- BMC is required by law or an order of any courts of Singapore.

All documents with student’s or staff’s particulars will be stamped ‘PRIVATE & CONFIDENTIAL’.

Our Educational Partners & University Policies

For more information about our educational partners and university policies, please contact the respective Programme Managers for further clarification.
Appeal against failure in course or module

Appeals against failure in a course or a module will only be accepted from students who have sat for the examination but failed due to illness, or bereavement of a close relative, or any other event which is entirely beyond the control of the student, or s/he believes that the mark awarded was unjustified. For such cases, supporting documents must be submitted together with the appeal forms.

Appeal forms are obtainable from the Student Support Services Department during office hours.

For internal appeals, a $50 administrative fee (before GST) is payable per appeal. This fee is subject to change is correct at the time of printing.

For external appeals, a $50 administrative fee (before GST) and a separate appeal fee are payable. Different awarding bodies charge different appeal fees. This fee is subject to change is correct at the time of printing.

All appeals must be lodged within 7 working days after the release of the Examination results. Appeals made after the deadline will not be entertained.

Please note that the Appeal form must be duly completed and submitted to the Customer Service Executive or Programme Manager with supporting documents (if any). The appeal request will then be submitted to the Examinations Board for processing.

**ONLY one appeal per subject can be lodged. No multiple appeals are allowed.**
**No appeals** will be accepted for re-grading of an exam paper in which a student has passed.

*For external courses, the result of the appeal will be released between 4 & 6 weeks from the date of submission of the appeal.*

*For in-house developed courses, the result of the appeal will be released within 15 working days from the date of submission of the appeal.*

The Examinations Board Office will inform the result of the appeal by email / post or through the Student Portal or the Programme Manager.

*Students should not assume that their appeal is successful unless informed.*
Students’ Accommodation

Accommodation is an important service for students living away from home. There is a wide variety of accommodation types in Singapore to suit different budgets and needs.

Students should make prior arrangements for accommodation before arrival in Singapore. Temporary accommodation can be arranged before you leave home, giving you time to plan your living arrangements when you arrive.

BMC’s Student Support Services Department specialises in the needs of both local and international students. The staff at the department offer advice on accommodation procedures.

Types of accommodation available to international students:

1. **Private Hostels**

Private hostels are run by educational institutions or independent agencies. Options of single or sharing are normally available. Room rates range from S$220 - S$1,600 a month depending on the number of students sharing the room and/or with attached bathroom.

A list of private hostels in Singapore following Google searches:

i. yo:HA@Henderson (http://yoha.com.sg/our-hostel/henderson/)
ii. A-Star International
iii. Balestier Students’ Hostel
iv. Katong Hostel
v. Queensway Student Hostel
v. Zhicheng Student Hostel

**Note:** BMC is not affiliated to any hostel and does not make any recommendations. Students are advised to do their own research. Quality standards vary from hostel to hostel.
2. Homestays

Some households in Singapore open up their homes and offer full boarding to international students. Homestay programme seeks to provide a conducive environment where the student gets to enjoy a homely environment, receive attentive care and emotional support from the guardians in the absence of his / her parents. The costs for homestay range from S$1,200 to S$1,600 per month.

3. Public and Private Apartments/Houses

Students may want to consider renting a room or apartment or house directly from the owners of public or private housing. Students are expected to pay at least one month advance rent and one month security deposit.

The classified advertisements in the local newspapers is a good source for a listing of apartments and rooms for rent. Alternatively, you may also contact the JTC Corporation or search for lists of HDB flats, private apartments and landed properties for rent from the Singapore Institute of Surveyors & Valuers' (S.I.S.V.) website. From the website, you can choose the option Property Listing - HDB Flats/Private Apartment/Landed Properties to view the list of various accommodation options available for renting.

4. Hotels

Those pursuing a short-term course like an executive training programme, will have a wide range of hotels to choose from. Hotel rates depend on location and class of hotels.

5. Serviced Apartments

For those who are staying for a slightly longer period or accompanied by family members, serviced apartments are the next best option. Serviced apartments offer all the comforts of home with the housekeeping convenience of a hotel.
Council For Private Education
& Fee Protection Scheme

The following information about the Council for Private Education was extracted from the Council’s website at www.cpe.gov.sg.

About the Council for Private Education, Singapore

The Council for Private Education (CPE) is a statutory board established in December 2009. Its mission is to raise standards in the private education sector through regulation, industry development and consumer education. The Council has implemented two regulatory schemes – the mandatory Enhanced Registration Framework and the voluntary EduTrust Certification scheme. The Council also provides student services and consumer education through its Student Services Centre, and seeks to improve capabilities in the sector through industry development initiatives. For more information, please visit the CPE website at http://www.cpe.gov.sg/.

Mandatory Enhanced Registration Framework (ERF)

The Enhanced Registration Framework (ERF), as set out under the Private Education Act and the Private Education Regulations, spells out the mandatory registration requirements and legislative obligations which all private education institutions, operating in and from Singapore, must meet.

It is administered by the Council for Private Education.

The Enhanced Registration Framework aims to ensure that private education institutions in Singapore are of a certain acceptable standard to protect the interests of the students enrolled in their schools.
Fees and Financial Matters

Fee Protection Scheme

Introduction to the Fee Protection Scheme (FPS)

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

Private education institutions can choose to adopt either the escrow scheme, insurance scheme, or a combination of both to provide fee protection to all their students.

BMC has adopted the insurance scheme to protect our students’ fees.

Fee Protection under the Insurance Scheme

Under the fee insurance scheme, private education institutions 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.

Our CPE-appointed insurance company is the Liberty Insurance Pte Ltd.
Medical insurance

EduTrust requires that the students must be covered under a medical insurance coverage for the students’ hospitalisation, surgery and treatment costs throughout their course duration.

Students should be aware of the coverage and benefits of being covered under the **Group Student Medical Insurance Scheme**. Students should also view the details on the product summary and the terms and conditions.

Students enrolled at BMC will be covered under a medical insurance coverage except for part-time students and/or students who have opted out of it.

International students holding passes other than the Student’s Pass, and students who are Singapore citizens or permanent residents, who are already covered by their own medical insurance plans, can opt out of the medical insurance scheme.

However, they have to provide BMC a copy of their medical insurance policy/certificate which meets the following EduTrust stipulated requirements:
- annual limit not less than S$20,000.00 medical costs coverage per student;
- at least B2 ward stay (in government and restructured hospitals); and
- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities).

A copy of BMC’s Medical Insurance Scheme is found in Appendix B of this Handbook.

For more details please visit the CPE website: www.cpe.gov.sg or contact the CPE Student Services at 6592 2108.

**Fees and Charges**

All fees are clearly indicated in the Student Contract. In the event that a student fails to meet the requirements of any subject and needs to repeat the subject, the fee charge for the re-module will be at the prevailing subject fee.
**Fee Structure**

The fee charged is uniform in all the centres of BMC International College.

The different components of fees charged by the BMC International College are defined as follows.

1. **Tuition Fee**: Fee charged for the respective course enrolled.

2. **Course Application Fee**: Fee charged when a student enrolls with BMC for the first time. This is a one-time payment. Students do not have to pay registration fee when they enrol for further courses. This fee is not refundable.

3. **Course Material Fee**: Covers the cost of course materials, and handouts given to students during the course of their study.

4. **Student Membership Fee**: One-time payment to BMC to cover the cost of use of BMC Resource Centres (Library and Computer Labs), Sports and Recreational activities.

5. **Continual Assessment Fee**: To cover the cost of setting internal examinations, invigilation and marking of answer scripts.

6. **Laboratory Fees**: Fee paid for the use of laboratories for Science Practical and Computer courses.

7. **Examination Fees**: Fees paid to external examination bodies.


9. **Student's Pass Processing Fee**: Paid only by international students to cover the cost of processing, administering and submission of student visa applications.

10. **Security Deposit**: Paid only by International Students directly to the Immigration and Checkpoints Authority. Refundable upon completion of approved course of study. Will be forfeited in the event of a breach of any government / school regulations.
**Other Charges**

During your course of study, other than your academic tuition fee payable, the other charges are administrative charges related to services. For example: Locker rental fee, penalty for late return of book loan, penalty for late payment of school fee, replacement for loss of student ID card etc. For more information, please enquire at Student Service Centre.

**Discount Policy**

BMC's discount policy applies to the following:

1. Early Bird Discount is a special rate for students who enrol for a new course and make payment within a qualifying period before the start of a new course.
2. Promotional Discount is a special price for students who enrol for a course and make payment within a qualifying period.

**NOTE**: The course fee collected will be protected under the Fee Protection under Insurance Scheme administered by **Liberty Insurance Pte Ltd** if its duration is more than one month or 50 hours.

**Mode of Payment**

The students may pay their school fees (in S$) through the following methods:

1. Cash
2. Cashier's order payable to BMC International College Pte Ltd
3. Cheque payable to BMC International College Pte Ltd (including education loan from banks for school fee payment)
4. NETS
5. Credit cards (VISA, MasterCard, Diners Club & American Express)

For more information on the **Fee Protection Scheme**, please visit www.cpe.gov.sg.
Singapore Laws

Disclaimer
The following legal information cannot replace the advice of a qualified lawyer who knows the full details of your particular legal situation. BMC International College is not responsible for any injury, loss or damage which you may suffer as a result of using such information.

Foreigners studying, working, living or visiting Singapore are subject to Singapore laws. Singaporeans, permanent residents and foreigners are accorded the same protection under Singapore Laws.

Important Information from Public Agencies (extracted from CPE’s ‘Useful Information for International Student Living in Singapore’ handbook.

Singapore Customs

Under the Singapore Law, the following items are NOT allowed to be imported into Singapore:

- Chewing gum (except oral dental and medicated gum)
- Chewing tobacco and imitation tobacco products
- Cigarette lighters of pistol or revolver shape
- Controlled drugs and psychotropic substances
- Endangered species of wildlife and their by-products
- Firecrackers
- Obscene articles, publications, video tapes/discs and software
- Reproduction of copyright publications, video tapes, video compact discs, laser discs, records or cassettes
- Seditious and treasonable materials
- It is an offence if you attempt to bring any of the items listed above into Singapore
Cigarettes / Smoking

It is officially forbidden to bring any cigarette or tobacco products into Singapore. Any attempt to do otherwise, may be regarded as an attempt to smuggle illegal goods into the country. Do not purchase contraband cigarettes in Singapore – such cigarettes do not have the letters SDPC (Singapore Duty-Paid Cigarette) marked on them. Please inform the Police should anyone attempt to sell such items to you and also note that it is an offence to smoke in non-designated smoking corners in public areas and buildings. The sale of any cigarettes or tobacco to anyone below 18 is prohibited.

Vandalism

Under the Vandalism Act of Singapore, it is an offence to commit any act of vandalism to public and private property without the property owner's written consent. This includes stealing, destroying or damaging public property; writing, drawing, painting, marking or inscribing the property; affixing articles to the property; and suspending or displaying on or from the property any article. If found guilty of an offence he/she shall be liable on conviction to a fine not exceeding $2,000 or to imprisonment for a term not exceeding 3 years, and shall also, subject to sections 325(1) and 330(1) of the Criminal Procedure Code 2010, be punished with caning with not less than 3 strokes and not more than 8 strokes.

Chewing Gum

Under the Control and Manufacture Act of Singapore, any import and sale of chewing gum in Singapore, apart from certain types of gum with therapeutic value, is an offence.
Public Demonstrations / Assemblies

Under the Public Order Act, a permit is required for any assembly or procession of 1 or more persons in any public place or to which members of the public in general are invited, induced or permitted to attend, intended:

- to demonstrate support for or opposition to the views or actions of any person;
- to publicise a cause or campaign; or
- to mark or commemorate any event.

Other Notable Laws

- No durian in the Mass Rapid Transit (MRT) stations and on MRT trains
- No spitting
- No jaywalking
- No littering
- No urinating in public

Capital and Corporal Punishment

Serious and major crimes may result in the enforcement on capital or corporal punishment on offenders. Crimes that will result in the imposition of the death penalty include murder, kidnapping, drug trafficking and unlawful discharge of firearms. Crimes that will result in corporal punishment, such as caning, include drug offences, rape, rioting, extortion and vandalism.

Examples of some offences and their penalties:

- The trafficking and possession of illicit narcotic drugs carries the mandatory death sentence.
- Overstaying or entering illegally in Singapore is a serious offence and on conviction the penalties may include mandatory imprisonment and caning.
- Overstaying - Imprisonment of up to 6 months or fine up to S$4,000 or both. Caning of not less than 3 strokes and imprisonment of up to 6 months if overstay beyond 90 days.
Employers hiring illegal workers are also severely punished with huge fines plus possible caning for repeat offenders.

Anyone caught employing foreigners without a valid work permit will be charged in court even if that foreigner has entered into Singapore legally as a Student or as a Social Visitor e.g. tourist.
The first time offender faces a minimum fine of up to 24 months of foreign worker's levy and a maximum fine of up to 48 months levy for each illegal worker employed or to imprisonment of up to 1 year or both. For the second or repeat conviction the penalty will be a mandatory jail sentence of 1 to 12 months in addition to the above fines.

Those found guilty of employing overstayers / illegal immigrants face a jail sentence of 6 months to 2 years and a fine of up to S$6000 plus compulsory caning if he employs more than 5 immigration offenders as workers.

Drunkenness in public place - Imprisonment of up to 1 month or fine up to S$1000.

Making false police report - Imprisonment of up to 6 months or fine up to S$1000 or both.

Theft - Imprisonment of between 3 to 7 years or fine or both.

Drug trafficking or murder - death sentence.

Foreign workers who moonlight while holding work permits will face a fine of up to S$5000 and be barred from future employment.

Sources:
- Reuters, 22 March 1998
- www.filmo.com
Code of conduct for Students

The Student’s Code of Conduct represents our ideals for character development and behaviour.

General
- To comply with all standing regulations including those that are issued from time to time.
- Enquiries on other rules and regulations concerning student activity or any doubts can be directed to the Student Services Officer at the Student Services Department.

Behaviour
- No smoking in and around the BMC International College's premises.
- Behave with propriety at all times, that is, no disrespectful behaviour and insubordination to lecturers and officers.
- Always carry with you your Student Membership Card.
- Do not drink or eat in the class / laboratory / workshop / library.
- Do not consume drugs or alcohol. Students found to have consumed prohibited drugs will be handed to the police.
- Students who are caught gambling would face disciplinary action.
- Repeat gambling offenders may eventually face expulsion from the College.
- Do not litter.
- No fighting or acts of disturbance.
- No unauthorised removal of books from the library.
- No unauthorised entry into BMC International College premises.
- Do not steal College's property or belongings of other students.
- Do not damage or lose BMC International College's property. Always report any damage or loss of BMC International College property to the nearest facilitator or any BMC staff. Please call 62 735 611 to report any loss or damage.
• Do not forge medical certificates or other official documents.
• Any form of vandalism will not be tolerated. Students found guilty will be severely dealt with.
• Students are not allowed to rent projectors for screening of movies during and after school hours.

General Attire
• Be decently attired in a manner that conforms to social and moral norms.
• Do not sport hair in outrageous colours.
• Do not wear sleeveless T-shirts, singlet and shorts (except at sports activities).
• Do not wear any form of dress (including slogans on T-shirts) which may be offensive.
• Do not wear slippers or flip flops.

Attire at Workshops / Laboratories
• Students attending workshops / laboratories must wear proper attire and shoes.
• Always comply with industrial safety rules as directed by the facilitator.
• Students who misbehave in class/laboratory/workshop /library / sports facilities may be asked to leave the premises by the BMC staff.
• Failure to abide by these rules may render the student liable for disciplinary action.
Disciplinary rules

These regulations may be cited as the BMC International College Conduct and Discipline Regulations 2005 and shall come into operation on 1 January 2005. The Principal/Vice Principal or any authorised person shall have the power to enforce the penalties for offences committed.

The penalties and offences include but are not limited to those listed below:

<table>
<thead>
<tr>
<th>Classification</th>
<th>Examples of Offences</th>
<th>Penalties</th>
</tr>
</thead>
</table>
| Minor          | • Smoking                                                                             | • Go home to get changed into proper attire  
• Improper and indecent dressing offensive to other students  
• Littering  
• Committing acts of disturbance | • Attend Counselling session  
• Verbal and/or written warning  
• Inform parent or guardian |
|                | • Cheating/dishonesty in exams                                                       | • Immediate failure or exclusion from examination if caught cheating or being dishonest in exams. Respective exam bodies informed and any penalties imposed by the bodies will be meted out. Student may appeal. |
|                | • Vandalism                                                                           | • For vandalism, parent / guardian informed and damages sought. Student may be suspended or expelled. |
|                | • Disrespectful behaviour to teachers/staff/fellow students                          | • Other offences – suspension and/or dismissal from school. |
|                | • Possession/consumption of alcohol                                                  |                                                                                                                                         |
|                | • Immoral/indecency behaviour                                                       |                                                                                                                                         |
|                | • Intrusion into opposite sex toilet without valid reason(s)                         |                                                                                                                                         |
|                | • Gambling                                                                            |                                                                                                                                         |
|                | • Forging/possession of forged documents                                              |                                                                                                                                         |
|                | • Illegal copying of copyright materials                                              |                                                                                                                                         |
| Criminal       | • Theft                                                                               | • Police will be called and student handed over to the Police. |
|                | • Possession/consumption of drugs                                                    |                                                                                                                                         |
|                | • Possession of dangerous weapons                                                    |                                                                                                                                         |
|                | • Fighting                                                                            |                                                                                                                                         |
STUDENT’S UNDERTAKING & ACKNOWLEDGEMENT

By signing below, I confirm the following:

- that BMC International College staff has gone through the contents of this handbook on _____________ (date);
- that I have read and fully understood the content, terms and conditions stated in this handbook;
- that I shall undertake to fully comply with the requirements and expectations as laid out herewith;
- that I shall take full responsibility for the consequences, should I fail to adhere to the requirements as stated; and
- that I have attended or will attend an Orientation Programme on _____________ (date).

Signature of Student: ______________________________

Date: ____________________________________________

Student's Name: ___________________________________

NRIC/Passport No: ________________________________

Date of Birth: ________________________  Age: ______

Briefing done by: ________________________________

Date: ____________________________________________
Annexes

Annex A: Tuition Fee Protection Scheme, page 72
Annex B: Group Student Medical Insurance, page 87
Annex A: Tuition Fee Protection Scheme (EduTrust Certified Private Education Institution)
Fee Protection Scheme
Policy Wordings

Please read this insurance Policy carefully to ensure that you understand the terms and conditions and that this Policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.
Contents

2  Contents
3  General Definitions
6  Your Insurance
7  Scope of Cover
8  Exclusions
9  Eligibility
10 General Conditions
14 Personal Accident Coverage Extension
General Definitions

Some words and phrases in this Policy have special meanings. These words and phrases have the following meanings wherever they appear in the Policy.

<table>
<thead>
<tr>
<th>TERM</th>
<th>MEANING</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Accident or Accidental</td>
<td>A sudden unforeseen and fortuitous event that results in the Student suffering from death or Permanent Total Disablement.</td>
</tr>
<tr>
<td>2 Act</td>
<td>This means the Private Education Act 2009 (No. 21 of 2009).</td>
</tr>
<tr>
<td>3 Authority</td>
<td>This refers to Council for Private Education.</td>
</tr>
<tr>
<td>4 Certificate of Insurance</td>
<td>The certificate issued to each Student evidencing the cover on the Student provided by this Insurance to the PEI.</td>
</tr>
<tr>
<td>5 Course</td>
<td>The course of study or training programme offered or provided by the PEI and enrolled by the student with it as stated on the Certificate of Insurance.</td>
</tr>
<tr>
<td>6 EduTrust certification</td>
<td>This is the certification of the PEI through its membership of any voluntary accreditation or certification scheme established or maintained by the Authority under Part IV of the Act.</td>
</tr>
<tr>
<td>7 Insolvency Event</td>
<td>This refers to the event whereby an order is made by a Singapore court against the PEI (or, if the PEI is a firm, any partner of the PEI or its sole proprietor) for the dissolution, liquidation, winding up or bankruptcy of the PEI, any of its partners or its sole proprietor (as the case may be) and without affecting the preceding shall include the inability of the PEI to carry on and perform its business due to financial reasons whether or not in the usual course of business and any arrangement arising therefrom by which any aspects of the affairs of the PEI are run or determined other than exclusively by its management.</td>
</tr>
<tr>
<td>8 Judgment Sum</td>
<td>This is a sum awarded by a court, arbitrator, tribunal or any adjudicator of competent jurisdiction in Singapore during the Period of Indemnity in favour of the Student and to be paid by a PEI in relation to a dispute between the Student and the PEI and directly arising out of or in relation to the Course Fee paid by the Student to the PEI.</td>
</tr>
<tr>
<td>9 Judgement Debt Default Event</td>
<td>This means the notification by a Student to CPE in writing with supporting evidence that the relevant PEI has failed, refused and/or neglected to discharge or satisfy the whole or part of the Judgment Sum within fourteen (14) days after the time in which the PEI is obliged to discharge or satisfy the Judgment Sum and, if no time for discharge or satisfaction is stated therein or</td>
</tr>
</tbody>
</table>

Fee Protection Scheme (FPS) General Definitions

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<table>
<thead>
<tr>
<th>TERM</th>
<th>MEANING</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Limit of Indemnity</td>
<td>This is the maximum amount payable under this Policy in respect of each Student named in the Certificate of Insurance.</td>
</tr>
<tr>
<td>11 Maximum Insurable Limit</td>
<td>This represents the maximum possible aggregation of all Limits of Indemnity which We can (but are not obliged to) issue to Students at any one time. The Maximum Insurable Limit is shown in the Schedule and may be adjusted from time to time by Endorsement.</td>
</tr>
<tr>
<td>12 Payout Event</td>
<td>This means a Termination Event or a Judgment Debt Default Event.</td>
</tr>
<tr>
<td>13 Payout Instruction</td>
<td>This means a notice issued by the Authority to Us certifying the occurrence of a Payout Event.</td>
</tr>
<tr>
<td>14 PEI</td>
<td>This is a private education institution which, having met the Eligibility requirements in relation to this Policy, has applied for this insurance and whose application has been accepted by Us in writing.</td>
</tr>
<tr>
<td>15 Period of Insurance</td>
<td>The period commencing from the date shown in the Schedule and as may be extended by Endorsement.</td>
</tr>
<tr>
<td>16 Period of Indemnity</td>
<td>The period bound by the dates shown in the Certificate of Insurance, both dates inclusive.</td>
</tr>
<tr>
<td>17 Permanent Total Disablement</td>
<td>Disablement which entirely prevents the Student from attending to any occupation or profession and having lasted a continuous period of twenty-four (24) months and from which there is no reasonable hope of improvement.</td>
</tr>
<tr>
<td>18 Policy</td>
<td>The general terms and conditions of an insurance contract to be entered into by US and each PEI.</td>
</tr>
</tbody>
</table>
| 19 Pre-Cover Arrangement    | This refers to the requirement on the part of Us to provide insurance coverage to the Student for Course Fee paid by the Student from the date of each payment of Course Fee by the Student to You until, whichever is earlier  
  a) the date of commencement of the Period of Indemnity in a subsequent certificate of insurance issued to the Student; or 
  b) seven (7) working days after the payment |
| 20 PEI Closure              | a) The permanent cessation, termination or deregistration of the operations and/or the business of the PEI by reason of the operation of or administration of the Act or any written law of the Republic of Singapore or any other jurisdiction; or 
  b) The permanent cessation or termination by a PEI of its operations and/or business including but is not limited to the cessation or termination of all or substantially of its
<table>
<thead>
<tr>
<th>TERM</th>
<th>MEANING</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 Student</td>
<td>The person who has been declared to Us by the PEI and accepted by Us for cover under this Insurance and to whom we issue the Certificate of Insurance and wherein the person is named as the Student.</td>
</tr>
<tr>
<td>22 Termination Event</td>
<td>This refers to an Insolvency Event or PEI Closure.</td>
</tr>
<tr>
<td>23 Terms</td>
<td>This refers collectively to the terms, conditions and exclusions contained in or endorsed on this Policy.</td>
</tr>
<tr>
<td>24 Course Fee</td>
<td>This means the fee payable to the PEI in relation to a Course by:</td>
</tr>
<tr>
<td></td>
<td>a) a Student, or a person (whether within or outside Singapore) who intends to become or who has taken any steps towards becoming a Student (referred to as an intending Student); or</td>
</tr>
<tr>
<td></td>
<td>b) another person who pays the money on behalf of the Student or intending Student</td>
</tr>
<tr>
<td></td>
<td>The fee payable shall be before any commission payable to third parties is deducted and excluding prevailing goods and services tax (GST), the application fee for the sole purpose of processing the submitted application for admission to the Course and any non-mandatory ad-hoc miscellaneous fee payable on per need basis to PEI.</td>
</tr>
<tr>
<td>25 We, Us, Our</td>
<td>These mean Liberty Insurance Pte Ltd.</td>
</tr>
<tr>
<td>26 Working Day</td>
<td>Mondays to Fridays, excluding Saturdays, Sundays and gazetted public holidays in Singapore.</td>
</tr>
<tr>
<td>27 You, Your</td>
<td>The PEI.</td>
</tr>
</tbody>
</table>
Your Insurance

This Policy is issued to You based on the information You provided to Us when You applied for the insurance. You should note that You must disclose to Us fully and faithfully the facts You know or ought to know that are relevant to Your insurance application. If You had failed to disclose the relevant facts to Us, the Policy issued to You may be void and You may not receive any benefit from it.

This Policy, inclusive of the Schedule, any Memorandum and Endorsement, is an important document. It explains the insurance cover We provide to You, the rights the Policy gives you, the conditions You are to comply with and situations where We will not pay under the Policy.

In consideration of the PEI paying or agreeing to pay Us the premium set out in the Schedule, we agree to cover You during the Period of Insurance on the Terms subject to the following:

1. This Policy is subject to the Maximum Insurable Limit as stated in the Schedule. Upon each application by You to Us for inclusion of a person to be covered as a Student under this Policy accepted by Us and Our issuance of a Certificate of Insurance in relation to that Student, the Maximum Insurable Limit shall be reduced by the Limit of Indemnity applicable to such an accepted application. The Maximum Insurable Limit after such deduction shall be the amount available for consideration of future new applications for cover under this Policy.

2. We shall have the right at any time and at Our absolute discretion to:

a) review the Maximum Insurable Limit; and

b) increase or decrease the Maximum Insurable Limit (including reducing the said limit to zero). We are entitled to increase the Maximum Insurable Limit without reference to you. Where we decrease the Maximum Insurable Limit, we shall give you fourteen (14) days’ prior written notice and the relevant decrease shall have effect after the expiry of such notice.

3. We shall have the right to accept or reject, without having to provide any reason therefore, any application by You for the inclusion of any person to be covered as a Student under this Policy including but not limited to rejecting such an application in the following situations:

a) Where the Maximum Insurable Limit stated in the Schedule has been reached or will be exceeded with the acceptance of that application

b) The applicant is not eligible to apply for the cover under this Policy as set out in the Eligibility section of this Policy.

4. Each application by You for any person to be covered as a Student under this Policy which is accepted by Us shall be conditional upon Your or any person specified by us executing and maintaining in force a counter-indemnity in Our favour and in a form acceptable to Us indemnifying Us for an amount equivalent to the Maximum Insurable Limit during the Period of Insurance.
Scope of Cover

1. Subject to the Terms of this Policy, we will indemnify a Student up to the Limit of Indemnity for:
   a) Loss of Course Fee paid by the Student to the PEI in the event that the Student is unable to commence, continue with or complete the Course due to a Termination Event during the Period of Indemnity. The indemnity provided herein shall be limited to the portion of the paid Course Fee deemed un-utilised as at the date of the Termination Event and pro-rated to the time elapsed in respect of that part of the Course as relates to the Course Fee paid and to the extent the same is not refunded to the Student; and/or
   b) The PEI’s failure, refusal and/or neglect to discharge or satisfy the whole or part of the Judgment Sum within fourteen (14) days from the date from which the PEI is obliged to discharge or satisfy the Judgment Sum or if no time for discharge or satisfaction is stated therein, within fourteen (14) days of the date of the award of the Judgment Sum.
   c) Course Fee paid by the Student from the date of each payment of Course Fee by the Student to the PEI until whichever is earlier:
      i) the date of commencement of the Period of Indemnity in a subsequent certificate of insurance issued to the Student; or
      ii) seven (7) working days after the payment.

2. For the avoidance of doubt, save for the indemnity expressly provided herein, this Policy does not pay for any other indirect or consequential loss, damage, liability, cost and/or expenses whatsoever suffered or incurred by the Student.
Exclusions

This Insurance does not cover and We do not pay for loss arising from:

1. the failure by the PEI to provide adequate, qualified and/or suitable teachers, teaching resources or any deficiency in the quality of the curriculum, the Course, the qualification awarded or the learning experience of the Student, or the Student’s dissatisfaction with the course or with the PEI

2. the accreditation of the qualification awarded to a Student or the authenticity of certificates issued by the PEI

3. the termination or withdrawal of any Course for any reason other than due to a Termination Event

4. the termination, cessation or suspension of the PEI’s business for any reason other than due to a Termination Event

5. the breach by the PEI and/or the Student of their respective obligations or undertakings under any contractual arrangement between the Student and the PEI in relation to the Course, other than by reason of a Termination Event

6. the failure of the Student to commence, continue or complete the Course for any reason other than due to a Termination Event

7. any dispute between or involving the PEI and the Student whether arising out of the PEI’s refund policy or Course Fee upon withdrawal from or termination by the Student of the Course or in relation to the adequacy of any refund arising from any reason other than for the events described in Clause 1b of the Scope of Cover

8. war, invasion, act of foreign enemy, hostilities or warlike activities (whether war be declared or not), civil war, mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or military authorities

9. radioactivity or from the use, existence or escape of any nuclear fuel, material or waste

10. criminal or illegal act of the PEI
Eligibility

The PEI and the student applying for this Insurance must meet the eligibility criteria set out herein.

The PEI must:
1. be registered or deemed registered as a private education institution under Part III of the Act
2. have and maintain in force an EduTrust certification; and
3. comply with such other eligibility requirements that We or the Authority may prescribe from time to time

The Student must:
1. be a fee-paying student who has applied for enrolment in a Course and is accepted by the PEI for the same; and
2. comply with such other eligibility requirements that We or the Authority may prescribe from time to time
(5th) day of the following month or, if the day falls on a Saturday, Sunday or Public Holiday, the next working day immediately following the fifth (5th) day of the month. In the event that premium is not received by Us within seven (7) days from the relevant premium deduction date, We will inform the Authority of the default in premium payment and We shall have the right to immediately suspend acceptance of any further application of cover on any of Your Students and/or cancel this Insurance in accordance with the Cancelation of the Policy provision.

6. Claims Notification and Co-operation
   a) All claims under this Policy shall be made on Our prescribed forms and submitted to Us as soon as reasonably possible together with all supporting documents and information that We may require. Any information required by Us for claim assessment shall be furnished by You or the Student at Your or the Student’s expense
   b) On the happening of any dispute or any event likely to give rise to a claim under this Policy, You shall at Your own expense immediately:
      i) take reasonable steps to resolve the dispute and mitigate any loss;
      ii) notify Us of the dispute providing material information in relation thereto as We may require
   c) If a claim under this Policy shall be in any respect fraudulent or if any false or misleading declaration is made or used in support of any claim or if any fraudulent means or devices are used by or on behalf of the PEI or any Student to obtain payment under this Policy or if any material information relating to the claim or this Policy is withheld or not disclosed to Us, the indemnity under this Policy shall be canceled and We shall be entitled at Our absolute discretion to immediately terminate this Policy and/or any indemnity payable under this Policy and/or impose any further terms and conditions and/or take any other action as We deem fit
   d) We may determine the occurrence of a Termination Event from any evidence or notice provided to Us by any person (including without limitation You, a Student or the Authority) without any need for further evidence from anyone or anywhere else
   e) On and at any time after the occurrence of an event which amounts to a Termination Event, We will for the purpose of computing the indemnity to the Students, declare and certify the date on which a Termination Event under this Policy is deemed to have occurred based on the date of the relevant order of court or the effective date of closure as directed by notice from the Authority or otherwise as determined by Us
   f) We may make payment to a Student upon a determination by Us of the occurrence of a Termination Event
   g) We will make payment to a Student within ten (10) Working Days of receipt by Us of a Payout Instruction issued by the Authority to Us
   h) We shall be entitled to rely upon any order, judgment, decree, certification, demand, notice, or other written instrument delivered to Us (whether in relation to a Judgment Sum or Termination Event or otherwise) without being required to determine the authenticity or the correctness of any fact (including signatures) stated or validity of the service of such a document. We shall have no responsibility for the contents of any award, order or ruling (whether in relation to a Judgment Sum or
1. Due Observance
Your due observance and fulfilment of the Terms insofar as they relate to anything to be done or complied with by You and truth of statements and declaration shall be a condition precedent to Our liability to make any payment under this Policy.

2. No Assignment
This Policy and any right to indemnity under this Policy shall not be transferred or assigned whether in whole or in part by the PEI and/or the Student to any other party

3. Cancellation of the Policy
a) i) You may cancel this Insurance at any time by giving Us no less than thirty (30) days’ prior written notice. In return, we will confirm in writing the effective date of cancellation of this Policy

ii) We may cancel this Insurance by giving You at least thirty (30) days’ notice in writing (sent to Your last known address) and stating in the notice the effective date of cancellation

b) This insurance will be automatically canceled without further notice on the date on which the PEI’s EduTrust certification expires or is withdrawn or revoked

Notwithstanding the termination of this Insurance by cancellation as aforesaid, any Certificate of Insurance issued prior to the termination of this Insurance shall continue to be in force and the cover on the relevant Student named in such Certificate of Insurance shall continue until the expiry of the Period of Indemnity stated in that certificate.

4. Termination of Cover
The cover on each Student shall terminate upon the occurrence of any one of the following events:
   a) Termination Event
   b) the Student ceases to be a student of the PEI for any reason whatsoever; or
   c) the Student switches to another course of study that differs from the Course regardless as to whether the other course of study is provided by the PEI or any other party

In the event that cover on the Student is terminated other than upon the occurrence of a Termination Event and provided no claim has been paid or is payable under the Certificate of Insurance, We will return the pro rata unearned portion of the premium We have received in respect of the Certificate of Insurance to which the termination relates subject to Us retaining a minimum sum of S$25 per Student.

5. Premium
For all covers on the Student accepted by Us and where Certificates of Insurance have been issued, You are obliged to pay Us the premiums arising from such Certificates of Insurance when they fall due. The premium stated in the Certificate of Insurance, including any Goods and Services Tax thereon or other tax, charge or levy chargeable by law and payable by You, will be charged to and debited directly from the bank account designated by You on the fifth
Termination Event or otherwise) and may rely without any liability upon the contents of any such award, order or ruling

i) We may at all times immediately make a payment in accordance with the terms of any Payout Instruction without any reference or further authority from You and/or a Student, without further investigation or inquiry and without inquiring and without requiring proof or Your concurrence that a Payout Instruction has been properly or validly issued

j) In the event of any disagreement between the Authority, You and/or any Student resulting in adverse claims or demands being made in connection with any payment under or pursuant to this Policy, or in the event that We in good faith are in doubt as to what action We should take under or pursuant to this Policy, We shall be entitled to retain any funds We may be required to pay to You and/or a Student until required to release it in accordance with this Policy and/or any Payout Instruction

k) In the event that any law, regulation, decree, order, government act, custom, procedure or practice to which We are subject, or to which a payment under or pursuant to this Policy is subject (including without limitation any written law relating to anti-money laundering or the prevention of terrorism financing), prevents or limits the performance by Us of our duties and obligations, then until such time as We are again able to perform such duties and obligations hereunder, such duties and obligations shall be suspended

7. Contribution
If at the time of any claim, there be any other subsisting insurance or insurances, whether effected by You or any other person, covering the same contingency as is covered under this Policy, We shall not be liable to pay or contribute more than the rateable proportion of such claim.

8. Arbitration
If any difference and/or dispute shall arise as to any amount to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to an arbitrator to be appointed in accordance with the statutory provisions for the time being in force. Where any difference and/or dispute is by this condition to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against Us. Unless any such action or suit be commenced within six months of the making of an award, We shall not be liable to make any payment in excess of the amount of the award.

9. Legal Proceedings
This Policy shall be construed according to and governed by Singapore law. No action at law or in equity shall be brought to recover any sum under this Policy prior to the expiration of sixty (60) days after written proof of claim has been furnished in accordance with the requirements of this Policy. The parties submit themselves to the exclusive jurisdiction of the Singapore courts for the resolution of any conflict or dispute with regards to this Policy except where the circumstances are governed by the Arbitration section in this Policy. No such action shall also be brought after the expiration of one (1) year after the time written proof of claim is required to be furnished.
10. Currency
   Premiums and claims payable under this
   Policy shall be in Singapore dollars.

11. Exclusion of Rights Under the Contracts
    (Rights of Third Parties) Act
    A person who is not a party to this Policy
    shall have no right under the Contracts
    (Rights of Third Parties) Act (Cap. 53B) to
    enforce any of its terms.
Personal Accident Coverage Extension

Coverage
Each Student insured under this Policy is covered for S$10,000 in respect of bodily injury caused by Accidental means whilst in Singapore and within twenty-four (24) months from date of the Accident solely and independently of any other causes resulting in the Student's death or Permanent Total Disablement.

Exclusions
This Policy does not cover:
1. Injury
   a) resulting from engaging in or taking part of aeronautics or aviation other than as a fare-paying passenger of a properly licensed aircraft being operated by a licensed commercial air carrier nor for the purpose of any trade or technical operation in or on the aircraft
   b) due to or contributed to by pregnancy childbirth or abortion
   c) due to or contributed to or accelerated by intentional self injury or insanity
   d) due to sickness or disease
2. Injury resulting from engaging in or taking part in any of the following activities:
   a) professional sports
   b) climbing or mountaineering necessitating the use of ropes or guides
   c) motor rallies
   d) racing other than
      i) on foot
      ii) swimming
      iii) yacht racing within territorial waters
   e) diving to a depth greater than fifty (50) metres
   f) all forms of motor cycling (including pillion riding)
3. Suicide
4. Injury caused by or contributed to by or arising from nuclear weapon material ionizing radiations or contamination or radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exception combustion shall include any self-sustaining process for nuclear fission.
5. Any consequence whether direct or indirect of war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war civil rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power
6. Any consequence whether direct or indirect of full-time military air force or naval services with any Armed Forces of any country or international authority
Annex B. Group Student Medical Insurance Product Summary

Product Information

This is a medical expenses reimbursement plan that helps to reduce the financial burden on the family in event of you being hospitalized. We will reimburse the eligible medical expenses necessarily and reasonably incurred according to the compensation 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 contract. Please consult your servicing agent should you require further explanation.

Students' Eligibility for Coverage

The entry age of the Insured student must be from 1 to 65 years at next birthday.

Terms of Renewal

Coverage may be renewed on the policy anniversary date by payment of the full annual premium. Premium will not be billed on pro-rated basis.

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.

Waiting Period

This plan does not have a waiting period in which benefits will not be payable.

Deductibles

There are no deductibles for this plan.

Co-Insurance

There is co-insurance if you are hospitalized in a ward higher than B1 in Singapore Government / Singapore Government Restructured Hospital or in a private hospital in Singapore or hospitalized in a hospital outside Singapore. Please refer to the Benefits Schedule on the co-insurance amount.

Minimum Period of Confinement

Each hospital confinement must be a minimum period of 6 consecutive hours before any benefits are payable. However, no minimum period of hospital confinement is required if such confinement is in connection with a surgical operation, accidental emergency treatment or when room and board charges were incurred.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The following is a list of some of the exclusions for this plan. The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.

- Pre-existing condition – The pre-existing illnesses and conditions will only be covered after 12 months of continuous insurance commencing from the effective date of cover. Outpatient Kidney Dialysis and Cancer Treatment benefits arising from conditions being a pre-existing condition will be permanently excluded under the policy.

- Congenital Anomalies or Defect – This plan does not cover congenital anomalies; sterilization of either sex; pregnancy including childbirth, cesearean operation, miscarriage, abortion and any medical complications arising therefrom, medical complications arising from treatment relating to birth control, treatment to correct condition of infertility, impotency and varicocoele.

Student Medical Insurance – Product Summary & Frequently Asked Questions (FAQs)
• War or Military Service – This plan does not cover injuries or sickness arising directly or indirectly from war, declared or undeclared, or any warlike operation, or from full-time military, naval or air service (including national service).

• Routine Examination, Drug, Alcoholism or Oral Treatment – This plan does not cover routine physical examination; drug addiction or alcoholism; services for care and treatment of oral cavity.

• Eye Refraction, Braces, Artificial Limbs, Hearing Aids, or Non-Medical Personal Services – This plan does not cover eye refraction or fitting of glasses, contact lens, procurement or use of special braces, prosthesis, appliances or equipment such as artificial limbs, hearing aids, and non-medical personal services.

• Plastic Surgery – This plan does not cover reconstructive or plastic surgery, cosmetic treatment or surgery for beautification purposes.

• Medical Check-up – This plan does not cover hospitalization for the primary purposes of investigation and medical check-up.

• Reasonable & Customary Charges – 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 benefit payable under this plan shall be the lower of the reasonable and customary in Singapore and those in the foreign country in which the Insured seeks similar medical treatment.

Co-ordination of Benefits

The benefits payable under this plan shall be limited to the balance of expenses not covered by Work Injury Compensation Act, other group or individual insurance, any government programme or insurance provided by any statute, subject to the limit as shown in the benefits schedule.

Termination of Insured Student’s Cover

There are other circumstances whereby the Insurance Company may terminate the cover on the Insured Student. These are stated as termination provision found in the policy contract. The following is a list of some of these circumstances:

• Insured Student attains age 65 years;

• declaration of war and such date shall be at the discretion of the Insurance Company;

• Insured Student ceases to be a student with the private education institution/school;

• Insured Student dies.

Cover on the Insured Student 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 the Insured Student or Policy before the expiry date.

Claim Procedure

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

• Completed and duly signed Hospital & Surgical Claim Form;

• Final, original hospital bills / outpatient bills / receipts;

• Discharge summary / medical report

For more information, please contact:

Ms. Christina Chng / Ms. Genna Ang
Tel: 9760 2569 / 9671 5922
Email: info@enrichadvisory.com / genna@enrichadvisory.com
Benefits Schedule

Coverage
- Necessary and reasonable medical charges incurred as a result of hospitalization and/or injury
- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities)

<table>
<thead>
<tr>
<th>Benefits Schedule</th>
<th>S$</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. a) Daily Room &amp; Board (R&amp;B)¹</td>
<td></td>
</tr>
<tr>
<td>1b) Intensive Care Unit</td>
<td></td>
</tr>
<tr>
<td>2. Hospital Miscellaneous Services</td>
<td></td>
</tr>
<tr>
<td>3. Surgical Fees:</td>
<td>As charged in B1 ward in</td>
</tr>
<tr>
<td>(Subject to Surgical Schedule – applicable to Private Hospitals only)²</td>
<td>Singapore Government</td>
</tr>
<tr>
<td>4. In-Hospital Physician’s Visits</td>
<td>Singapore Government</td>
</tr>
<tr>
<td>5. Pre-Hospitalization Specialist Consultation Fees</td>
<td>Restructured Hospitals</td>
</tr>
<tr>
<td>6. Pre-Hospitalization Diagnostic X-Ray &amp; Laboratory Test²</td>
<td></td>
</tr>
<tr>
<td>7. Emergency Outpatient Accidental Treatment³</td>
<td></td>
</tr>
<tr>
<td>8. Post Hospitalization Treatment¹</td>
<td></td>
</tr>
<tr>
<td>9. Co-insurance will apply if insured student is warded in a higher</td>
<td>1.0%</td>
</tr>
<tr>
<td>ward in Singapore Government/ Restructured Hospitals or in private</td>
<td></td>
</tr>
<tr>
<td>hospitals in Singapore or in hospitals outside Singapore</td>
<td></td>
</tr>
<tr>
<td>Overall Maximum Limit Per Policy Period (S$) (Item 1 to 8)</td>
<td>20,000</td>
</tr>
<tr>
<td>Additional Benefit (S$)</td>
<td></td>
</tr>
<tr>
<td>10. Special Grant</td>
<td>5,000</td>
</tr>
<tr>
<td>11. Personal Accident (Death / Permanent Disablement Scale II)</td>
<td>20,000</td>
</tr>
</tbody>
</table>

¹ Inclusive of meals, subject to overall maximum limit of 90 days including R&B

² For surgery procedures performed in private hospitals, the reimbursable amount is based on a percentage of the compensation limit as stated in the Schedule of Surgical Fees in the policy. Please refer to the policy wordings.

³ Must lead to hospitalization and/or surgical procedure within 90 days.

⁴ Treatment must be sought in a hospital or clinic within 24 hours from time of accident.

⁵ For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

This Product Summary is subject to the terms and conditions of the Master Group Insurance Policy issued by Liberty Insurance Pte Ltd.

Group Personal Accident Insurance

Student Medical Insurance – Product Summary & Frequently Asked Questions (FAQs)

© BMC International College, 2014
(Additional Benefit to Student Medical Insurance)

Product Summary

Product Information

This insurance plan will pay a lump sum benefit when the Insured Student sustains accidental bodily injury listed in the attached Schedule of Benefits. Bodily injury must be injury caused solely and directly by accident only within 12 months from the date of such accident.

Key Product Provisions

The following are some key provisions found in the policy contract of this product. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult your servicing agent should you require further explanation.

Students’ Eligibility for Coverage

The entry age of the Insured Student must be from 1 to 65 years at next birthday.

Commencement of Coverage

The cover will commence on the date that we approve your insurance application.

Terms of Renewal

Coverage may be renewed on the policy anniversary date by payment of the full annual premium. Premium will not be billed on a pro-rated basis.

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.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The following is a list of some of the exclusions for this plan. The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions:

- **Self-inflicted Injury** – No benefits will be payable if the Insured Student deliberately causes his own injury while sane or insane.
- **War or Military Service** – No benefits will be payable for injuries arising directly or indirectly from war, declared or undeclared or any warlike operation.
- **Participation in racing on wheels** – No benefits will be payable for injuries arising directly from participation in racing on wheels.
- **Direct participation in a riot, civil commotion or committing a criminal offence** – No benefits will be payable for injuries arising directly from participation in a riot or civil commotion, violation or attempted violation of law, resistance to lawful arrest or imprisonment.
- **Crews of aircraft or air travel (other than as a passenger in a fully licensed passenger aircraft)** No benefits will be payable for injuries arising directly or indirectly from traveling in any type of aircraft other than as a fare-paying passenger on a licensed commercial aircraft.

Free Look Period

There is no free look period.
Claim Procedure

To make a claim under the policy, the claimant making the claim must send us:

- a completed claim form;
- death certificate (if it is for death claim);
- a copy of police report;
- medical report from the doctors who treated the Insured Student at the claimant’s own expense;

Termination of Insured Student’s Cover

Once a claim under the Insured Student’s cover has been accepted and paid by the Insurance Company, the Insured Student’s cover terminates. There is other circumstance whereby the Insurance Company may terminate the cover on the Insured Student. There are stated as termination provision found in the policy contract. The following is a list of some of these circumstances:

- Declaration of war and such date shall be at the discretion of the Insurance Company;
- Insured Student ceases to be a student with the private education institution/ school.

Cover on the Insured Student 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 the Insured Student or Policy before the expiry date.

For more information, please contact:
Ms Christina Chng / Ms Genna Ang
Tel : 97602569 / 96715922
Email : info@enrichadvisory.com / genna@enrichadvisory.com
<table>
<thead>
<tr>
<th>ITEM</th>
<th>THE COMPENSATION PERCENTAGES OF THE SUM INSURED (Scale II)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. DEATH</td>
<td>THE CAPITAL SUM</td>
</tr>
<tr>
<td>2. PERMANENT DISABILITY resulting in</td>
<td></td>
</tr>
<tr>
<td>Loss of two limbs</td>
<td></td>
</tr>
<tr>
<td>Loss of both hands or of all fingers and both thumbs</td>
<td>100%</td>
</tr>
<tr>
<td>Total loss of sight of one eye or both eyes</td>
<td></td>
</tr>
<tr>
<td>Total paralysis</td>
<td></td>
</tr>
<tr>
<td>Injuries resulting in being permanently bedridden</td>
<td></td>
</tr>
<tr>
<td>Any other injury causing permanent total disability</td>
<td></td>
</tr>
<tr>
<td>Loss of one arm between or at shoulder to wrist</td>
<td></td>
</tr>
<tr>
<td>Loss of one leg between or at hip to ankle</td>
<td></td>
</tr>
<tr>
<td>Loss of one eye except perception of light</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of less of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of four fingers and thumb of one hand</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of four fingers</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of thumb</td>
<td></td>
</tr>
<tr>
<td>- both phalanges</td>
<td>25%</td>
</tr>
<tr>
<td>- one phalanx</td>
<td>10%</td>
</tr>
<tr>
<td>Loss of index finger</td>
<td></td>
</tr>
<tr>
<td>- three phalanges</td>
<td>10%</td>
</tr>
<tr>
<td>- two phalanges</td>
<td>10%</td>
</tr>
<tr>
<td>- one phalanx</td>
<td>5%</td>
</tr>
<tr>
<td>Loss of middle finger</td>
<td></td>
</tr>
<tr>
<td>- three phalanges</td>
<td>15%</td>
</tr>
<tr>
<td>- two phalanges</td>
<td>12%</td>
</tr>
<tr>
<td>- one phalanx</td>
<td>12%</td>
</tr>
<tr>
<td>Loss of ring finger</td>
<td></td>
</tr>
<tr>
<td>- three phalanges</td>
<td>12%</td>
</tr>
<tr>
<td>- two phalanges</td>
<td>11%</td>
</tr>
<tr>
<td>- one phalanx</td>
<td>11%</td>
</tr>
<tr>
<td>Loss of little finger</td>
<td></td>
</tr>
<tr>
<td>- three phalanges</td>
<td>10%</td>
</tr>
<tr>
<td>- two phalanges</td>
<td>10%</td>
</tr>
<tr>
<td>- one phalanx</td>
<td>10%</td>
</tr>
<tr>
<td>Loss of metacarpals</td>
<td></td>
</tr>
<tr>
<td>- first or second (additional)</td>
<td>10%</td>
</tr>
<tr>
<td>- third, fourth or fifth (additional)</td>
<td>10%</td>
</tr>
<tr>
<td>Loss of toes</td>
<td></td>
</tr>
<tr>
<td>- all</td>
<td>10%</td>
</tr>
<tr>
<td>- great, both phalanges</td>
<td>10%</td>
</tr>
<tr>
<td>- great, one phalanx</td>
<td>10%</td>
</tr>
<tr>
<td>- other than great, if more than one toe lost, each</td>
<td>15%</td>
</tr>
<tr>
<td>Loss of hearing</td>
<td></td>
</tr>
<tr>
<td>- both ears</td>
<td>100%</td>
</tr>
<tr>
<td>- one ear</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of speech</td>
<td>100%</td>
</tr>
</tbody>
</table>

Third degree burns

<table>
<thead>
<tr>
<th>Area</th>
<th>Degree</th>
<th>Degree as a Percentage of Total Body Surface Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hand</td>
<td>equals to or greater than 2% but less than 5%</td>
<td>10%</td>
</tr>
<tr>
<td>Body</td>
<td>equals to or greater than 10% but less than 15%</td>
<td>25%</td>
</tr>
<tr>
<td>Equals to or greater than 15%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Permanent total loss of use of member shall be treated as loss of member. Where the injury is not specified under Scale II the Company will adopt a percentage of disablement which in its opinion is not inconsistent with provisions of Scale II.

This Product Summary is subject to the terms and conditions of the Master Group Insurance Policy issued by Liberty Insurance Pte Ltd.
Group Student Medical Insurance
Frequently Asked Questions (FAQs)

1. What does the medical insurance cover?

The policy provides cover for necessary and reasonable medical expenses incurred as a result of hospitalization and/or surgery arising from illness or injury.

2. Do I get my insurance certificate for the medical cover?

This is a group student medical insurance policy, no individual insurance certificate will be given to insured students.

3. Which wards can I stay in and which Singapore Government/Restructured Hospitals can I go to for treatment?

You can seek treatment up to B1 ward at Singapore Government/Restructured Hospitals which are:
- Alexandra Hospital
- Changi General Hospital
- Khoo Teck Puat Hospital
- KK Women’s & Children’s Hospital
- National University Hospital
- Singapore General Hospital
- Tan Tock Seng Hospital

4. Will I be covered if I stay in a higher ward or private hospital?

There is co-insurance if you are hospitalized in a ward higher than B1 in Singapore Government / Singapore Government Restructured Hospital or in a private hospital in Singapore or hospitalized in a hospital outside Singapore.

Co-insurance is the percentage amount of eligible medical expenses that you need to bear and insurance company will pay the remaining eligible medical expenses, subject to the maximum limit stated in the benefits schedule.

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

No. The policy covers 24 hours coverage in Singapore and overseas (if student is involved in school-related activities).

6. 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.

7. Are pre-existing conditions covered?

The pre-existing illnesses and conditions will only be covered after twelve (12) months of continuous insurance commencing from the effective date of cover.

Outpatient Kidney Dialysis and Cancer Treatment benefits arising from conditions being a pre-existing condition will be permanently excluded under the policy.

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

This is a medical expenses reimbursement plan that helps to reduce the financial burden in event of you being hospitalized.

You need to settle the medical bills and any cash deposits directly with the hospital and retain all original bills and receipts to be submitted to the insurance company.

9. Can I claim for outpatient services or treatment for illness?

GP outpatient services for illness (e.g. consultation for common cold or fever) are not covered.
10. Is outpatient treatment after an accident covered?

Yes, treatment must be sought in a hospital or clinic within 24 hours from time of accident. Eligible expenses incurred thereafter for follow-up treatment will be reimbursed up to 31 days from the date of the Accident.

11. How and when do I make a claim?

Please submit the following documents within 30 days from the date of discharge from hospital through your private education institution/school:

- Completed and duly signed Hospital & Surgical Claim Form;
- Final, original hospital bills / outpatient bills / receipt;
- Discharge summary / medical report

12. How will I be reimbursed?

You will receive the claim amount in cheque or via GIRO payment to your designated bank account stated on the claim form.

If Medisave savings was used, insurance company will credit the respective amount to CPF Board accordingly.

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

Upon submission of all required documents, approved claims will be settled within 30 days.

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

You will be notified through your private education institution/school.

15. When will my insurance end?

There are other circumstances whereby the Insurance Company may terminate the cover on the Insured Student. These are stated as termination provision found in the policy contract. The following is a list of some of these circumstances:

- Insured Student ceases to be a student with the private education institution/school;
- Insured Student dies.

Cover on the Insured Student automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract.

16. If I terminate my cover, can I get a refund?

There is no premium refund for early termination of the Insured Student or Policy before the expiry date.

For more information, please contact:

Ms Christina Chng / Ms Genna Ang
Tel : 97602569 / 96715922
Email : info@enrichadvisory.com / genna@enrichadvisory.com

The policy is subjected to the terms and conditions of the Master Group Insurance Policy issued by Liberty Insurance Pte Ltd.
Endorsement and Approval of Student Handbook

This 17th Edition of the Student Handbook is endorsed and approved for distribution to students and stakeholders.

Khatijah Phua Annie (Mrs Ma)
Chief Executive Officer and Executive Director
11th December 2014