
Pre-Course Counselling Information

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Document Release Information

Reviewers

Name	Role	Date
Z Shah	Reviewer	23 rd July 2011
Z Shah	Reviewer	15 th May 2012
Mrs Ma	Reviewer	23 rd June 2014
Mrs Ma	Reviewer	26 Dec 2016
Mrs Ma	Reviewer	07 Jan 2017
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Audience

Role	Responsibility
Agents, Recruitment Staff and Course Consultants	To have a better understanding of critical information for student recruitments
Quality Manager	To review and maintain this document.

History

Version	Date	Author-Editor(s)	Notes
1.0	23 rd July 2011	Asmah	To incorporate all documents necessary to be known by Agents, Part-time Recruitment Staffs and Course Consultants
2.0	15 th May 2012	Asmah	Updates of Contents
3.0	23 rd June 2014	Paula	Updates
4.0	26 th Dec 2016	Annalyn	Update
5.0	7 th Jan 2017	Annalyn	Update the Teacher-Student Ratio
6.0	10 th Jan 2019	Annalyn	Update
7.0	8 th Jan 2021	Annalyn	History of Changes: <ul style="list-style-type: none"> - Page 4 No of Centres - Page 6 Remove Academic Partnerds Autodesk and NCC - Page 9 List of Courses - Page 17 Refund Table
8.0	31 st Dec 2021	Annalyn	<ul style="list-style-type: none"> - To update the name of Medical Insurance provider, page 23 - To revise from "For details of BMC's Medical Insurance Scheme, please turn to Annex A2

			<p>in this Handbook” to “For details of BMC’s Medical Insurance Scheme, please refer to BMC website: www.bmc.edu.sg” – page 23</p> <ul style="list-style-type: none"> - To remove “For more details please visit the CPE website: www.cpe.gov.sg or contact the CPE Student Services at 6592 2108” – page 23 - To remove Resources Section – page 35
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BMC Pre Course Counselling Information

1. About BMC

Introduction

BMC International College has a humble beginning, starting with a vision of its founder, in providing affordable education to the masses during its early years in 1960s. BMC has today grown in size and all its centres are located strategically around Singapore and are within the MRT (train) and bus stations.

With the three (2) centers located strategically in four corners of the city-state Singapore, BMC truly brings education closer to the masses. Its plethora of courses ranging from enrichment to postgraduate degree provides choices to its students. Most of its courses are awarded by leading external education providers which include Autodesk, Confederation of Tourism and Hospitality (UK), Pearson Education (UK), the Pearson LCCI (UK) and the University of Hertfordshire (UK).

BMC International College is registered with the Committee for Private Education (CPE) under the Enhanced Registration Framework. Its history dates back to the time when its founder started a private school named Redhill Tutorial Institution in 1966. Over the decades BMC's founder started other private schools to meet the increasing demand for affordable private education.

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 Committee 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.

All BMC's teachers and programmes are registered with the CPE and approved by the Joint Academic and Examination Board and they deployment is also approved by this Board.

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 provider in Singapore.

Facilities

Its centers are equipped with teaching facilities, computer laboratories, a science laboratory, Electronics & Engineering Labs and air-conditioned classrooms. Qualified and dedicated teaching staff goes all the way to make learning invigorating and wholesome. BMC centers are strategically located in Singapore. They are within walking distance from and to the MRT (train) stations and bus interchanges.

Locations

BMC International College has 2 registered centres in Singapore. We are located at the heart of neighborhood and central part of Singapore (e.g. Orchard)

Courses

BMC International College offers a wide range of courses ranging from Accounting to Travel and Tourism with expertise in the fields offered. The qualifications are awarded by world-class examining bodies such as Confederation of Tourism and Hospitality (UK), Pearson Education (UK), the Pearson LCCI (UK) and the University of Hertfordshire (UK).

BMC International College believes in providing a holistic 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 practiced to ensure maximum attention and interaction. Behind BMC's success are its 11 full-time non-academic staff and 48 part-time academic staff. They provide unflinching dedication and commitment in their work to see that students' education and welfare are taken care of.

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.

I. Mission

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

II. Vision

To be a leader in holistic education.

III. Core Values & Desired Culture

-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

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

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

BMC works as a team because Together Everyone Achieves More!

2. Educational goals

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

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.

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.

3. Student Support Services

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, advice student leaders, and conduct services in a holistic manner.

4. Course Information

Information of the courses provided by BMC INTERNATIONAL COLLEGE can be found in the official websites, school brochures. Detailed information about each course includes

- i) Entry Requirement
- ii) Course Duration
- iii) Modules
- iv) Fees Payable

Our websites and brochures provide prospective students with key information of the varied courses offered by BMC INTERNATIONAL COLLEGE. Detailed information about each course includes 1) brief write-up of collaboration partner (if any) 2) course outlines and module synopsis 3) course duration 4) assessment schedule 5) award criteria 6) qualification award 7) entry and English requirements 8) course fees and other information

5. Course Admission Criteria

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, you need 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.

2. Certificate Courses

For certificate courses both examinable and non-examinable, 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.

3. Diploma, Advanced Diploma and Higher National Diploma Courses

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

4. University Courses

For university courses, the minimum English language requirements are as follows:

- IELTS: 6.0
- TOEFL: internet-based (iBT) 87
- Cambridge Certificate of Proficiency in English (CPE): C
- Cambridge Certificate in Advanced English (CAE): A
- GSCE/IGCSE/GCE 'O' Level in English Language: C

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.**

6. Course Details

S/N	Course Title	Awarding Body
1.	ADVANCED DIPLOMA IN INTERNATIONAL HOSPITALITY MANAGEMENT	BMC INTERNATIONAL COLLEGE
2.	DIPLOMA IN INTERNATIONAL HOSPITALITY MANAGEMENT	BMC INTERNATIONAL COLLEGE
3.	PREPARATORY COURSE FOR SINGAPORE-CAMBRIDGE GENERAL CERTIFICATE OF EDUCATION (ORDINARY LEVEL) EXAMINATION	University of Cambridge International Examinations (CIE)
4.	PEARSON BTEC LEVEL 5 HIGHER NATIONAL DIPLOMA IN BUSINESS	PEARSON EDUCATION
5.	DIPLOMA IN PRIVATE SECRETARY	BMC INTERNATIONAL COLLEGE
6.	PREPARATORY COURSE FOR SINGAPORE-CAMBRIDGE GENERAL CERTIFICATE OF EDUCATION NORMAL (ACADEMIC) LEVEL	University of Cambridge International Examinations (CIE)
7.	DIPLOMA IN BUSINESS MANAGEMENT	BMC INTERNATIONAL COLLEGE
8.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 3 DIPLOMA IN ACCOUNTING AND FINANCE	PEARSON LCCI
9.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 2 CERTIFICATE IN BOOK-KEEPING AND ACCOUNTS (VRQ)	PEARSON LCCI
10.	PEARSON BTEC LEVEL 5 HIGHER NATIONAL DIPLOMA IN ENGINEERING (ELECTRICAL AND ELECTRONIC ENGINEERING)	PEARSON EDUCATION
11.	DIPLOMA IN COUNSELLING	BMC INTERNATIONAL COLLEGE
12.	PREPARATORY COURSE FOR PEARSON LCCI PRIVATE SECRETARY'S DIPLOMA	PEARSON LCCI
13.	LEVEL 4 DIPLOMA IN HOSPITALITY MANAGEMENT QCF	CONFEDERATION OF TOURISM AND HOSPITALITY
14.	LEVEL 5 DIPLOMA IN HOSPITALITY MANAGEMENT QCF	CONFEDERATION OF TOURISM AND HOSPITALITY

15.	PEARSON BTEC LEVEL 4 HIGHER NATIONAL CERTIFICATE IN BUSINESS	PEARSON EDUCATION
16.	PEARSON BTEC LEVEL 5 HIGHER NATIONAL DIPLOMA IN BUSINESS (ACCOUNTING AND FINANCE)	PEARSON EDUCATION
17.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 4 DIPLOMA IN ACCOUNTING AND FINANCE	PEARSON LCCI
18.	PEARSON BTEC LEVEL 4 HIGHER NATIONAL CERTIFICATE IN COMPUTING	PEARSON EDUCATION
19.	POST GRADUATE DIPLOMA IN PROJECT MANAGEMENT	BMC INTERNATIONAL COLLEGE
20.	PREPARATORY COURSE FOR SINGAPORE-CAMBRIDGE GENERAL CERTIFICATE OF EDUCATION (ADVANCED LEVEL) EXAMINATION	University of Cambridge International Examinations (CIE)
21.	BACHELOR OF ENGINEERING (HONOURS) IN ELECTRICAL AND ELECTRONIC ENGINEERING (TOP-UP)	UNIVERSITY OF HERTFORDSHIRE
22.	PEARSON BTEC LEVEL 4 HIGHER NATIONAL CERTIFICATE IN ENGINEERING (ELECTRICAL AND ELECTRONIC ENGINEERING)	PEARSON EDUCATION
23.	PEARSON BTEC LEVEL 5 HIGHER NATIONAL DIPLOMA IN ENGINEERING (MECHANICAL ENGINEERING)	PEARSON EDUCATION
24.	CERTIFICATE IN ENGLISH FOR FOREIGN STUDENTS (ADVANCED LEVEL)	BMC INTERNATIONAL COLLEGE
25.	CERTIFICATE IN ENGLISH FOR FOREIGN STUDENTS (ELEMENTARY)	BMC INTERNATIONAL COLLEGE
26.	CERTIFICATE IN ENGLISH FOR FOREIGN STUDENTS (HIGHER INTERMEDIATE)	BMC INTERNATIONAL COLLEGE
27.	LEVEL 3 DIPLOMA IN TOURISM AND HOSPITALITY QCF	CONFEDERATION OF TOURISM AND HOSPITALITY
28.	NCC EDUCATION LEVEL 3 DIPLOMA IN COMPUTING (QCF)	NCC EDUCATION
29.	PEARSON BTEC LEVEL 4 HIGHER NATIONAL CERTIFICATE IN ENGINEERING (MECHANICAL ENGINEERING)	PEARSON EDUCATION
30.	PEARSON BTEC LEVEL 5 HIGHER NATIONAL DIPLOMA IN COMPUTING	PEARSON EDUCATION
31.	PEARSON BTEC LEVEL 7 CERTIFICATE IN STRATEGIC MANAGEMENT AND LEADERSHIP (QCF)	PEARSON EDUCATION
32.	PEARSON BTEC LEVEL 7 DIPLOMA IN STRATEGIC MANAGEMENT AND LEADERSHIP (QCF)	PEARSON EDUCATION

33.	PREPARATORY COURSE FOR PEARSON EDEXCEL INTERNATIONAL GENERAL CERTIFICATE OF SECONDARY EDUCATION	PEARSON EDEXCEL
34.	PREPARATORY COURSE FOR PEARSON LCCI DIPLOMA IN BUSINESS ADMINISTRATION	PEARSON LCCI
35.	PREPARATORY COURSE FOR PEARSON LCCI DIPLOMA IN MARKETING	PEARSON LCCI
36.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 3 DIPLOMA IN DIGITAL MARKETING	PEARSON LCCI
37.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 3 DIPLOMA IN MARKETING COMMUNICATIONS	PEARSON LCCI
38.	CERTIFICATE IN ENGLISH FOR FOREIGN STUDENTS (INTERMEDIATE)	BMC INTERNATIONAL COLLEGE
39.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 3 DIPLOMA IN BUSINESS	PEARSON LCCI
40.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 2 DIPLOMA IN BOOKKEEPING AND ACCOUNTING	PEARSON LCCI
41.	BACHELOR OF ENGINEERING (HONOURS) IN ELECTRONICS AND COMPUTER ENGINEERING (TOP-UP)	UNIVERSITY OF HERTFORDSHIRE
42.	PREPARATORY COURSE FOR LONDON CHAMBER OF COMMERCE AND INDUSTRY (LCCI) LEVEL 4 DIPLOMA IN ACCOUNTING AND FINANCE	PEARSON LCCI
43.	PREPARATORY COURSE FOR PEARSON LCCI LEVEL 3 DIPLOMA IN ACCOUNTING AND FINANCE (FOR BEGINNERS)	PEARSON LCCI

For more details on the above courses, please refer to our public website: www.bmc.edu.sg

7.1 . Service Quality Targets

S/No.	Types of Service Quality	Target
1.	Reply to Email Enquiries	2 working days
2.	Follow up on Telephone Enquiries	2 working days
3.	Average Time to Resolve Non-Complex Complaints	14 working days
4.	Average Time to Refund Fees	7 working days
5.	Warning Letters Issued to Absentees with No Valid Reasons e.g. No Medical Certificate	1 day later
6.	Release of Internal Examination Results for BMC courses	8 weeks after last exam paper
7.	Release of External Examination Results	Up to 12 weeks after last exam paper
8.	Release of Appeal of Academic Result (Internal)	Within 15 working days of appeal submission
9.	Release of Appeal of Academic Result (External)	Between 4 and 6 weeks
10.	Product Knowledge Rating	80%

11.	Staff Efficiency and Promptness Rating	80%
12.	Effectiveness of Course Delivery Rating	80%
13.	Effectiveness of Trainer /Teaching Delivery Rating	80%
14.	Overall Student Satisfaction Rating	80%
15.	Effectiveness of Training Facilities Rating	80%
16.	Overall Satisfaction with Staff Rating	80%
17.	Effectiveness of Customer Service	80%
18.	Teacher to Student Ratio	1:30

Teacher Student Ratio			
	Lecture	Tutorial	Lab
Accounting	1:30	1:30	1:20 (Computer)
Business	1:30	1:30	1:20 (Computer)
Computing	1:30	1:30	1:20(Computer)
Engineering	1:30	1:30	1:15 (Electronics / Computer)
Hospitality & Tourism Management	1:30	1:30	N/A
Counselling & Psychology	1:30	1:30	N/A
GCE 'N' / 'O' / 'A' Preparatory Courses	1:30	1:30	1:30 (Science)
Languages	1:30	1:30	N/A

8. Brief write-up of collaboration partner

LONDON CHAMBER OF COMMERCE AND INDUSTRY (LCCI)

LCCI (*London Chamber of Commerce and Industry*) has over 100 years of experience in providing trusted and valued business-related qualifications. The qualifications assess the practical skills and knowledge that are needed for individuals to succeed in business and commerce. Work-related qualifications are specially designed to equip students with the knowledge and skills essential to perform effectively in the workplace. As one of UK's largest international providers of vocational qualifications, it is highly recognized by Universities, Professional Bodies, and most importantly, by Employers internationally.

THE CONFEDERATION OF TOURISM AND HOSPITALITY (CTH):

The Confederation of Tourism and Hospitality (CTH) is one of the UK's leading professional membership and awarding body for qualifications in the fastest growing commercial sector worldwide.

Over the last 28 years CTH has focused on developing and adding value to careers in the industry, globally. CTH was established in 1982 as a specialist professional body in the UK to focus on the training needs of new entrants to the hospitality and tourism industries, and now has accredited colleges worldwide delivering sought after CTH qualification. We provide a ladder of progression in Tourism, Travel and Hospitality qualifications at Certificate, Diploma, Advanced Diploma,

Graduate Diploma and Postgraduate Diploma level, and our qualifications provide appropriate academic preparation for students to apply for entry onto their final year degree programmes and Masters top us programs. This route delivers well trained and qualified employees and leaders for the sector.

PEARSON EDUCATION

Pearson Education is the UK's largest awarding body offering academic and vocational qualifications and testing to schools, colleges, employers and other places of learning in the UK and internationally.

UNIVERSITY OF HERTFORDSHIRE:

The University of Hertfordshire is an ambitious and entrepreneurial University. It offers excellence in teaching, learning and research. It's a model of 21st century University, international, business-facing, business-like in approach, making it distinctive in an ever changing higher education environment.

9. Course Withdrawal and Refund Procedures

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

- (i) It fails, for any reason, to commence the Course on the Course Commencement Date;
- (ii) It terminates the Course, for any reason, prior to the Course Commencement Date;
- (iii) It fails, for any reason, to complete the Course by the Course Completion Date;
- (iv) It terminates the Course, for any reason, prior to Course Completion Date; or
- (v) The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA).

The PEI shall, within seven (7) working days of notifying the Student in writing of above circumstances (1) to (4), provide the Student with information and details of the alternative confirmed course arrangement to allow the Student to make timely and appropriate decision on the alternative arrangement.

Withdrawal for Cause

Subject to Clause 9 of the CPE PEI-Student Contract, the Student shall be entitled to immediately withdraw from the Course by giving written notice to the PEI of his/her intention to do so if the PEI is in breach of any of its obligations under this Agreement (the CPE PEI-Student Contract) or fails to perform its obligation(s) under the circumstances highlighted in Point 1 above.

Refunds for Withdrawal for Cause

For circumstances under Points 1(i) to 1(iv) above, BMC shall, within seven (7) working days after notifying the Student, refund to the Student:

- The entire amount of the Course Fees; and
- The Miscellaneous Fees.

BMC shall also, as soon as practicable after receiving the Student's notice of withdrawal under '*Withdrawal for Cause*' above (and in any event no later than seven (7) working days after receiving such notice) refund to the Student the amounts stated above.

10. Refunds for Withdrawal without Cause

Where the Student withdraws from the Course for any reason other than those set out in Point 1 above or Clause 9 of the CPE PEI-Student Contract, the PEI shall, subject to Clause 3.5 of the CPE PEI-Student Contract, as soon as practicable **after receiving the Student's written notice of withdrawal** (and in any event no more than **seven (7) working days** after receiving such notice) refund to the Student the following sums (less any applicable bank administrative charges properly paid/payable under Clause 3 of the CPE PEI-Student Contract):

% of [the amount of fees paid under Schedules B and C of student contract]	If Student's written notice of withdrawal is received
75 %	if the refund request is made 30 days or more before the intake date
50 %	if the refund request is made 14 days or more but less than 30 days before the intake date.
5%	if the refund is made less than 14 days before the intake date
0 %	if made on the intake date itself
Types of Fees	Percentage of Refund
Course Application Fee	Not refundable
Not refundable	Not refundable as fee is imposed by the bank.

Continual Material Fee	<p>75% - if the refund request is made 30 days or more before the intake date</p> <p>50% - if the refund request is made 14 days or more but less than 30 days before the intake date</p> <p>5% - if the refund is made less than 14 days before the intake date</p> <p>0% - if made on the intake date itself</p>
Continual Assessment Fee	<p>75% - if the refund request is made 30 days or more before the intake date</p> <p>50% - if the refund request is made 14 days or more but less than 30 days before the intake date</p> <p>5% - if the refund is made less than 14 days before the intake date</p> <p>0% - if made on the intake date itself</p>
Examination Fee	<p>75% - if the refund request is made 30 days or more before the intake date</p> <p>50% - if the refund request is made 14 days or more but less than 30 days before the intake date</p> <p>5% - if the refund is made less than 14 days before the intake date</p> <p>0% - if made on the intake date itself</p>
Student Membership Fee	<p>75% - if the refund request is made 30 days or more before the intake date</p> <p>50% - if the refund request is made 14 days or more but less than 30 days before the intake date</p> <p>5% - if the refund is made less than 14 days before the intake date</p> <p>0% - if made on the intake date itself</p>
Insurance Fee	<p>Payable per academic year or per course, if applicable. NOT REFUNDABLE.</p>

Student Membership Fee	<ul style="list-style-type: none"> • 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 has started. • 0% if the withdrawal notice is received more than 14 days after the course has started.
Insurance Fee	Payable per academic year or per course, if applicable. NOT REFUNDABLE.

11. Transfer Procedure

• Transfer to Another School

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

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 to effect the transfer:

- Course Withdrawal Form
- Cancellation of Student's Pass Form
- BMC "Clearance Form".

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

The maximum time frame for assessing and replying to any request for transfer is 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 Principal or Academic Director and transfers 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 visa 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 14 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.

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 maximum time frame for assessing and replying to any request for transfer is 7 working days.

12. Student Contract:

It is a mandatory requirement by the Committee of Private Education (CPE) that all students, sign the Student Contract.

The Student Contract serves to minimize future disputes and hence has to be completely understood by students prior to the enrolment.

13. Fee Protection Scheme

The **Fee Protection Scheme (FPS)** serves to protect the students' fees in the event a Private Education Institution (PEI) is unable to continue operations due to insolvency, and/or regulatory closure. Furthermore, the FPS protects the student if the PEI fails to pay penalties or return fees to the student arising from judgments made against it by the Singapore courts.

There are two schemes that a PEI can choose from - the Fee Protection Under the Escrow Scheme or the Fee Protection Under the Insurance Scheme.

BMC International College has adopted the Fee Protection Under the Insurance Scheme which will be purchased from **Lonpac Insurance BHD** to protect the tuition fee portion for its students.

The FPS is compulsory for all local and international students taking courses at PEIs seeking EduTrust certification. FPS applies to all courses with duration of more than one month or 50 hours. Students enrolled in these courses will be required to pay a fee for FPS which varies depending on the fees of the courses insured.

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
4. Credit cards (VISA, Mastercard, Diners Club & American Express)

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

14. Medical insurance

BMC's International students are covered under a medical insurance scheme as part of value-add services provided by BMC. The insurance covers hospitalisation, surgery and treatment costs throughout their course of study. Local students may opt in if they wish to by paying an insurance premium to BMC.

The medical insurance coverage is as follows:

- 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).

The insurance is covered by NTUC Income Insurance Co-operative Limited.

For details of BMC's Medical Insurance Scheme, please refer to the BMC website: www.bmc.edu.sg for more details.

15. Student's Pass and Immigration Rules:

- International students are required to have a valid Student's Pass to study in Singapore. The approval for Student's Pass will be given by the Immigration and Checkpoints Authority (ICA).
- International students must abide by the following rules and regulations set out by the ICA
- Spend at least a minimum of at least 5 hours in School
- Prohibition from working in Singapore while holding a Student's Pass
- Any violation of ICA rules and any other Singapore laws will result in an immediate cancellation of the Student's Pass.

16. 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;
- Have more than 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.

College will inform ICA if:

- The student has not attended classes for continuous period of 7 days or more without any valid reasons;
- The student has not attended class regularly and the average attendance 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 students have to be in College for every school day (Monday to Friday, except Public Holiday) for at least 3 hours. On days when there are no lessons / lesson with less than 3 hours duration, you will be required to sign in for self study.

If your attendance is 90% (international students) or 75% (local students), or lower you will:

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

Leave of Absence

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 for a class due to illness, please submit the medical certificate (MC) to the College by the next work day.

Only MCs issued by registered medical practitioners under the Singapore Medical Council will be accepted.

2. All other reasons of absence from class are subjected to case by case approval of the Programme Manager.

E.g. Going back to home country with 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

- College will inform ICA in writing of any leave application between 1 – 3 months.
- Your Student’s pass will be cancelled if you are away from your School for more than 3 months. You will have to re-apply for student 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 than 15 minutes after the class start time will not be able to sign their attendance and will be marked as ‘Absent’ for the class.

BMC Staff and Student Time Attendance System (BMC SSTAS)

Students and staff will have manual attendance monitoring and update the record in AIMS for recording and tracking of attendance.

17. Feedback & Complaints Management System

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.

If the matter remains unresolved or the student is unsatisfied with the outcome, students may

Step 3: approach the CPE Student Services Centre for assistance. At the Student Services Centre, CPE officers will review the complaints and provide the appropriate advice.

The CPE may advise the student to participate in the Committee for Private Education's (CPE's) appointed Dispute Resolution Scheme which works as follows:

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

Step 4: The complaint may be referred to the Singapore Mediation Centre for mediation.

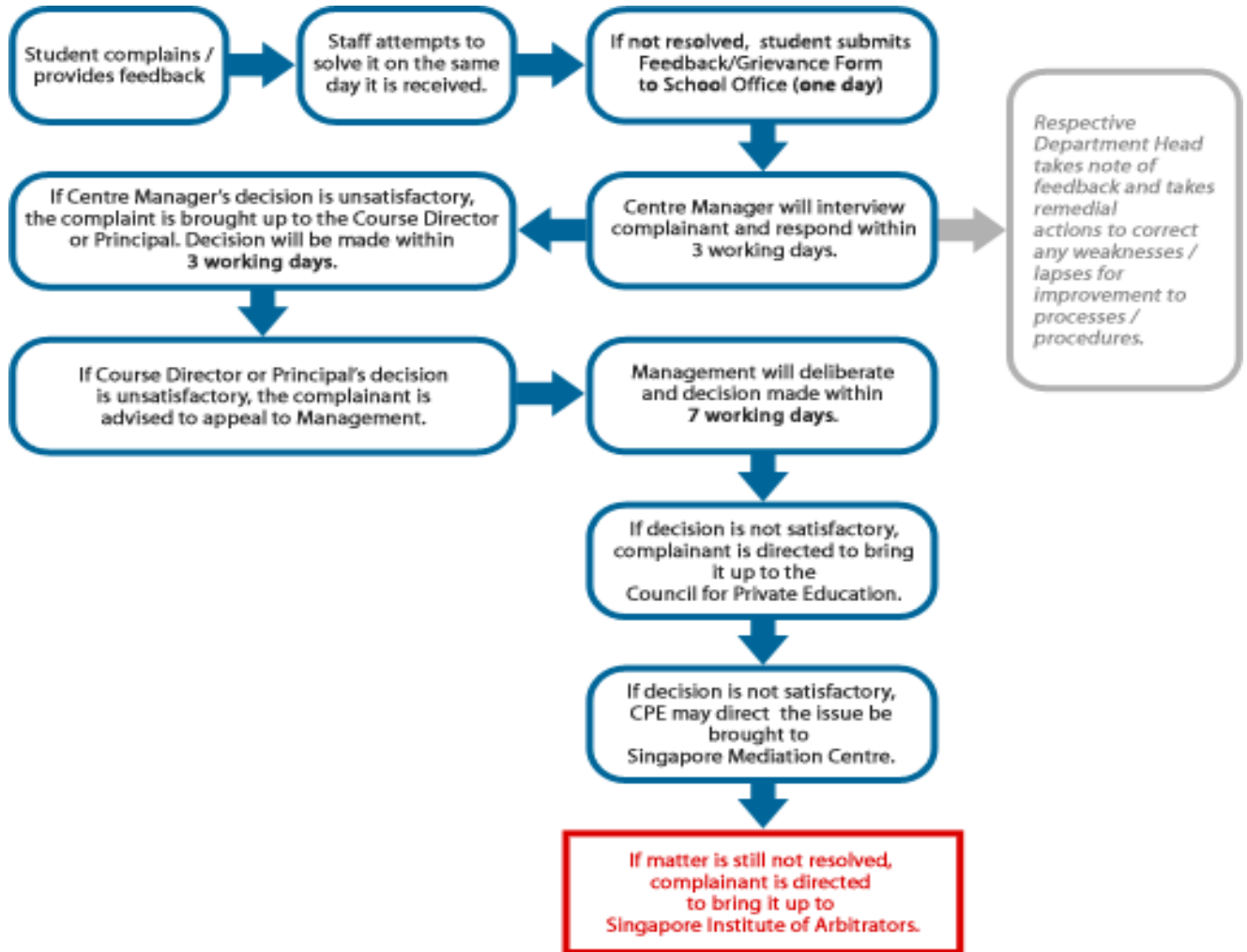
If a settlement between the student and the private education institution could be reached at the mediation stage, a settlement agreement would be drawn up and endorsed by the respective parties, and the dispute resolved.

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.

Feedback & Complaints Management Flowchart



18. Confidentiality of Student Data

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 fulfil 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 fulfil 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 persons 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.

19. Student Accommodation

The following information was extracted from Singapore Education's website at <http://app.singaporeedu.gov.sg/asp/index.asp>

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.

Most educational institutions have an International Student Office specialising in the needs of international students. The staff at these centres offer advice on accommodation procedures, contacts for private rental offers, room-mate matching services, handy tips about renting student homes, as well as help in selecting an accommodation type which best suit students' needs.

Below are some types of accommodation available to international students.

Halls of Residence and Hostels

First-year international students are normally given priority when they apply for on-campus accommodation. Rooms can be single or shared. Meal packages are available at extra charges. Halls of Residence provide amenities such as television rooms, reading rooms, laundry rooms, computer rooms, kitchenettes and so on. Welfare services and bonding activities are also organised for its residents. Room rates range from S\$155 - S\$560 a month depending on the number of students sharing the room.

Boarding Schools

Boarding schools are normally open to Secondary and Junior College students aged between 13 and 19 years. Selection is normally preceded by an interview of both the parents and the students. Boarding services include lodging, meals, laundry services, 24-hour security, pastoral guidance, tuition, supervision, sports & recreational facilities. A spirit of camaraderie often exists in boarding schools due to the bonding and friendships that are forged among boarders. Rates range from S\$8,000 to S\$15,000 per academic year.

Private Hostel

Private hostels are run by educational institutions or independent agencies. Options of single or sharing are normally available.

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 ranges from S\$1000 to S\$1,600 per month.

More information with regards to the Homestay Guardianship Programme can be found at the website of the following service providers:

Global Homestay Services Pte Ltd
Email: info@globalhomestay.com.sg
Website: www.globalhomestay.com.sg
Contact: +656100 1220

MrsHomestay

Email : enquiries@mrshomestay.com
support@mrshomestay.com
Website : www.mrshomestay.com
Contact : +65 6848 4658

Student Network Services

Email : lai@snsemail.com

Website : www.studentsnetworkservices.com

Contact : +65 6873 0321

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.

Normally, the International Student Service Centre of the educational institution provides housing agents' contacts and matching services to help students find quality accommodation.

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.)

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.

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.

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.

20. Relevant Singapore Laws for International Students Knowledge

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

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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 overstayed 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 over-stayers / 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.