

1. About TMC Academy

TMC Academy, established in Singapore in 1981, provides training and education programmes in Accounting & Finance, Business & Management, English Language, GCE 'O' Level, Hospitality & Tourism Management, Infocomm Technology, Mass Communications and Psychology & Counselling. Partnering with renowned Universities and Institutions such as University of Northampton, University of Greenwich and University of the West of England in UK, Monash University, Western Sydney University, Griffith University and La Trobe University in Australia, and University of Missouri-Kansas City (UMKC) in USA, TMC offers courses ranging from Preparatory programmes to Certificate, Foundation/ Professional Diploma, Higher Diploma, Bachelor's degrees and post-graduate programmes.

The Committee for Private Education (CPE) is appointed by SkillsFuture Singapore (SSG) Board to carry out its functions and powers relating to private education under the Private Education Act. In May 2010, TMC Academy was amongst the first 6 private education institutions (PEIs) in Singapore to receive the prestigious 4-year EduTrust Certification awarded by the Committee for Private Education (CPE). The certification remains active to date.

Besides being EduTrust-certified, TMC is also a Singapore Workforce Skills Qualifications (WSQ) Approved Training Organisation (ATO) – Public and In-House. In addition, TMC has received organisational approval for the Institute of Banking & Finance (IBF) Standards Training Scheme (IBF-STTS).

Our City campus is located at Middle Road. It is easily accessible and conveniently located near to the MRT stations and have a total of 28 classrooms, study rooms, computer laboratories and other training and discussion rooms. There are around 40 full-time staff.

TMC seeks to develop students holistically beyond mere academic excellence. As a caring partner in their education journey, we are always beside them, offering all the support and assistance necessary to help fulfil their academic dreams. Here at TMC, we are always Every Step With You.

For other essential information on TMC, please refer to the website <http://www.tmc.edu.sg>

2. TMC's Vision and Mission

We aim to be the leading academy that develops successful and high performance graduates. To do so, we commit to delivering high quality courses with industry relevant skills and knowledge in a nurturing environment.

3. Customer Experience Strategy

We are committed that students will experience our :

- Customer-centric and hassle-free delivery processes
- Relevant, accurate and timely information and services
- Experienced, qualified and passionate academic staff

Thus ensuring we are with students every step of the way to nurture, inspire, care for and empower them to turn their dreams into reality.

4. Course Enrolment – Prerequisites And Requirements

All pre-requisites and entry requirements for admission are clearly stated in the Student Contract and marketing collaterals. Applications will only be processed upon submission of all required documents including payment of Application Fee. Incomplete applications may lead to a rejection and the application fee paid is non-refundable.

TMC reserves the right not to offer a course or a specialisation/elective in a course if there is not sufficient number to form a class.

5. Course Enrolment – Information Dissemination

We aim to provide clear and accurate information on our institution and the programmes offered in our website or brochures to assist students and their parents/guardians to make informed decisions. This information includes:

- Organisation & School profile
- Course title, duration, award
- Course content
- Partner institutions/universities
- Assessment methods
- Course accreditation status
- Fees payable
- Pre-requisites and entry requirements for admission
- Terms and conditions for admission
- Any other information deemed necessary

Other relevant information comprises:

- Our orientation and support programmes
- Student Pass Application process
- Accommodation options for students
- Students' feedback procedures

Students can approach our Programme Advisors who are trained to provide advice and counselling on the programmes and plans for progression.

6. Exemption Application

Students who have obtained a previous qualification at a level equivalent to that of the TMC module for which exemption is sought are eligible to apply for exemption. Exemption application has to be put forth in writing at the point of course application. Exemption application will not be considered after the start class.

For a specified exemption to be considered, a student must have obtained at least a Pass grade in the specified module and this module must cover 80% of the content of the module for which exemption is sought. For an unspecified exemption to be considered, a student must have obtained at least a Pass grade in the unspecified module. TMC reserves the right to recognise only certain qualification for exemption. It is the students' responsibility to submit supporting documents (i.e. certificate, transcripts and module outline) of the relevant qualification(s) on which to base eligibility decisions. For every exempted module, a waiver amount will be deducted from the gross course fees.

7. Industrial Attachment (IA)

For courses with the IA component, a student's industrial placement is subjected to a successful selection & interview process, MOM's approval of a training work pass, etc. In the event that a student fails to obtain an IA placement, he/she will be required to complete 1 (for Diploma) or 2 (for Higher Diploma) additional modules in replacement of the IA component.

8. Pricing Accuracy

To ensure accuracy of charging, it is our policy to list course fees clearly, including total amount payable and its breakdown before and after the inclusion of the GST. TMC also provides a list of miscellaneous fees which may be applied to the students during their studies with us. This list is included in the Student Contract when a student signs up a course with us and the updated version is made available on the TMC website. TMC, however reserves the right to impose additional fees or charges due to any omission, neglect, error or government statutory requirement. The affected students shall be notified for any such changes.

Course fees and administrative fees are reviewed annually and may subject to changes.

All the course fees published are inclusive of course materials, examination fees and lab fees, unless it is stated otherwise. Students may be required to purchase the textbooks in addition to the study materials provided.

Students who show interest in courses in a pathway (only for courses delivered at TMC) will be able to enjoy the course fee at the point of application for the subsequent courses if they commence the subsequent courses according to the expected date of commencement stated in the Letter of Offer. The prevailing course fees will be applicable for the subsequent courses if the students deviate from the expected course commencement dates stated in the Letter of Offer due to a repeat of module/level/course or course break or any other causes not initiated by TMC.

9. Fee Structure

There are 3 categories of fees chargeable by TMC:

- *Application Fee** - Payable upon application and non-refundable
- Course Fees** - Refer to table below

Local Students	Total Course Fees Payable	=	Course Fee + [^] Fee Protection Scheme Fee (FPS) + [#] Medical Insurance Fee (MI)
Inter-national Students	Total Course Fees Payable	=	Course Fee + International Student Administrative Fee (ISA) + [^] Fee Protection Scheme Fee (FPS) + [#] Medical Insurance Fee (MI)

* **Application Fee** is chargeable for any additional courses applied, or additional week(s) of Holiday English. It is also applicable where there is a change of course.

[^] **FPS** is payable for the subscription to the Fee Protection Scheme. Refer to Section 14 on Fee Protection Scheme in this document. It is chargeable for every course applied except for short courses (less than 50 hours or 30 days).

MI is payable for the Medical Insurance. Refer to Section 15 on Medical Insurance in this document. It is charged based on per course per year and it is chargeable for any additional courses applied and repeat module(s) registration that are not conducted within the previously protected period.

iii. Miscellaneous Fees

- Payable where applicable (eg. Repeat Fee, Graduation fee). Refer to Miscellaneous Fee List in the Student Contract and website.

10. Fee Payment Scheme

Payment shall be made in full (for courses that are 12 months or less) or by instalments (for courses that are more than 12 months) according to the duration of the course, in accordance with CPE regulations. Students are not required to pay any deposit or initial down payment for the enrolment of Courses as specified under the Private Education Regulation.

11. Fee Payment Modes

Application Fee, Course Fees and Miscellaneous Fee can be paid over the counter in cash, NETs, cheque, bank draft; or via Telegraphic Transfer directly to the TMC account:

Account name : **TMC Academy Pte Ltd**
Account number : **003-911304-8**
SWIFT address : **DBSSSGSG**
DBS address : DBS Shenton Way Branch, 6 Shenton Way
DBS Building Tower 2, Basement
Singapore 068809

Course fee payment should be made only after the signing of the Student Contract.

Payment of the Course Fees by students may be made either in full or by instalments in accordance with the Fee Payment Plan as stated in the Letter of Offer.

All course fees must be paid before the payment due dates which are reflected in the Letter of Offer and Student Contract. A penalty fee will be charged if there is a late payment. If the course fee is not paid, the student will not be allowed to attend classes and the enrolment will be withdrawn.

International students are to make course fee payments upon signing the student contract. If the student pass application is unsuccessful after appeals, the course fees paid will be refunded according to TMC Refund Policy.

All payments made over the counter in Singapore must be in Singapore Dollars except for programmes jointly offered with partner institutions/universities, which may be paid in the respective foreign currency, as advised. All payments by bank draft (in Foreign Currency or Singapore Dollar equivalent) are to be made directly to the respective institutions/universities. TMC acts as an intermediary and does not deposit the course fees collected on behalf of the overseas institutions/universities. The payments are redirected to the respective overseas institutions/universities concerned.

Acceptance of foreign currency takes place only when the student has to pay an Application Fee, prior to formally enrolling in the programme. If the student chooses to pay the application fee in a foreign currency, we will advise the student of the Foreign Currency Exchange Rate at the point of payment.

12. Refund Policy

TMC refund policy is as follows:

- Application Fee is non-refundable except in the event that TMC cancel the course or the application is rejected by the university.
- Total course fee to be refunded is based on the Course Fees table in Section 9.

The refund of Course Fees will be based on the Refund Policy Table below:

% of the aggregate amount of the fees paid	If Student's written notice of withdrawal is received
[90%]	("Maximum Refund") More than [14] days [#] before the Course Commencement Date
[50%]	Before, but not more than [14] days [#] before the Course Commencement Date
[25%]	After, but not more than [7] days [#] after the Course Commencement Date
[0%]	More than [7] days [#] after the Course Commencement Date

- There will be a 7-working-day^{##} Cooling-off Period from the date of signing of the Student Contract which will allow for a "**Maximum Refund**" should students decide to withdraw within this Period.
- Refunds will be made to students within 7 working-days^{##} upon receipt of written notice and complete submission of all required documents.
- A 10% Refund Processing Admin Fee will be applicable for excess fee payable (min \$10, capped at \$200). Any bank charges will be borne by the student.
- TMC has the right to cancel a course if the conditions to commence a course are not met such as not meeting the minimum student number to commence the course, etc. Such decision will be normally made known to the students at least 2 weeks (for full-time class)/ 1 week (for part-time class) before the orientation date.
- If a course is cancelled by TMC or the student's application is rejected by the University, the student may :
 - Defer the intake at no extra charges
 - Transfer to another course
 - Withdraw from the course and obtain 100% refund of all fees paid including application fee
- If the student pass is rejected by ICA despite appeals and the student has paid the course fees, TMC shall:
 - Refund 100% of total course fees paid
 - Student Contract signed shall be deemed void.

The above refund policy applies to all programmes offered by TMC, except for programmes jointly offered with partner institutions which may be separately governed by the respective overseas institutions' refund policy beyond the purview of TMC.

All fees are subject to the prevailing Goods & Services Tax (GST), unless otherwise stated.

Refers to Calendar day

Refers to TMC's working days which are from Monday to Friday, excluding Public-holiday & School Holiday

13. Student Contract

It is a mandatory requirement by the CPE that all students, both local and international, sign the Student Contract with TMC upon the acceptance of the offer made by TMC during the Admission Process. (Note: Student Contract will not be required for non-award programmes with duration less than 50 hours or 1 month). Before signing the Student Contract, the students should read through the Advisory Note to Students and ensure that the following information has been included and accurate:

- The duration of the course, and whether it is offered or provided on a full-time and part-time basis;
- The commencement date and end date of the course;
- The scheduled holidays, if any;
- The dates of examinations
- The expected date of the release of the results of the final examination
- The expected date of conferment of the award;
- The full names of the developer or proprietor of the course, and the person or organisation or institution conferring the award;
- The components of all fees payable by the student;
- The fee collection schedule, including any late fee payment policy; and
- The fee refund policy of the private school.

The Student Contract serves to minimise future disputes and hence has to be completely understood by students prior to enrolment. Information on the Student Contract is communicated to students throughout our various communication channels including our website.

Students should understand the terms and conditions stated within the contract and be aware of the following:

- No Course Fee payments should be made before signing the contract.
- There should be no more amendments to the contract after signing, unless both TMC and the student sign beside the amendments made or an Addendum to the Student Contract is signed by both TMC and the student.

14. Fee Protection Scheme (FPS)

We have in place the Fee Protection Scheme (FPS) to provide full protection to all fees* paid by all students as stipulated by the Committee for Private Education (CPE). TMC chose to adopt the insurance scheme to provide fee protection for the students.

* All fees refer to all monies that are paid by the student to be enrolled in TMC except for course application fee and miscellaneous fee. The coverage of FPS is for the entire course duration, including period of Industrial Attachment (if any). GST is not inclusive as part of the fees to be protected.

- **Insurance Scheme**

TMC has entered into a master insurance agreement with Lonpac Insurance Bhd (the "Master Insurance Agreement") for the purpose of insuring, among other things, the Student. This Master Insurance Agreement can be found on our website <http://www.tmc.edu.sg>, and sets out, among other things, the events under which students are indemnified for their Course fees paid to TMC.

15. Medical Insurance (MI)

TMC has in place a Medical Insurance (MI) scheme for all its students. This medical insurance scheme provides for an annual coverage limit of S\$20,000, B1 ward in government and restructured hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration.

The students are also insured for death or permanent disablement for a sum assured of S\$20,000 per Student.

Local/Permanent Resident or non-Student Pass International students who are protected by their own medical insurance in Singapore can opt out of the aforementioned medical insurance scheme.

16. Student Pass & Immigration Rules

International students are required to have a valid Student Pass to study in Singapore. The processing of student pass applications will be organised by TMC and approval given by Immigration & Checkpoints Authority of Singapore (ICA).

International students must abide by the rules and regulations set out by the ICA which includes but is not limited to, achieving the required monthly attendance. There is a strict prohibition which prevents international students from working (in any form of employment, regardless paid or unpaid) while holding a Student Pass. More information can be found on www.ica.gov.sg. Any violation of the ICA rules and any other Singapore laws will result in an immediate cancellation of the Student Pass.

Students are advised to make arrangement to travel to Singapore only after their student pass application is approved by ICA.

Students are required to make payment of SGD60 or SGD90 (depending on nationality) to ICA upon collection of student pass.

International students are also advised not to enter into any accommodation contract or agreement before the student pass application is approved by ICA. This is to prevent students from incurring unnecessary penalties if the student pass is not approved.

Foreign-born children aged 12 years old and below, who are applying for the Student's Pass are required to submit documented proof of vaccination or evidence of immunity for diphtheria and measles to the Health Promotion Board (HPB) for verification, before application to ICA.

17. Security Deposit

As TMC has been awarded the EduTrust status, international students who attend a full-time course on student pass are not required to lodge a security deposit with the Immigration & Checkpoints Authorities of Singapore (ICA) upon enrolment of any TMC programmes.

18. Student Services

TMC offers a comprehensive range of Student Services for our students including pre-admission services such as pre-course counselling, application and student pass processing for International students; as well as post-admission services in course administration.

Specifically for new international students, TMC provides an Airport-Pickup and Accommodation Placement Service. The relevant form for this service will be given to students together with the Letter of Offer.

Information on the range of student support services is available on the TMC website and student handbook.

19. Attendance Requirement

It is important to achieve regular attendance and meet the attendance requirement stipulated by the authorities (e.g. ICA) and TMC. Warning letters will be issued to student and parent/ guardian when a student does not meet the minimum attendance requirement. Students will need to attend counselling sessions with the Student Services and/or Academics.

Failure to meet this requirement may lead to the following:

- **Unable to sit for assignments and/or examinations** if students do not meet the **minimum module attendance**
 - i. Full-time: minimum 80% applies to English, O level and proprietary programmes

- ii. Part-time: minimum 60% (minimum 75% is required for SSG-funded students).

- **Expulsion** if students do not make any improvement in their attendance rate and/or are consistently absent from classes, despite warnings and counselling given in accordance with the governance of the TMC policies on student conduct and attendance.
- **Rejection of Student Pass** on re-application/renewal for International students

Monthly Attendance Requirement is as follows:

- Full-time international students: minimum 90% (for all courses) required by ICA

The School is required to report to the ICA for students who do not meet the 90% monthly attendance requirement or students who do not attend classes for a continuous period of 7 days or more without any valid reason.

20. Student Movement Policy

The Student Movement Policy takes care of various kinds of transfer and withdrawals, voluntary or involuntary student movements that happen prior to the completion of a course. All voluntary student movement requests will be processed within 7 working days upon receiving the complete set of documents.

It also includes any transfer of the unconsumed fee for all programmes offered by TMC, except programmes jointly offered with partner institutions which may be separately governed by the respective partner institutions regulations beyond the purview of TMC.

Voluntary Movements refer to students' requests to transfer course within the same institution or transfer certain modules to a different class under the same course, or withdraw for whatsoever reasons. Such requests must be submitted to TMC in writing as verbal requests will not be accepted.

For a student aged below 18 years, the request must be submitted with the approval of the parents/guardians, otherwise it will not be accepted. All requests are subjected to TMC's approval.

▪ **Course Deferment**

Course Deferment applies when a student choose not to commence in the term as indicated in the Letter of Offer/ Student Contract. The first deferment request is free of charge. There will be a \$40 administrative fee on the second and subsequent deferment request. Such requests have to be submitted to TMC in writing, at least one-month prior to the commencement of the new course. All requests are subjected to TMC's approval. Students will be informed of the outcome in writing.

The student pass, FPS and student contract may be cancelled and reapplied again when the student returns to commence the course. The TMC refund policy and procedure applies.

▪ **Change of Course**

Change of course can take place prior to the completion of the current course in the following scenarios:

- Change of course* (eg. from Business to IT)
- Change of course plan
- Change of destination degree (eg. from University of Greenwich to University of Northampton degree). The change of destination degree can be allowed only if the degree program has not commenced.
- Change of specialization within the same course (eg. International Business to Accounting)

**For Part-Time Higher Diploma students: Any request made in the first month is waived; subsequent requests will be charged.*

Such requests have to be submitted to TMC in writing, at least one-month prior to the commencement of the new course. Verbal request by the student will not be accepted. Administrative fees apply and are non-refundable and non-transferable.

All requests are subjected to TMC's approval. Students will be informed of the outcome in writing. A new letter of offer will be issued, where applicable.

Students will have to stop attending classes in their current course and their Student Contract terminated. A new Student Contract will be drawn up for student's signature.

International students will have to surrender their current student pass for cancellation and will not be allowed to attend any classes. A new student pass will be applied and all administrative fees apply. International students may need to return to their home country until the new student pass for the new course is approved by ICA.

Any unconsumed course fees from the current course may be credited to the new course, when the application to transfer is successful. For international students, this will be subjected to approval of the new student pass.

If the unconsumed course fees are more than the fees payable for the new course, the balance unconsumed fees will not be refunded. If the unconsumed course fees are less than the fees payable for the new course, students will need to pay the difference.

▪ Module Transfer

Module Transfer refers to transfer of module from one term to another.

Students will need to inform TMC in writing and all applications are subjected to approval, as the examination sitting pattern may be affected. Administrative fees apply.

▪ Course Withdrawal

Course Withdrawal refers to discontinuing a course prior to the completion of the course. Students who wish to withdraw must fill up the respective form at the Student Services and Support Counter. Once the application is processed, the students will be given a letter confirming the withdrawal; the Student Contract will be terminated and the student is no longer deemed a student of TMC. The Fee Protection Scheme account will also be terminated.

If the official notice of course withdrawal is not submitted, the student is still deemed as an active student and is liable for the course fee.

International students have to surrender their student pass for cancellation immediately upon submitting the respective form.

Advance instalment payments may be waived if withdrawal is made before the next instalment is due.

▪ Course Intermission

Students may take a course intermission or temporary break in their course, for a maximum of 6 months. The Student Pass will be cancelled if an international student applies for a course intermission that is more than 2 months.

Students must submit the respective form at the Student Services and Support counter. A Course Intermission Fee applies.

If the official notice of course intermission is not submitted, the student is still deemed as an active student and is liable for the course fee.

Involuntary Movements happen when students are suspended or excluded by the institution due to misconduct or unsatisfactory academic progress, as specified under the Student Conduct and Attendance Operation Manual. Students will be served warning letters and their parents/guardians (for students under 18 years old) will be informed formally as appropriate.

▪ Suspension

For Suspension, students are allowed to return to resume their studies within the stipulated timeframe, as indicated in the Suspension Letter. Unconsumed Course fees paid may be carried forward to the next term when students return, if approved by TMC.

▪ Exclusion

Excluded students are not allowed to return to the course. All unconsumed paid fees are non-refundable and non-transferable. However, advanced installment payments can be refunded if exclusion is imposed before the next installment is due.

▪ Exclusion due to Non Attendance

In the event that the students are absent for a continuous period of one month or more, the students will be contacted in writing by TMC to determine their enrolment status. It shall be the responsibility of the student to respond within one week, failing which the student will be excluded. Such students are still liable for any outstanding fees due to TMC and/or the respective partner institution. In the case of non-payment, TMC may refer these students' cases to the Small Claims Tribunal.

Implications to International Students

All international students' passes will be affected by the different types of student movements. In most cases, the student pass under the current course will need to be cancelled and re-applied for under a new intake/course. TMC will also report "Missing-In-Action" (MIA) students to the ICA, where the student has not formally withdrawn and has stopped meeting attendance requirements and has not responded to correspondence.

21. Study Mode

Full-Time: This generally requires a student to undertake a study during normal day time working hours, according to the course. In exceptional

circumstances where modules may not be available at these times, students may have to attend classes scheduled on weekends or weekday evenings.

Part-Time: Classes are normally scheduled on weekday evenings or weekends.

22. Feedback Mechanism

TMC welcomes students' feedback. Students may provide feedback or raise issue of concern to:

Registrar's Office – Academic Services & Quality Assurance

Attn : Ms Ivory Tan
Tel No. : +65 6690 9588
Email : qa@tmc.edu.sg

TMC will investigate and resolve the areas of concern either immediately or within 21 working-days, depending on the complexity of the case. If TMC is unable to resolve the areas of concern, TMC will refer the matter concerned and affected person/s to the **CPE Student Services Centre (SSC)**, website: www.cpe.gov.sg. The two appointed mediation and arbitration centres are: Singapore Mediation Centre and Singapore Institute of Arbitrators.

▪ Student Help Desk

Students can seek advice from the Course Administrators at the respective campus.

▪ Student Help Line

Students can also call our Student Help Line at Tel: +65 6690 9588 during school operating hours.

23. Confidentiality of Student Data

All personal data and information provided by students shall be kept strictly confidential. Every effort shall be made to ensure the integrity of students' personal particulars and confidential information entrusted to TMC is not compromised. Unless the disclosure is required by the law, government authorities and relevant university partners and accreditation bodies as part of the regulatory or course requirements and/or order of any courts of Singapore for their internal use only, TMC undertakes not to divulge any of the student's personal information to any unauthorised third party without the prior written consent of the student.

24. Non-Discriminatory Policy

TMC complies with the relevant Singapore non-discrimination laws and government policies. This non-discrimination policy applies to student selection, admission, retention, expulsion, appeal and treatment in TMC programmes and activities.

25. Student Disabilities Policy

TMC refer students with disabilities as "those whose prospects of securing, retaining places and advancing in education and training institutions, employment and recreation as equal members of the community are substantially reduced as a result of physical, sensory, intellectual and developmental impairments". TMC does her best to provide students with appropriate facilities and services to assist them through the course of study. Every effort is made to ensure that the disabled person is not discriminated and excluded in the learning experience at TMC. TMC will do whatever is possible to make the school accessible for disabled people. Disabled students should not be treated less favourably than other students due to their disability. The student's declaration and indication of the assistance required is necessary in the application form.

Disclaimer: The information stated herein is correct at the time of printing. TMC reserves the right to vary this information at any time without prior notice.