

## **Student Handbook**

### **1 Our mission**

We are an education service provider that satisfies individual needs for today and tomorrow.

By our core values, ethical, responsive, profitable, learning and innovation, our company will provide a fulfilling work environment for our employees, excellence service for our customers, enhanced value for our shareholders, and a spirit of shared responsibility with our community.

### **2 Service guarantee**

We guarantee that our services and course delivery system is suitable, adequate and effective through continual improvement. We will conform to applicable statutory and regulatory requirements without exception. We will take immediate corrective action to control any nonconformity that may arise during the delivery of service.

### **3 Issue of Receipts**

For every payment made by the Student to the SCHOOL, it issues a receipt to the Student stipulating the amount paid, the date of payment, and the purpose of such payment (with a proper breakdown of the payment amount, where applicable).

### **4 Refund policies**

#### **4.1 Withdrawal for Cause**

Subject to Clause 6, the Student shall be entitled to immediately withdraw from the Course by giving written notice to the SCHOOL of his/her intention to do so under the following circumstances:

- (i) the SCHOOL fails, for any reason, to commence the Course on the Commencement Date;
- (ii) the SCHOOL fails, for any reason, to complete the Course by the Completion Date;
- (iii) the SCHOOL terminates the Course for any reason prior to the completion of the Course; or
- (iv) the SCHOOL is in material breach of its obligations under the Standard Student Contract.

#### **4.2 Refunds for Withdrawal for Cause**

The SCHOOL shall, as soon as practicable after receiving the Student's notice of withdrawal under Clause 4.1 (and in any event no more than fourteen (14) days after receiving such notice) refund to the Student:

- (i) the entire amount of the Tuition Fees and Deposit; and
- (ii) the Non-Tuition Fees and Additional Fees.

#### **4.3 Withdrawal without Cause and Refunds**

Where the Student withdraws from the Course for any reason other than those set out in Clause 4.1, the SCHOOL shall, subject to the refund policies, as soon as practicable after receiving the Student's written notice of withdrawal (and in any event no more than fourteen (14) working days after receiving such notice) refund to the Student the following sums (less any applicable bank administrative charges properly paid/payable):

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% of the aggregate amount of the Course Fees and Additional Fees paid	If Student's written notice of withdrawal is received
100%	More than 30 days before the Commencement Date
80%	Before, but not more than 30 days before the Commencement Date
50%	After, but not more than 3 days after the Commencement Date
0%	More than 3 days after the Commencement Date

### 5 Transfer/withdrawal/deferment policy

#### 5.1 Deemed Withdrawal

A Student who transfers from the Course to another course with the SCHOOL shall, for the purposes of Clause 5, be deemed to have withdrawn from the Course and the provisions of Clause 5.3 shall apply save as otherwise agreed between the SCHOOL and the Student.

#### 5.2 Student Pass Is Not Transferable

The Student's Pass issued by ICA is not transferable and will expire upon the Student ceasing to be a student of the SCHOOL. The SCHOOL is under an obligation to inform the ICA of the Student's withdrawal from, or completion of his/her course of study at the SCHOOL, and the Student shall deliver to the SCHOOL, within three (3) days of the Student ceasing to be a student of the SCHOOL, the passport and Student's Pass of the Student for cancellation of the Student's Pass.

#### 5.3 Withdrawing from the SCHOOL

A Student who withdraws from the SCHOOL to enrol with another school shall be deemed to have withdrawn from the SCHOOL under Clause 5.2 and the provisions of Clause 5.2 shall apply.

#### 5.4 Deferment

In the event of a situation affecting a student personally, the affected student can applied for deferment. Permission is granted on a case-by-case basis. Permission if granted would allow the student to defer by one semester.

### 6 Course deposit

SCHOOL does not practise collecting course deposit from its students.

### 7 Pre-requisites and requirements for various courses

The pre-requisites and requirements for courses are clearly defined in the Standard Student Contract and communication material.

### 8 Standard student contract

Prospective student will enter into the Standard Student Contract with SCHOOL.

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### 9 Student protection scheme

The student protection scheme is compulsory for foreign students. Local students can opt in to participate in the student protection scheme.

The SCHOOL hereby confirms and undertakes to the Student that it has in place a Student Protection Scheme as stipulated by the Consumers Association of Singapore (CASE) (the "SPS") by way of a Student Tuition Fee Insurance pursuant to the terms and conditions of the CASE-PEO Agreement dated 19 Mar 2007 made between CASE and the SCHOOL.

A copy of the master insurance policy dated 31 Oct 2006 issued by [NTUC Income Insurance Co-operative Ltd] (the "**Master Insurance Policy**") taken up by the SCHOOL for the purpose of insuring, among other things, the Student is available on the SCHOOL's website: academy.dermafloral.com.sg.

The Master Insurance Policy sets out, among other things, the events under which NTUC Income Insurance Co-operative Ltd shall indemnify the Student for Tuition Fees paid to the SCHOOL.

[The Student acknowledges that he/she has read and has understood the terms of the Master Insurance Policy and hereby agrees to the terms and conditions therein].

The PEO hereby undertakes to procure that the cover under the Master Insurance Policy shall be extended to the Student and the PEO shall, within 7 days of the date of this Agreement, deliver to the Student the certificate of student insurance.

#### **No Double Claim**

For the avoidance of doubt, if the Student and/or his/her parent/guardian receives any payment from the SCHOOL or the NTUC Income Insurance Co-operative Limited pursuant to a provision of this Agreement or the Master Insurance Policy in respect of any matter or damage, then the Student and his/her parent/guardian shall not be entitled to claim against the SCHOOL or the NTUC Income Insurance Co-operative Limited for the same payment in respect of the same matter or damage pursuant to any other provision of this Agreement or the Master Insurance Policy.

### 10 Payment method and channels

#### **a. Tuition fee**

Payment of tuition fee is to the SCHOOL at the reception in the form of cash, NETS, cheque, credit card, TT or bankdraft in Singapore dollar. A receipt will be issued for the amount paid. There is no GST charge.

#### **b. Non-tuition fees and additional fees**

Payment of non-tuition fee is to the SCHOOL at the reception in the form of cash, NETS, cheque, credit card, TT or bankdraft in Singapore dollar. A receipt will be issued for the amount paid. There is no GST charge.

### 11 Over or under-charging

SCHOOL is committed to avoidance of over or undercharging.

Course fee schedule are clear and legible, reflecting the total amount payable and its breakdown.

The total amount of course fees payable and the breakdown is also clearly defined in the Standard Student Contract, fee schedule, payment vouchers and communication materials.

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### 12 Non-tuition fees incurred

SCHOOL clearly states non-tuition fees incurred.

The non-tuition fees and its breakdown are prominently displayed in the reception and clearly defined in the Standard Student Contract, payment schedules, payment vouchers and communication materials.

### 13 Confidentiality of student data

SCHOOL is committed to maintaining the confidentiality of the Student's personal information and undertakes not to divulge any of the Student's personal information to any third party without the prior written consent of the Student. Student's particulars are solely for the purposes of completing course submission.

Personnel are briefed on the confidentiality of student data and they understood by signing the letter of undertaking.

Your personal particulars are secured in locked office and student database is password protected. Only authorized personnel can access the file.

### 14 Modes of communication

Student can get in touch with the School via the following ways:

Mail: Blk 1 Rochor Road, #03-504 / 506 / 508 Rochor Centre, S(180001)

Telephone: 6396 3948

Fax: 6396 4548

Email: [training@dermafloral.com](mailto:training@dermafloral.com)

Website: [www.academy.dermafloral.com](http://www.academy.dermafloral.com)

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### 15 Self-declaration by CEO

The CEO declares the important information:

- Student-trainer ratio: 12:1
- Student redress policies: student complaint resolution procedure
- Capacity: 72
- Size and number of classrooms: 2 classroom of size 12
- All types of fee payable in enrolment and course:

Tuition fee

Non-tuition fees:

Registration fee

Student pass application fee

Student tuition fee insurance premium

Uniform

Toolkit

Additional fees:

Payable directly to overseas examiners

One-to-one make up lesson

There is no collection of deposit

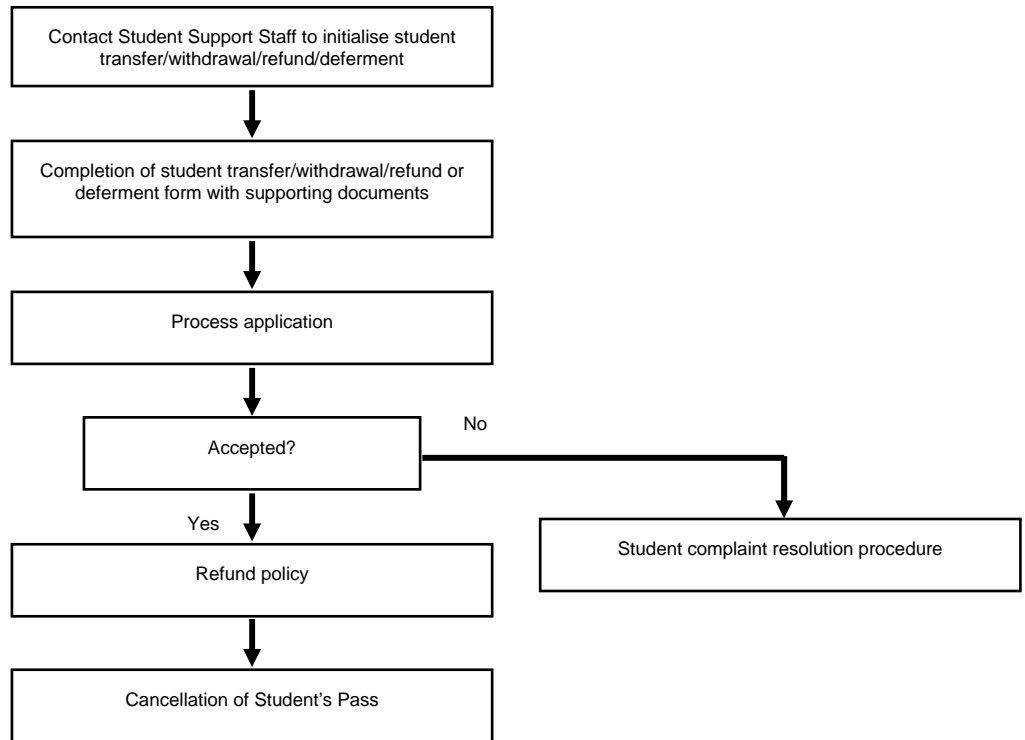
- Number of trainers: 2

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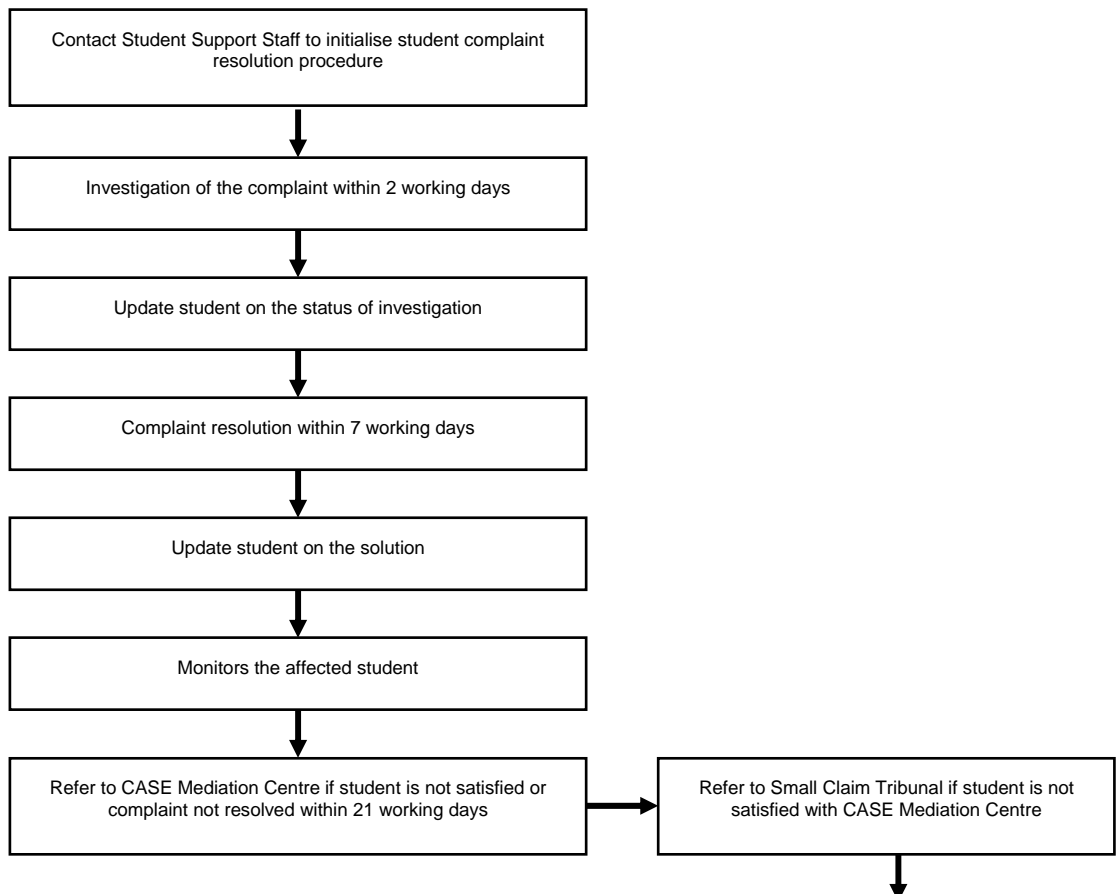
CEO  
Ms Corenna Liu

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### 16 Transfer/withdrawal/refund/deferment application procedure



### 17 Student complaint resolution procedure



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Opportunity for improvement

### 18 Orientation programme

Orientation programme is conducted one week before the commencement of the course.

Time	Activities
9.00 am	Welcome speech by CEO
9.05 am	Introduce to the School by Centre Manager
9.15 am	Briefing on Student Handbook by Centre Manager
10.15 am	Briefing on Singapore using Singapore Tourist Promotion web site, <a href="http://www.singaporeedu.gov.sg">www.singaporeedu.gov.sg</a> for international students by Centre Manager
10.30 am	End

### 19 Assistance to students

SCHOOL provides assistance to students facing difficulties adapting to the new environment. Please contact our Student Support Staff at 6396 3948 if you need any assistance.

### 20 Accommodation

SCHOOL does not provide accommodation for international student. However, information regarding accommodation can be found in Singapore Tourist Promotion Board web site: [www.singaporeedu.gov.sg](http://www.singaporeedu.gov.sg).

### 21 Post-graduation opportunities

SCHOOL provides information on progression of courses and career opportunities upon graduation. Please contact our course administrator or trainer if you need any assistance. Where there is a requirement, SCHOOL would prepare a letter of recommendation in support of further study.

### 22 Mode of notification of changes

In the event of any changes that affect the student, SCHOOL will inform the student in writing.

### 23 Punctuality

SCHOOL expects all students to be in class at least 10 minutes before the commencement of the lesson.

### 24 Attendance

Your attendance requirement is expected to be 100%. You have to apply leave to absent from class. The leave must be supported by relevant document. For sick leave, you have to support it with recognized medical leave certificate. For foreign students, in the event that your attendance is less than 90%, your student pass will be cancelled.

You can request for one to one make-up lesson at a fee of \$80 per lesson.

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### **25 Attire and grooming**

SCHOOL expects all students to dress in uniform with light make-up with hair properly tied up. Personal cleanliness and hygiene has to be of the highest standard.

### **26 Inside the classroom**

SCHOOL expects students to be respectful to the trainers by paying attention and not talking to the others. If there is any grievance, our course administrators are available to listen to you. Food and drink are not allowed in class. Smoking in the premises is strictly prohibited by law. Mobile Handphone has to be switched off in class.

### **27 Outside the classrooms**

You must not make any noise or talk loudly outside the classrooms while in our premises.

### **28 Eligibility for examination**

Students must complete all theory and practical lessons, assignments and tests before they are allowed to sit for the examination.

### **29 Feedback**

The SCHOOL welcomes any suggestion and feedback to improve the training programmes.

### **30 Termination**

The SCHOOL would not hesitate to terminate any student that vandalised SCHOOL's property, displayed disruptive behaviour during lesson, involved in fighting, spreading rumors, taking drugs, and theft.

### **31 Unethical sales practices**

SCHOOL does not condone unethical sales practices and its staff are trained and reminded the unethical sales practices are not acceptable. If you encounter any unethical sales practices, please do not hesitate to bring the matter personally to the Chief Executive.

### **32 Quality assurance system**

Our SCHOOL's quality management system is certified to ISO 9001:2000. This assures that we are able to consistently deliver our training programme to professional standard. In addition, customer satisfaction is enhanced through continual improvements.

We assure you that there will be no disruption to the course programme except when there is a national emergency such as SARS or other outbreak of diseases, force majeure, strikes, war, riot and any other causes of such nature.

It is the SCHOOL's policy to have standby trainers or make-up classes for all subjects. In the unlikely event that any trainer is unable to make it to class, the standby trainer for the affected subject will be activated or make-up lesson would be arranged.

### **33 Application procedure for foreign student**

Step 1: **Prospective student** makes enquiry by telephone, visit the school or accessing the school web site

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- Step 2: **Prospective student** receives information on:
- About SCHOOL
  - Course details and pre-requisites
  - Student Protection Scheme
  - Application procedure
- Step 3: **Interested student** submits the application and attend an assessment interview with the centre manager
- Step 4: **Interested student**:
- submits Student Pass Application
  - makes payment for registration and student pass application fees
- Step 5: **School** submits the tuition fee insurance application to NTUC
- Step 6: **NTUC** acknowledges application by quoting a tuition fee insurance premium
- Step 7: **Interested Student** pays the tuition fee insurance premium
- Step 8: **NTUC** acknowledges payment of tuition fee insurance premium by issuing of a tuition fee insurance certificate for the student
- Step 9: **School** submits the tuition fee insurance certificate and student pass application to ICA
- Step 10: **Upon approval of student pass, the School issues:**
- ICA approval letter
  - Letter of offer
  - Standard Student Contract
- Step 11: **Confirmed student**:
- signs Standard Student Contract
  - makes payment for tuition and non-tuition fees
- Step 12: **Confirmed student** ready to commence study

### 34 Application procedure for local student

- Step 1: **Prospective student** makes enquiry by telephone, visit the school or accessing the school web site
- Step 2: **Prospective student** receives information on:
- About SCHOOL
  - Course details and pre-requisites
  - Student Protection Scheme
  - Application procedure
- Step 3: **Interested student** submits the application and attend an assessment interview with the centre manager
- Step 4: **Upon approval, the School issues:**
- Letter of offer
  - Standard Student Contract

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Step 5: **Confirmed student:**

- signs the Standard Student Contract
- pays the tuition fee insurance premium (if the student opt-in the student protection scheme)\*
- makes payment for tuition and non-tuition fees

Step 6: **Confirmed student** ready to commence study

\* For local student who opt-in the student protection scheme, the execution steps are similar to steps 5 to 8 in the application procedure for international student