

1. About TMC Academy

TMC Academy is the brand name of TMC Academy Pte Ltd, a fully-owned subsidiary of TMC Education Corporation Ltd, which has been listed on the Stock Exchange of Singapore since 1999. Established in Singapore in 1981, TMC provides training and education programmes in Arts & Humanities, Business & Management, English Language, Hospitality & Tourism Management, Information Technology, Law, Mass Communications and Psychology & Counselling. Partnering with highly renowned Universities and Institutions such as Deakin University and Monash College in Australia, Gloucestershire University, University of Cambridge International Examinations, Liverpool John Moores University, University of London (External System), University of Greenwich and Hertfordshire University in UK, and others, TMC offers widely recognised courses ranging from Preparatory programmes to Diploma, Higher Diploma, Bachelor and Master degrees.

TMC Academy has been awarded ISO 9001 certification since 1997, namely ISO 9001:1994 in Apr 1997, ISO 9001: 2000 in May 2002 and ISO 9001: 2008 in July 2009. TMC Academy has also received the Singapore Quality Class (SQC) for Private Education Organisations (PEOs) certification as well as the CaseTrust Mark for Education. TMC's proprietary programmes were first validated by a UK University in 1986. Since the year 2000, our proprietary programmes have been validated by the world renowned University of Cambridge International Examinations (CIE), UK.

TMC seeks to develop students holistically beyond mere academic excellence. Students can realise their full potential with TMC "Every Step With You".

TMC has two city campuses with a total floor area of more than 55,000 sq ft. The two campuses at Peninsula Plaza and Capitol Centre are easily accessible and conveniently located next to the CITY HALL MRT Station. Both campuses have a total of 56 classrooms, study rooms and computer laboratories. The two campuses are managed by more than 100 full-time staff.

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

2. Service Quality And Excellence

We aim to be the leading provider of quality education and training in the Asia Pacific region. To do so, our qualified professionals are committed to delivering high quality courses in a conducive learning environment with state-of-the-art technology and excellent student services.

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 students to turn their dreams into reality.

4. Service Guarantee

All academic courses are registered with the Council for Private Education (CPE) (refer to website <http://www.cpe.gov.sg>). All brochures and marketing collaterals of TMC and its programmes are constantly updated to reflect accurate information. Consistent information is shown in our website and marketing collaterals.

5. 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 application fee paid is non-refundable.

6. Course Enrolment – Information Dissemination

We aim to provide clear and accurate information on our institution and programmes offered in our 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
- Teaching and Assessment methods used
- Course accreditation status
- Fees payable
- Pre-requisites and entry requirements for admission
- Terms and conditions for admission
- Any other information as deemed fit and necessary.

Other relevant information comprises:

- Details of our orientation and support programmes.
- Details of Student Pass Application process.
- Accommodation options for Students.
- Students' feedback procedures.
- Language specific Application Form, where applicable and if necessary.
- Mode of notification will be by telephone, email, letter and face-to-face meeting in the event of any changes.

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

7. Pricing Accuracy

We are committed to avoid overcharging or undercharging. To ensure accuracy of charging, it is our policy to list down all course fees clearly, including total amount payable, and its breakdown before and after the inclusion of the GST. TMC, however reserve our rights to impose additional fees or charges due to any omission, neglect, error or government statutory increase without notice.

8. Fee Structure

There are 3 categories of fees chargeable by TMC:

i. Application Fee

- Payable upon application

ii. Course Fees

- Refer to table below

Local Student s	Course Fees =	^Fee Protection Scheme Fee (FPS) + #Medical Insurance Fee (MI)
International Student s	Course Fees =	International Student Administrative Fee (ISA) + ^Fee Protection Scheme Fee (FPS) + #Medical Insurance Fee (MI)

[^] **FPS Fee** is payable for the subscription to the Fee Protection Scheme. Refer to Section 13 on Fee Protection Scheme in this document

[#] **MI Fee** is payable for the Medical Insurance that is mandatory for all students in TMC. Refer to the Section 14 on Medical Insurance in this document.

iii. Miscellaneous Fees

- Payable where applicable (eg. Psychometric Test Fee). Refer to Miscellaneous Fee List in the Student Contract and website.

9. Fee Payment Scheme

Payment can be made in full (for courses that are 6 months or less) or by instalments according to a predetermined plan, in accordance with CPE regulations. For example, payments for Monash College programs are in 4 instalments over 16 months' duration while payments for TMC Higher Diploma programs are

in 6-monthly instalments. We do not require Students to pay any deposit or initial down payment for the enrolment of Courses.

10. Fee Payment Policy

Fees are made to TMC in accordance with their categories. **Application Fee** and **Miscellaneous Fee** can be paid over the counter in cash, NETs, cheque, bank draft; or via Telegraphic Transfer DIRECT to the TMC account:

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

Course Fees must be made to the stipulated **Fee Protection Scheme account** as stated in TMC Offer Letter. Payment modes and methods stated in TMC Offer Letter must be strictly adhered to.

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 payments paid 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 demand draft (in Foreign Currency or Singapore Dollar equivalent) are to be made directly to the respective institutions/universities. TMC acts as an intermediary and do not deposit the course fees collected on behalf of the overseas institutions/universities. The payments are redirected to the respective overseas institutions/ 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. The Application Fee is a nominal sum and if the Student chooses to pay in foreign currency, we will advise the Student of the Foreign Currency Exchange Rate at the point of payment.

11. Refund Policy

TMC refund policy is as follows:

- Application Fee is non-refundable upon payment
- 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, but not more than [14] days after the Course Commencement Date
[0%]	More than [14] days [#] after the Course Commencement Date

- There will be a 7-working-days^{##} 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.
- Refund Processing Admin Fee applies. In addition, bank charges will be borne by the student.
- If a course is cancelled by TMC, students may :
 - Defer the intake at no extra charges
 - Withdraw from the course and obtain 100% refund of all fees paid (and without the need to pay the Refund Processing Fee)

TMC has the right to cancel the class if the conditions require to do so such as not meeting the minimum student number (normally the minimum is 10 students) to commence the class, etc.

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 prevailing Goods & Services Tax (GST), unless otherwise stated.

Refers to Calendar-day

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

12. 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)

The Student Contract serves to minimise future disputes and hence has to be completely understood by students prior to enrolment. If required and available, the contract in the available native language will also be provided to students. 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.
- 2 original copies of the contract should be signed, with 1 copy kept by students.
- There should be no more amendments on the contract after signing, unless both TMC and students sign beside the amendments made.

13. 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 CPE. The FPS facilities available are: Escrow and Insurance.

* All fees refer to all monies that are paid by student to be enrolled in TMC except for course application fee and miscellaneous fee. GST is not inclusive as part of fees to be protected.

Students can check and confirm they are protected under the Fee Protection Scheme by logging on to the CPE website (www.cpe.gov.sg) and clicking on the Quick Links for Students (under "Are my school fees protected"). The Student's NRIC/ FIN number will be required.

- **Escrow Scheme**
TMC has entered into a Master Escrow Agreement between CPE and DBS Bank Limited and the copy of master agreement is available on TMC's website at <http://www.tmc.edu.sg>. Under the Escrow Scheme, students will pay their fees directly to DBS Bank who acts as a trustee and disburse the fees on a regular basis to TMC.

- **Insurance Scheme**

TMC has entered into a master insurance agreement between CPE and 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 in 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.

14. Medical Insurance (MI)

TMC has in place a Medical Insurance (MI) scheme for all its students as required by CPE under the EduTrust certification scheme. This medical insurance scheme will minimally provide for an annual coverage limit of not less than S\$20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration.

Full-time Local/Permanent Resident or non-Student Pass International students who are protected by their own medical insurance in Singapore can opt out of the aforementioned medical insurance scheme. Evidence of the medical insurance must be produced prior to course admission. This Medical Insurance scheme is not mandatory for part-time students.

15. Student Pass & Immigration Rules

International students are required to have a valid Student Pass to study in Singapore. This processing will be done by TMC and approval given by Immigration and Checkpoints Authority (ICA).

International students must abide by the rules and regulations set out by the ICA which includes but not limited to spending a minimum of at least 5 hours in school and the strict prohibition from working while holding a Student Pass. More information can be found on www.ica.gov.sg. Any violation of ICA rules and any other Singapore laws will result in an immediate cancellation of the Student Pass.

16. Security Deposit

As TMC has been certified as a Singapore Quality Class for Private Education Organisations, students are not required to lodge a Security Deposit upon enrolment of any TMC programmes.

17. 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 free Airport-Pickup and Accommodation Placement Service. The relevant form for this service will be given to student together with the Student Acceptance Form.

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

18. Attendance Requirement

It is important to achieve regular attendance and meet the attendance requirement stipulated by the authorities (eg ICA) and TMC. Failure to meet the requirement will lead to the following:

- **No award of certificate** despite passing all modules
- **Expulsion** where students do not make any improvement in their attendance rate and/or consistently absent from class despite warnings and counselling given in accordance with the governance of the Attendance Requirement for Assessment Policy and the Disciplinary Policy

- **Rejection of Student Pass** on re-application/renewal for International students

Attendance Requirement is as follows:

International Students on Student-Pass	≥ 90%
Local / PR & Non Student Pass Holders	≥ 75%

19. Student Movement Policy

The Student Movement Policy takes care of various kinds of transfer and withdrawal; voluntary or involuntary that happens prior to the completion of current course; and any transfer of 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 of age below 18 years old, request must be submitted with the approval of parents/guardians, otherwise it will not be accepted. All requests are subjected to TMC's approval.

▪ Course Transfer

Course Transfer is defined as a change of course within TMC prior to the completion of the current course and can take place in the following scenarios :

- Change of course specialisation (eg. from Business to IT diplomas)
- Change of course plan (from Bundled to Single programs or vice versa)
- Change of destination degree (eg. from Deakin University to University of Greenwich degrees). The change of destination degree can be allowed only if the degree program has not commenced.

Such requests have to be submitted to TMC in writing with one-month advance notice. 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 and their Student Contract terminated. A new Student Contract will be drawn up for student's signature.

International students 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 till 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 for successful application. For International Student, this will be subject to approval of the new student pass.

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

▪ Class Transfer

Students can apply within the same course for:

- Partial Transfer for certain modules to be enrolled under a different class

- Total Transfer to be deferred to a different class

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 for Class Transfer and Examination Transfer apply.

For Class Transfer, successful applicants can have their unconsumed course fees credited to the next class, or next semester when student resume their studies within the stipulated period.

▪ **Course Withdrawal**

Course Withdrawal refers to discontinuing a course prior to the completion of the current course. Students who wish to withdraw must fill up a Course Withdrawal Form at the Student Services Counter. Upon approval, the students will be served a letter confirming 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 no official notice is received, the student is still deemed as active and is liable for the course fee in lieu of notice.

International students have to surrender their student pass for cancellation immediately upon submitting the Course Withdrawal Form.

Advance instalment payments can be refunded if withdrawal is made before the next instalment is due.

▪ **Course Intermission**

Course Intermission refers to students taking a temporary break in their course, for a maximum of 6 months. Students must submit the Course Intermission Form at the Student Services counter. If no official notice is received, he/she is deemed to be still a student of the School and is liable for the course fee in lieu of notice. Any unconsumed course fees paid may be credited to the next term when the students return to resume their studies with TMC.

Involuntary Movements happen when students are suspended or expelled by the institution due to misconduct or unsatisfactory academic progress specified under the Disciplinary Policy and the Attendance Requirement for Assessment Policy. Students will be served warning letter/s and their parents/guardians will be informed formally.

▪ **Suspension**

For Suspension, students are allowed to return to resume their studies within the stipulated timeframe, as indicated in a Suspension Letter given by the Academic Director. Unconsumed Course fees paid may be carried forward to the next term when students return upon approval of TMC.

▪ **Expulsion**

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

▪ **Expulsion due to No 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 students' status. It shall be the responsibility of the student to respond within one week, failing which the student will be expelled. Student is still liable for any outstanding fees due to TMC and/or the respective partner institution. TMC reserves the rights to refer the case 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, student pass under the current course will need to be cancelled and re-applied under a new intake/course if necessary. The institution will also report "Missing-In-Action" (MIA) students to the ICA.

20. **Study Mode**

Full-Time : This generally requires a student to undertake a study in the day according to the course program unless due to exceptional cases where units are not available in the day. In such situations, students may have to attend classes scheduled on weekends or evening.

Part-Time : Students have the option of taking a minimum of 1 and a maximum of up to 3 units per semester depending on the award. Students may have classes scheduled on weekday evenings or weekends.

21. **Feedback Mechanism**

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

Quality Assurance Department

Attn : Ms Naniek Yuliaty / Ms Felicia Lam

Tel No. : +65 6339 7922

Email : qa@tmc.edu.sg

TMC will investigate and act-on to resolve the areas of concern either immediately or within 21 working-days, depending on the complexity of the case. If TMC is unable to solve the complaint amicably, TMC will refer the matter concerned and affected person/s to the **CPE Student Services Centre (SSC)**, website : www.cpe.gov.sg

▪ **Student Help Desk**

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

▪ **Mentor**

TMC lecturers are also mentors and care persons to students providing academic and other relevant supports. Students are encouraged to maintain constant contact with their mentors.

▪ **Pastoral Counselling**

Students can approach their lecturers and Course Administrators at the designated campus for general academic and non-academic advice. School Counsellors are available on appointment basis, should any students need help in counselling pertaining to personal problems or career guidance.

▪ **Student Help Line**

Students can also call our Student Help Line at Tel : +65 6336 8843.

▪ **After Office Hour Emergency International Student Help Line**

In case of emergency after school operation hours, International Students can call our Emergency Student Help Line at Tel : +65 9671 2110.

22. **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 laws, 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 and for 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 students.

23. **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.

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