

1. About TMC Academy

TMC Academy, established in Singapore in 1981, provides training and education courses in Accounting, Business, Hospitality & Tourism, Infocomm Technology, Engineering, Mass Communication, Psychology, Financial Planning and English Language. TMC offers courses ranging from Preparatory courses to Certificate, Foundation / Professional Diploma, Higher Diploma, Bachelors, Post-Graduate Diplomas and Master courses.

TMC is an approved Private Education Institute (PEI) registered with the Skills and Workforce Development Agency (SWDA) and renewed its EduTrust certification (4 years) in 2026. TMC is also a Registered Training Provider with SWDA.

Our Paya Lebar Campus is located near Paya Lebar Road. It is easily accessible and conveniently located near to the Paya Lebar MRT station and have a total of 19 classrooms and a computer laboratory. There are more than 40 full-time staff providing services to our students.

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, Mission and Values

We aim to be the **Global Academy that develops leaders of tomorrow**. To do so, we commit to **delivering high quality industry relevant skills for global careers**.

TMC's Values and Culture provide the guiding principles that we follow to achieve our goals.

Harmony: We foster an environment in which students and staff can engage with confidence.

Innovation: We support continual improvement and creativity to promote innovation.

Integrity: We strive to build trusting relationship through honesty and fairness in all our endeavours. We treat every individual with dignity and respect.

Professionalism: We aim to provide the highest quality performance and productivity in all of our courses and operations.

Culture: A professional and innovative organisation that promotes integrity and harmony amongst students and staff.

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 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 3 working days (for full-time and part-time class) before commencement date.

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

5. Course Enrolment – Information Dissemination

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

- Organisation profile
- Course Information (title, duration, content and award)
- Partner institutions/universities

- Assessment methods
- Course accreditation status
- Fees payable
- Pre-requisites and entry requirements for admission
- Any other information deemed necessary

Other relevant information comprises:

- Student support services
- Student Pass Application process
- Feedback and Dispute Resolution policy and procedures

In view of covid-19 situation and/ or any other unforeseen circumstances, TMC Academy reserves the right to change the lesson delivery mode to online mode, according to the latest government advisory.

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 must be put forth in writing at the point of course application. Exemption application will not be considered once the course has commenced.

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 must be at least 18 years old at the time of Industrial Attachment. A student's industrial attachment placement is subjected to a successful selection & interview process, MOM's approval of a training work pass, etc. If 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 the inclusion of the GST where applicable. 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 sign 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 be subjected 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 (total 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)
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Inter-national Students	Total	Course Fee
	Course	= + International Student Administrative Fee (ISA)
	Fees	+ *Fee Protection Scheme Fee (FPS)
	Payable	+ #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 1 month).

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 (e.g. 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 SWDA 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, credit cards (Visa, Master, Unionpay), Paynow, wechat, Unionpay, Alipay, Internet Banking/ GIRO, cheque, bank draft, Cashiers Order (issued Singapore bank only), online payment via flywire (visa, Master, Amex, Unionpay), PSEA and/ or Skillsfuture Credit (for local students) or via Telegraphic Transfer directly to the TMC account:

Account name : **TMC Academy Pte Ltd**
Account number : **003-911304-8**
Bank Name : **DBS Bank Ltd**
SWIFT address : **DBSSGSGS**

Or
Paynow : 201003953ZTMC

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 Student Contract.

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

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.

12. Refund Policy

TMC Refund Policy covers the refund of the Course Fee, Repeat Fee, Application Fee and Miscellaneous Fee collected from the students. :

- Application Fee is non-refundable except when TMC cancel the course or the application is rejected by the university.
- In the event that TMC cannot commence the provision of the course on the course commencement date; cannot complete the provision of the course by the course completion date; the course will be terminated before the course completion date; the student does not meet the course entry or matriculation requirements as stated in Schedule A of the Student Contract; or The Immigration & Checkpoints Authority of Singapore (the "ICA") rejects the student's application for the Student Pass; refund will be processed according to refund policy as per <https://www.tmc.edu.sg/administrative-information/refund-policy-and-procedure>.

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

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
[80]	more than [40] working days before the Course Commencement Date
[50]	on or before, but not more than [20] working days before the Course Commencement Date
[5]	after, but not more than [3] working days after the Course Commencement Date
[0]	more than [3] working days after the Course Commencement Date

- There will be a 10-calendar-day Cooling-off Period from the date of signing of the Student Contract which will allow for "100% refund of all course fee and miscellaneous fee paid" 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.
- There will be a Refund Processing Fee of 10% of the refunded amount (with a minimum charge of S\$10 and maximum cap of S\$200) for excess fee received; for avoidance of doubt, this fee is not applicable to refund for all course withdrawals. Any bank charges will be borne by students. In the case of assessment appeal fee, the appeal fee shall be refunded to the student without the refund processing fee if the appeal is successful. No refund is required if the appeal is not successful.

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

^{###} 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 SWDA 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 courses with duration less than 50 hours or 1 month).

The Standard Student Contract is a legally binding document hence it is important that students understood all the terms and conditions of the Standard Student Contract prior to signing, including the cooling off period of at least 7 working days (i.e., 10 calendar days), the breakdown of all fees, inclusive of any non-refundable fees, discounts/rebates and grants/funding given, fee payment modes.

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, including holidays and examination schedules, and contact hours by days and week;
- The total fees payable, including course fees and other related costs;
- Dates when respective payments are due;
- The refund policy in the event of voluntary withdrawal (by you) or enforced dismissal from the course or programme (by PEI);
- The Fee Protection Scheme you are subscribed to and its coverage;
- The dispute resolution methods available; and
- Information about the PEI's policies on academic and disciplinary matters.
- The qualification which will be awarded to you upon successful completion of the course.

The Student Contract serves to minimise future disputes and hence must 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.
- All students would need to have a duly executed Standard Student Contract for each individual course

- iii. 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.
- iv. Please refer to the Skills and Workforce Development Agency (SWDA) website to view the standard Student Contracts and advisory notes to students.

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 SWDA. 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 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 before collection of In-Principle Approval (IPA) letter or 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 and especially during the Covid-19 period.

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 courses.

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.

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. Alert letters and warning letters will be issued to student and parent/ guardian when a student does not meet the minimum attendance requirement. Students may need to attend counselling sessions with the Student Services and/or Academic.

Failure to meet this requirement may lead to the following:

- **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:

- International students on student pass: minimum 90% (for all courses) required by ICA
- Non-student pass holders: minimum 60%
- SWDA-funded students: minimum 75%

The School is required to report to the ICA for international 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 addresses voluntary (course transfer, withdrawals and deferment) or involuntary student movement (termination) that occur prior to the completion of a course. The maximum processing time for all voluntary student movement requests should not exceed 4 weeks.

The policy takes into consideration any transfer of the unconsumed fee for all courses offered by TMC, except courses jointly offered with partner institutions which may be separately governed by the respective partner institutions regulations beyond the purview of TMC.

Voluntary Movements means requests initiated by the student. This includes actions such as course transfer within TMC, deferment or withdrawal. All requests must be submitted to Student Service and supported by valid reason. Verbal requests will not be accepted.

For any Course Transfers, Withdrawal or Deferment, TMC would need to obtain the student's parent / legal guardian's written consent if they are under 18 years of age. All requests are subjected to TMC's approval.

▪ Course Transfer

Student changes the course or period of study (from full-time to part-time or vice versa) but remains as a student of the Academy.

Course transfer includes the following scenarios:

- Change of specialisation
- Change of course
- Change from part time to full time, or vice versa

Administrative fees apply and are non-refundable and non-transferable

Student must fulfil the admission criteria of the new course and will be subjected to the Academy's student selection and admission procedures.

Student Pass holders are subjected to ICA's approval of their new Student Pass.

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.

A New Student Contract is to be signed when a course transfer has been approved by the Academy.

In the case of course transfer, any unconsumed fee from the current course will be subject to the refund policy and any amount that is non-refundable may be considered to be credited to the next course for successful applications.

▪ Course Withdrawal

Course Withdrawal refers to student discontinues all courses with the Academy. Upon review and approval, the students will receive a letter confirming the withdrawal. The Student Contract will be terminated and the student shall no longer be deemed a student of TMC.

All outstanding fees must be settled prior to approval of request.

International students must surrender their student pass for cancellation immediately upon approval of the withdrawal request.

▪ **Course Deferment**

Course Deferment refers to student delays or postpones the course (or modules). The maximum period of deferment that is allowed will be 12 months (i.e., Student will need to commence the Course within this maximum period). Requests for extension can be considered on a case-by-case basis.

Deferment is subjected to the availability of courses and modules offered. The Academy reserves the right to offer similar courses and modules in replacement of discontinued courses or modules.

For international student: Student's whose deferment period is 3 months or less need not cancel and reapply for student pass. Student's whose deferment period is more than 3 months are to note that they will need to apply for a new student pass when re-joining the Academy and this is subjected to ICA's approval.

A Course Deferment Fee applies.

For courses under External Academic Partners, the maximum period of deferment allowed is based on the External Academic Partners' Deferment policy.

For more information, please visit <https://www.tmc.edu.sg/administrative-information/course-transfer-and-withdrawal>.

Involuntary Movements refer to Expulsion (Termination), where students can be expelled due to misconduct or academic or attendance issues. A Termination Letter will be issued to the student. For students under 18 years of age, student's parents / legal guardians will be informed formally.

▪ **Expulsion**

The student is not allowed to return to the course and any unconsumed course fees are NOT refundable and transferable.

▪ **Expulsion due to Non-Attendance**

For Expulsion due to Non-Attendance, where a non-student pass holder is absent for a continuous period of one month or more, the student is contacted in writing / email by the Student Services to determine their student status. Students are required to respond within 1 week, failing which the student is expelled. The 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 Tribunals.

International students will be asked to return their student pass for cancellation and ICA is informed.

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.

Blended-Learning: The course is delivered through face-to-face learning hours, e-learning and online support. This is only applicable to selected courses.

E-Learning: Students are expected to attend classes online via zoom according to the scheduled classes.

22. **Feedback and Dispute Resolution Policy and Procedure**

TMC's Feedback Management System allows the receiving of feedback through multiple channels as part of its efforts to use feedback to drive improvements and organisational excellence. Feedback can be from both formal and informal channels.

Any stakeholder can fill up the Feedback Form and submit it to the Academy via email or hardcopy. For any official feedback to be processed, the Feedback Form would need to be submitted. Any other feedback from other channels would be considered as informal feedback.

▪ **Student Help Desk**

Students can seek advice from the Student Services.

▪ **Student Help Line**

Students can also call our Student Help Line at Tel: +65 6 7272 666 (main line) during school operating hours.

For all students' official complaints received, it would need to adhere to the Dispute Resolution Policy and Procedure.

- Students are to approach the Student Services / Academic Services to request for a Feedback Form and submit the hardcopy to Student Services / Academic Services or send it via email: support@tmc.edu.sg
- The Student Services / Academic Services is to acknowledge the feedback / complaint received within 3 working days.
- TMC will then propose a solution for the issue raised and explain it clearly to the student within 7 working days upon receipt of the Complaint.
- Student should acknowledge the situation whether they are satisfied with the proposed solution within 14 working days upon receipt of the Complaint.
- If the student is not satisfied with the proposed solution, they can escalate the matter up to the HODs / Management Team. The decision of the HODs / Management Team is final.
- Final outcome made, including this entire process, should not take more than 21 working days unless otherwise specified.
- If the student is still not satisfied with the outcome / decision, they will be referred to the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SI Arb).

For more information, please visit: <https://www.tmc.edu.sg/student-feedback>

23. **List of Student Support Services**

• **For New Students**

Arrangement for Medical Screening; Student Pass Application; Student Orientation Programme

• **For Current Students**

Fee Protection Scheme; Medical and Personal Accident Insurance; Student Counsellor (Intervention for Academic, Attendance and Disciplinary issues); Feedback and Dispute Resolution; Pastoral Counsellor; Students' Outings Activities and Excursion; Student Performance & Graduate Outcome; Graduation Ceremony; Reprint of Student's Academic Certificate or Transcript; Career Guidance and Advice; Student Facilities & Privilege

• **For Graduated Students**

Alumni Network; Student Privileges

24. **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.

25. **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 courses and activities.

26. **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.