

SINGAPORE COLLEGE OF INSURANCE-STUDENT CONTRACT (SELF-STUDY 2023)

This Contract binds both the Singapore College of Insurance (SCI) and the Student (also referred to as “Candidate”) once both parties sign this Contract.

This Contract is made between:

(1) Registered Name of PEI : Singapore College of Insurance
Registration Number : 199408491M

(2) Full Name of Student : _____
(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for foreigner)

NRIC Number (for SC / PR)* : _____

*Please insert N.A in the space provided if you are a foreigner.

FIN Number (for Foreigner)^ : _____

^Please insert N.A. in the space provided if you are a Singapore Citizen or Singapore Permanent Resident.

1. COURSE INFORMATION AND FEES

1.1 The SCI will deliver the Course as set out in Schedule A to the Student, towards the conferment of the stated qualification upon successful Course completion.

1.2 The SCI confirms that the Course has been permitted by the Committee for Private Education (CPE) and no amendments have been made to the Course as set out in Schedule A, unless otherwise permitted by CPE.

1.3 The Module Fee payable is set out in Schedule B and the Other Fees in Schedule C.

2. WITHDRAWAL POLICY DURING COOLING-OFF PERIOD

All candidates are required to sign an electronic Advisory Note and Student Contract with the SCI before registering for the first module of the Diploma in Personal Financial Planning (DPFP). The Student Contract is signed for the entire DPFP programme. The SCI offers a Cooling-Off Period of 7 working days from the date when the Student Contract is duly signed. Should a candidate decide to withdraw from the module(s) registered for within the Cooling-Off period, he must notify the SCI by way of electronic mail (e-mail). A full refund of Net Fee paid including the one-time registration fee of S\$32.40 (inclusive of GST[#]) paid by the candidate, if any, will be made by the SCI to the candidate within 14 days from the date of withdrawal in such instance. The date of withdrawal must fall within the 7 working days from the contract signed date by both parties.

3. WITHDRAWAL POLICY AFTER COOLING-OFF PERIOD

No withdrawal is allowed after the Cooling-Off period, for whatsoever reasons. Candidates are advised to check the course/examination details, including the exemption policy, before submission.

4. ATTENDANCE REQUIREMENT

4.1 For DFPF05E module, candidates are required to scan the QR code appended on the first page of learning materials accessible via the CANVAS platform every time they log in to access to the DFPF05E learning materials.

4.2 For DFPF on-site examinations, candidates are required to scan the QR code presented before admission into the examination room to meet the funding eligibility requirement for attendance.

Failure to scan the attendance via QR codes as outlined in 4.1 and 4.2 will result in ineligibility for funding and candidates shall be subject to Clawback Provision on the funded amount of the respective module. No exception will be granted, and no appeal will be allowed.

5. RESCHEDULING POLICY

For Examinations

If Candidates Submit Their Request*:	Administrative Fee Payable
7 or more working days (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> • No fee is payable for the first-time request to reschedule to a date within 45 calendar days from the initial examination date. • An administrative fee of S\$32.40 (inclusive of GST#) per request is payable for request(s) to reschedule to date(s) more than 45 calendar days from the initial examination date. • An administrative fee of S\$32.40 (inclusive of GST#) per request is payable for subsequent request to change the examination date/time for that particular examination.
Less than 7 working days but more than 2 working days (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> • An administrative fee of S\$32.40 (inclusive of GST#) per request is payable.
2 working days or less (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> • No re-scheduling is allowed.

* Rescheduling applications must be submitted online with payment via the SCI website. Should the candidate decide to reschedule to a later examination date, the time bar shall

remain as of the first registered examination date. Counting of the days does not include the actual examination date itself.

If a candidate fails the examination, he will have to retake it with the retaker fee payment of S\$194.40 (inclusive of GST[#]) for each module. Candidates are to take note of the deadlines to take and pass the examinations as there is a Clawback Provision involved.

6. ABSENCE ON DAY OF EXAMINATION

The SCI will grant a complimentary reschedule for the examination session if a candidate is absent from the examination owing to one of the following reasons:

- Medical grounds (self);
- Bereavement (immediate family member);
- Disabling accident or injury (self);
- Court appearance (self); or
- National Service (self) in accordance with the Enlistment Act (Chapter 93).

This complimentary reschedule will be considered as the candidate's first reschedule. Any reschedule after, even if they fall into the above categories, will be considered as "Subsequent Rescheduling".

Candidates are required to submit by way of electronic mail (e-mail) the relevant documentary evidence to the SCI **within three working days** from the date of the examination. They will be rescheduled to the next available examination date or within two weeks from the date of the examination the candidate was absent from. The SCI accepts only valid medical certificates issued by registered medical practitioners or hospitals in Singapore.

The SCI will process the rescheduling application **within four working days** from the date of receipt of the application and complete supporting documentary evidence. If the documentation is in order, an email will be sent to the candidate by the next working day informing that rescheduling for his examination is completed. However, note that there is a Clawback Provision involved for each module.

7. CLAWBACK PROVISION

For the avoidance of any doubt and in the event that the candidate should fail and/or neglect to pass the examinations/complete the programme for whatever reason(s) within the specified deadline as stated in "Deadlines to Pass Examinations" set below, they will not be entitled or eligible to get funding for part of the fees under the IBF-STs funding scheme. The candidate, thereby, undertakes to pay the SCI for the indicated clawback amount invoiced on clawback date, and the candidate will have to settle the payment within 7 working days from the invoice date. For the Clawback Amount, please see the tables below, depending on the module registered for by the candidate. Deadlines to pass examinations registered vary depending on when the initial examination is registered and the deadline to pass for the specific examination initially registered shall remain unchanged notwithstanding the fact that the initial examination could be rescheduled to any later date(s) for whatsoever reasons.

7.1 Deadlines to Pass Examinations / Complete Programmes Held in January 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	9 January 2023	9:00am - 11:00 am / 11:30am - 1:30pm	9 May 2023
	16 January 2023		16 May 2023
ChFC02/DPFP02	10 January 2023		10 May 2023
	17 January 2023		17 May 2023
ChFC03/DPFP03	4 January 2023		4 May 2023
	11 January 2023		11 May 2023
ChFC04/DPFP04	12 January 2023		12 May 2023
	19 January 2023		19 May 2023
ChFC05/DPFP05	13 January 2023		13 May 2023
	20 January 2023		20 May 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	20 January 2023	9 February 2023	16 February 2023, 5:00pm - 5:30pm	16 June 2023

7.2 Deadlines to Pass Examinations / Complete Programmes Held in February 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	6 February 2023	9:00am - 11:00 am / 11:30am - 1:30pm	6 June 2023
	13 February 2023		13 June 2023
ChFC02/DPFP02	7 February 2023		7 June 2023
	14 February 2023		14 June 2023
ChFC03/DPFP03	8 February 2023		8 June 2023
	15 February 2023		15 June 2023
ChFC04/DPFP04	9 February 2023		9 June 2023
	16 February 2023		16 June 2023
ChFC05/DPFP05	10 February 2023		10 June 2023
	17 February 2023		17 June 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	24 February 2023	16 March 2023	23 March 2023, 5:00pm - 5:30pm	21 July 2023

7.3 Deadlines to Pass Examinations / Complete Programmes Held in March 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	6 March 2023	9:00am - 11:00 am / 11:30am - 1:30pm	4 July 2023
	13 March 2023		11 July 2023
ChFC02/DPFP02	7 March 2023		5 July 2023
	14 March 2023		12 July 2023
ChFC03/DPFP03	8 March 2023		6 July 2023
	15 March 2023		13 July 2023
ChFC04/DPFP04	9 March 2023		7 July 2023
	16 March 2023		14 July 2023
ChFC05/DPFP05	10 March 2023		8 July 2023
	17 March 2023		15 July 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	24 March 2023	13 April 2023	20 April 2023, 5:00pm - 5:30pm	18 August 2023

7.4 Deadlines to Pass Examinations / Complete Programmes Held in April 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	3 April 2023	9:00am - 11:00 am / 11:30am - 1:30pm	1 August 2023
	10 April 2023		8 August 2023
ChFC02/DPFP02	4 April 2023		2 August 2023
	11 April 2023		9 August 2023
ChFC03/DPFP03	5 April 2023		3 August 2023
	12 April 2023		10 August 2023
ChFC04/DPFP04	6 April 2023		4 August 2023
	13 April 2023		11 August 2023
ChFC05/DPFP05	14 April 2023		12 August 2023
	21 April 2023		19 August 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	21 April 2023	11 May 2023	18 May 2023, 5:00pm - 5:30pm	15 September 2023

7.5 Deadlines to Pass Examinations / Complete Programmes Held in May 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	8 May 2023	9:00am - 11:00 am / 11:30am - 1:30pm	5 September 2023
	15 May 2023		12 September 2023
ChFC02/DPFP02	9 May 2023		6 September 2023
	16 May 2023		13 September 2023
ChFC03/DPFP03	10 May 2023		7 September 2023
	17 May 2023		14 September 2023
ChFC04/DPFP04	11 May 2023		8 September 2023
	18 May 2023		15 September 2023
ChFC05/DPFP05	12 May 2023		9 September 2023
	19 May 2023		16 September 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	19 May 2023	8 June 2023	15 June 2023, 5:00pm - 5:30pm	13 October 2023

7.6 Deadlines to Pass Examinations / Complete Programmes Held in June 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	5 June 2023	9:00am - 11:00 am / 11:30am - 1:30pm	3 October 2023
	12 June 2023		10 October 2023
ChFC02/DPFP02	6 June 2023		4 October 2023
	13 June 2023		11 October 2023
ChFC03/DPFP03	7 June 2023		5 October 2023
	14 June 2023		12 October 2023
ChFC04/DPFP04	8 June 2023		6 October 2023
	15 June 2023		13 October 2023
ChFC05/DPFP05	9 June 2023		7 October 2023
	16 June 2023		14 October 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	23 June 2023	13 July 2023	20 July 2023, 5:00pm - 5:30pm	17 November 2023

7.7 Deadlines to Pass Examinations / Complete Programmes Held in July 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	3 July 2023	9:00am - 11:00 am / 11:30am - 1:30pm	31 October 2023
	10 July 2023		7 November 2023
ChFC02/DPFP02	4 July 2023		1 November 2023
	11 July 2023		8 November 2023
ChFC03/DPFP03	5 July 2023		2 November 2023
	12 July 2023		9 November 2023
ChFC04/DPFP04	6 July 2023		3 November 2023
	13 July 2023		10 November 2023
ChFC05/DPFP05	7 July 2023		4 November 2023
	14 July 2023		11 November 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	21 July 2023	10 August 2023	17 August 2023, 5:00pm - 5:30pm	15 December 2023

7.8 Deadlines to Pass Examinations / Complete Programmes Held in August 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	1 August 2023	9:00am - 11:00 am / 11:30am - 1:30pm	29 November 2023
	7 August 2023		5 December 2023
ChFC02/DPFP02	2 August 2023		30 November 2023
	8 August 2023		6 December 2023
ChFC03/DPFP03	3 August 2023		1 December 2023
	10 August 2023		8 December 2023
ChFC04/DPFP04	4 August 2023		2 December 2023
	11 August 2023		9 December 2023
ChFC05/DPFP05	14 August 2023		12 December 2023
	21 August 2023		19 December 2023

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	25 August 2023	14 September 2023	21 September 2023, 5:00pm - 5:30pm	19 January 2024

7.9 Deadlines to Pass Examinations / Complete Programmes Held in September 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	4 September 2023	9:00am - 11:00 am / 11:30am - 1:30pm	2 January 2024
	18 September 2023		16 January 2024
ChFC02/DPFP02	5 September 2023		3 January 2024
	19 September 2023		17 January 2024
ChFC03/DPFP03	6 September 2023		4 January 2024
	20 September 2023		18 January 2024
ChFC04/DPFP04	7 September 2023		5 January 2024
	21 September 2023		19 January 2024
ChFC05/DPFP05	8 September 2023		6 January 2024
	22 September 2023		20 January 2024

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	22 September 2023	12 October 2023	19 October 2023, 5:00pm - 5:30pm	16 February 2024

7.10 Deadlines to Pass Examinations / Complete Programmes Held in October 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	2 October 2023	9:00am - 11:00 am / 11:30am - 1:30pm	30 January 2024
	9 October 2023		6 February 2024
ChFC02/DPFP02	3 October 2023		31 January 2024
	10 October 2023		7 February 2024
ChFC03/DPFP03	4 October 2023		1 February 2024
	11 October 2023		8 February 2024
ChFC04/DPFP04	5 October 2023		2 February 2024
	12 October 2023		9 February 2024
ChFC05/DPFP05	13 October 2023		10 February 2024
	27 October 2023		24 February 2024

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	20 October 2023	9 November 2023	16 November 2023, 5:00pm - 5:30pm	15 March 2024

7.11 Deadlines to Pass Examinations / Complete Programmes Held in November 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	6 November 2023	9:00am - 11:00 am / 11:30am - 1:30pm	5 March 2024
	20 November 2023		19 March 2024
ChFC02/DPFP02	7 November 2023		6 March 2024
	14 November 2023		13 March 2024
ChFC03/DPFP03	1 November 2023		29 February 2024
	8 November 2023		7 March 2024
ChFC04/DPFP04	2 November 2023		1 March 2024
	9 November 2023		8 March 2024
ChFC05/DPFP05	3 November 2023		2 March 2024
	17 November 2023		16 March 2024

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	24 November 2023	14 December 2023	21 December 2023, 5:00pm - 5:30pm	19 April 2024

7.12 Deadlines to Pass Examinations / Complete Programmes Held in December 2023

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	4 December 2023	9:00am - 11:00 am / 11:30am - 1:30pm	2 April 2024
	11 December 2023		9 April 2024
ChFC02/DPFP02	5 December 2023		3 April 2024
	12 December 2023		10 April 2024
ChFC03/DPFP03	6 December 2023		4 April 2024
	13 December 2023		11 April 2024
ChFC04/DPFP04	7 December 2023		5 April 2024
	14 December 2023		12 April 2024
ChFC05/DPFP05	15 December 2023		13 April 2024
	22 December 2023		20 April 2024

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	22 December 2023	11 January 2024	18 January 2024, 5:00pm - 5:30pm	17 May 2024

**Candidates are required to pass the respective examinations no later than the deadline to pass. Should deadlines to pass fall on weekends or Public Holidays, one working day before the deadline shall supersede the deadline. Candidates are also advised to note that registration at the SCI website can only be performed till two working days before each examination date.

7.13 Table of Fees & Clawback Amount for 70% Funding (Without GST Funding Support)

Module	Full Fee Per Module (with GST#) - Before Funding	First Attempt Net Fee Per Module (with GST#) - After 70% Funding	Clawback Amount Per Module
DPFP01 DPFP02 DPFP03 DPFP04 DPFP05	S\$388.80 Per Module	S\$136.80 Per Module	S\$252.00 Per Module (70% of module fee)
DPFP05E	S\$108.00	S\$38.00	S\$70.00 (70% of module fee)

7.14 Table of Fees & Clawback Amount for 50% Funding (Without GST Funding Support)

Module	Full Fee Per Module (with GST#) - Before Funding	First Attempt Net Fee Per Module (with GST#) - After 50% Funding	Clawback Amount Per Module
DPFP01 DPFP02 DPFP03 DPFP04 DPFP05	S\$388.80 Per Module	S\$208.80 Per Module	S\$180.00 Per Module (50% of module fee)
DPFP05E	S\$108.00	S\$58.00	S\$50.00 (50% of module fee)

8. CHANGES

There may be situations where it is necessary or desirable for the SCI to make changes in conducting the module before or after your registration. Due to unforeseen circumstances, the SCI, therefore, reserves the right to make reasonable changes to the schedules, location or academic staff specified for the module. In such circumstances, the SCI will take reasonable steps to inform the Candidates of such changes.

9. ADDITIONAL INFORMATION

9.1 The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.

9.2 If any part of this Contract is not valid for any reason under the law of Singapore, this will not affect any other part of this Contract.

9.3 If the Student and the SCI cannot settle a dispute using the way arranged by the SCI, the Student and the SCI may refer the dispute to the CPE Mediation-Arbitration Scheme (<https://www.ssg.gov.sg/cpe/pei.html>).

- 9.4** All information given by the Student to the SCI will not be given by the SCI to anyone else, unless the Student signs in writing that he agrees or unless the SCI is allowed to give the information by law.
- 9.5** If there is any other agreement between the SCI and the Student that is different from the terms in this Contract, then the terms in this Contract will apply.
- 9.6** If the Student or the SCI does not exercise or delay exercising any right granted by this Contract, the Student and the SCI will still be able to exercise the same type of right under this Contract during the rest of the time the Contract continues.
- 9.7** If this Contract is also signed or translated in any language other than English and there is a difference from the English language copy of this Contract, the English language copy will apply.

SCHEDULE A **COURSE DETAILS**

Note: The information provided below should be the same as that submitted to the CPE.

1) Course Title	Diploma in Personal Financial Planning (DPFP) – Self Study
2) Duration for DPFP (in months)	The DPFP course is registered with the Committee for Private Education (CPE) as a 36-month part-time programme.
3) Full-time or Part-time Course	Part-time
4) Course Commencement Date	Course Commencement date shall be the date of the first registered examination date.
5) Course Completion Date	Course Completion date shall be the date that the candidate passes his last module, which may be 36 months or earlier. [^]
6) Qualification (Name of award to be conferred on the Student upon successfully fulfilling all the Qualifying Requirements for all the modules under the DPFP)	Diploma in Personal Financial Planning
7) Organisation which develops the Course	Singapore College of Insurance
8) Organisation which awards/ confers the qualification	Singapore College of Insurance
9) Course entry requirement(s)	<ul style="list-style-type: none"> • At least 18 years of age; • A minimum of 10 years of formal education; and • Preferably be in financial services activities.

10) Qualifying Requirements	<p>To qualify for Diploma in Personal Financial Planning (DPFP), candidates must fulfil the requirements below: -</p> <ul style="list-style-type: none"> • Pass all examinations for the required modules within the DPFP programme within 3 years of time bar from the first registered examination date. 3-year time bar is applicable to those students who are not seeking the IBF-STs funding. Candidates who opt for the IBF-STs funding are required to observe the deadlines to pass the examinations indicated in this contract.
11) Examination Schedule	Please refer to the Brochure.
12) Expected examination results release date	The result slip will be released immediately upon finishing the examination.
13) Expected award conferment date	SMART Certificate Parchment will be issued to the Candidate's registered email address one month after the Candidate has passed all the required modules (ChFC01/ DPFP01 is exempted for Cert FPC holders).
	<p>USE OF CERTIFICATION DESIGNATION</p> <p>Candidates need not apply for the certification designation. Upon successful completion of the examination modules from ChFC01/DPFP01 to DPFP05E within the specified time frame, candidates will be eligible to use the certification designation: Dip SCI (DPFP).</p>

^ DPFP candidates are given 3 consecutive years (or 36 months) from the date of first registered examination date to pass all the 6 DPFP modules. DPFP candidates are given another 2 consecutive years (or 24 months) from the date of first registered examination date to pass the additional 4 ChFC®/S modules for the award of the ChFC®/S designation. It is the candidate's responsibility to monitor his own time bar for the examination completion of the DPFP or ChFC®/S programme. If there are any changes to the modules, SCI will make every effort to ensure that the candidate is not disadvantaged by such changes. There will be a proper transitional arrangement for the candidate. No extensions to the time bar will be considered. No related appeals will also be entertained. This time bar requirement is applicable to those who are not seeking IBF-STs funding. For those who are seeking the funding, Clawback Provision deadlines are applicable.

SCHEDULE B

MODULE FEE

The Diploma in Personal Financial Planning (DPFP) Self Study Assessment Only (AO) is funded under the IBF Standards Training Scheme ("IBF-STs") that provides funding for training and assessment programmes accredited under the Skills Framework for Financial Services. From 1 January 2023 onwards, 70% funding under the IBF-STs Scheme is applicable to Singapore Citizens aged 40 years old and above. Singapore Citizens aged below 40 years and all Singapore Permanent Residents will receive the funding subsidy at 50%. The funding is capped at S\$3,000 per participant per course.

FUNDING (only for first examination attempt)

- Funded Under IBF Standards Training Scheme (IBF-STs)
Only Singapore Citizens or Singapore Permanent Residents who are physically based in Singapore are eligible for funding.

For 70% course fee subsidies for Singapore Citizens aged 40 and above:

- Course to commence with effect from 1 January 2023 and candidates to fulfil all the course requirements as well as pass all the examinations/assessments no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.
- Assessment-only course to commence with effect from 1 January 2023 and candidates to pass the examination/assessment no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.

For 50% course fee subsidies for Singapore Citizens aged below 40 and all Singapore Permanent Residents:

- Course to commence with effect from 1 January 2023 and candidates to fulfil all the course requirements as well as pass all the examinations/assessments no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.
- Assessment-only course to commence with effect from 1 January 2023 and candidates to pass the examination/assessment no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.

IMPORTANT NOTES:

- For self-sponsored trainees, GST funding support has been removed with effect from 3 October 2022. In other words, self-sponsored trainees will have to pay the GST component in addition to the course fee for Course/Assessment-only course that commence from 3 October 2022.
- For candidate who opts for net fee funding, the SCI reserves the right to claw back the full amount from the candidate if he/she does not successfully complete the programme within the stipulated deadline(s) in accordance with Clause 7 and its subclauses in this contract

Please refer to the IBF website at <https://www.ibf.org.sg/programmes/Pages/IBF-STs.aspx> for more details.

The module fee for each module covers i) first attempt fee and ii) access to eBook and eMock examination papers. The access to the study materials on the Canvas or other learning

management platform will be closed six months after the examination date(s) for DPFP01 to DPFP05. As for DPFP05E, Canvas access is made available from the online course commencement date to the onsite examination date for each intake. The net fee for each module is to be paid at the point of registration on the SCI's website.

Module	Full Fee Per Module including GST# (Before Funding)	Net Fee Per Module including GST# (After 70 % Funding without GST Funding Support)	Net Fee Per Module including GST# (After 50 % Funding without GST Funding Support)
DPFP01 DPFP02 DPFP03 DPFP04 DPFP05	S\$388.80 Per Module	S\$136.80 Per Module	S\$208.80 Per Module
DPFP05E	S\$108.00	S\$38.00	S\$58.00
<ul style="list-style-type: none"> • Only Singapore Citizens who are aged 40 years old and above and physically residing in Singapore are eligible for the 70% IBF-STs funding. • Singapore Citizens aged below 40 years old and all Singapore Permanent Residents who are physically residing in Singapore are eligible for the 50% IBF-STs funding. 			

SCHEDULE C

OTHER FEES

Purpose of Fee	Amount (including GST#) (S\$)
(a.) Application fee for SMART Letter of Certification (self)	23.70 (per application)
(b.) Application fee for SMART Letter of Certification (on behalf)	33.80 (per application)
(c.) Administrative fee for rescheduling more than 45 days from the initial examination date	32.40 (per examination)
(d.) Administrative fee for late rescheduling of examination	32.40 (per rescheduling)
(e.) Administrative fee for subsequent rescheduling	32.40 (per rescheduling)
(f.) Retaker fee (DPFP01 - DPFP05)	194.40 (per module)
(g.) Retaker fee (DPFP05E)	108.00 (per examination)

#Note:

Fees specified in this Student Contract are inclusive of 8% GST till 31 December 2023.

The GST rate will be increased from 8% to 9% with effect from 1 January 2024.

Please refer to the IRAS website at: [https://www.iras.gov.sg/taxes/goods-services-tax-\(gst\)](https://www.iras.gov.sg/taxes/goods-services-tax-(gst)) for more details.

The parties hereby acknowledge and agree to the terms stated in this Contract.

SIGNED by the SCI

 Authorised Signatory of the SCI

Name: _____

Date: _____

SIGNED by the Student

 Name of Student: _____

Date: _____