

**FORM 12**  
**PRIVATE EDUCATION ACT**  
**(No. 21 of 2009)**

**PRIVATE EDUCATION REGULATIONS**

**ADVISORY NOTE TO STUDENTS**

This note is for a prospective student.

You are strongly encouraged to thoroughly research on the private education institution (PEI) conducting the course before signing up for any course. You should consider, for example, the reputation of the PEI, the teacher-student ratio of its classes, the qualifications of the teaching staff, and the course materials provided by the PEI.

By signing and returning the Student Contract (the "Contract"), you agree to the terms and conditions which will bind you and the PEI, if you accept the PEI's offer of a place in a course of study offered or provided by the PEI.

You should ask the PEI to allow you to read a copy of the Contract (with all blanks filled in and options selected) in both English and the official language of your home country, if necessary. For your own protection, you should review all the PEI's policies, and check carefully that you agree to all the terms of the Contract, including the details relating to each of the following sections, before signing the Contract:

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

- h. The degree or diploma or qualification which will be awarded to you upon successful completion of the course.

If you have any doubt about the contents of the Contract, or if the terms are different from what the agent or the PEI have informed you previously, or advertised, you should always seek advice and/or clarifications before signing the Contract.

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*This portion below is to be completed by the signatory of the Student Contract, i.e. either the student, or if the student is below the age of 18, his parent or guardian.*

I, \_\_\_\_\_, NRIC/Passport number \_\_\_\_\_,  
(name of student/parent/guardian) (NRIC/passport no.)

have read and understood this advisory note before signing the Student Contract

for myself / my ward\*\* (\_\_\_\_\_) (NRIC/passport) \_\_\_\_\_  
(name of ward)

with \_\_\_\_\_.  
(name of PEI)

\_\_\_\_\_  
(signature of student or parent / guardian)

Date : \_\_\_\_\_

*\*Please delete whichever is inapplicable.*

## PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

This contract ("**Contract**") is made BETWEEN:

- (1) Registered Name of Private Education Institution (PEI) : Singapore College of Insurance  
 Registration Number : 199408491M  
 (the "**PEI**")  
 Registered Address : 9 Temasek Boulevard, Suntec Tower Two #14-01/02/03, Singapore 038989

**(To be used if the Student is 18 and above years of age).**

- (2) Full Name of Contracting Party  
*(The name has to be as per NRIC for Singapore Citizen (SC) and Permanent Resident (PR) and as in passport for foreigners.)*  
 NRIC  /FIN  /Passport Number   
*(NRIC number is meant to be stated where the Contracting Party is an SC/PR. FIN/Passport Number is meant to be stated where the Contracting Party is not an SC/PR. Please delete as appropriate by striking through.)*  
 (the "**Contracting Party**")

OR

**(To be used if the Student is under 18 years of age).**

- (2) Full Name of Contracting Party (Parent/Legal Guardian)  
*(The name has to be as per NRIC for Singapore Citizen (SC) and Permanent Resident (PR) and as in passport for foreigners.)*  
 NRIC  /FIN  /Passport Number   
*(NRIC number is meant to be stated where the Contracting Party is an SC/PR. FIN/Passport Number is meant to be stated where the Contracting Party is not an SC/PR. Please delete as appropriate by striking through.)*  
 (the "**Contracting Party**") on behalf of  
 Full Name of Student  
*(The name has to be as per NRIC for Singapore Citizen (SC) and Permanent Resident (PR) and as in passport for foreigners.)*  
 NRIC  /FIN  /Passport Number   
*(NRIC number is meant to be stated where the Student is an SC/PR. FIN/Passport Number is meant to be stated where the Student is not an SC/PR. Please delete as appropriate by striking through.)*  
 (the "**Student**")

## 1. DEFINITIONS

1.1 In the Contract, the following words and expressions shall have the following meanings:

<b>“Cooling-Off Period”</b>	Shall refer to the period of ten (10) calendar days commencing from and including the date of this Contract.
<b>“Course”</b>	Shall refer to the course described in Schedule A.
<b>“Course Fee”</b>	Shall refer to the compulsory fees to be charged by the PEI on account of the Student’s undertaking of the Course and as stated in Schedule B.
<b>“Course Commencement Date”</b>	Shall refer to the date of commencement of the Course as scheduled by the PEI and shall be as stated in Item 4 of Schedule A.
<b>“Course Completion Date”</b>	Shall refer to the date of completion of the Course as scheduled by the PEI, and shall be as stated in Item 5 of Schedule A.
<b>“Developer/Proprietor”</b>	Shall refer to the person who developed the Course, or who is the proprietor of the Course, as stated in Item 8 of Schedule A.
<b>“ICA”</b>	Shall have the meaning assigned to it in Clause 3.1(e).
<b>“Miscellaneous Fees”</b>	Shall refer to non-compulsory fees potentially chargeable by the PEI on account of, or arising from, the Student’s undertaking of the Course, and as described in Schedule C.
<b>“Permitted Course Duration”</b>	Shall refer to the permitted duration of the Course starting on and from the Course Commencement Date and ending on the Course Completion Date (both dates inclusive).
<b>“Private Education Mediation-Arbitration Scheme”</b>	Shall refer to the dispute resolution scheme under the <i>Private Education (Dispute Resolution Schemes) Regulations 2016</i> .
<b>“Refund Event”</b>	Shall have the meaning assigned to it in Clause 3.1.
<b>“SSG”</b>	Shall refer to the SkillsFuture Singapore Agency established pursuant to Section 3 of the <i>SkillsFuture Singapore Agency Act 2016</i> .
<b>“Student Pass”</b>	Shall be as described on <a href="http://www.ica.gov.sg">www.ica.gov.sg</a> or such other website which operates in lieu thereof.

## 2. COURSE INFORMATION AND FEES

- 2.1** The PEI shall provide the Course as set out in Schedule A to the Student. The PEI shall not make any change to any detail of the Course set out in Schedule A unless it has obtained the prior written consent of the Contracting Party and, where required under the *Private Education Act 2009* or the subsidiary legislation thereunder, the prior written consent of SSG.

For the avoidance of doubt, if it is stated in Schedule A that the Course includes industrial attachment, the PEI shall use reasonable endeavours to ensure that such industrial attachment is provided to the Student.

- 2.2** The PEI represents and warrants that:

- (a) The person stated in Item 8 of Schedule A is the Developer/Proprietor of the Course and that the PEI has obtained all necessary permissions, licenses and approvals for the provision of the Course to the Student.
- (b) It has obtained SSG's permission to conduct the Course and that it has not made any such changes to the Course which would require it to re-apply to SSG for permission to conduct the Course.
- (c) The PEI has verified that the Student meets the Course entry requirements set out in Item 10 of Schedule A.
- (d) The information set out in Items 1 to 5 and 7 to 17 of Schedule A is correct, complete and not inconsistent with the details submitted to the SSG to obtain its permission to provide the Course.

- 2.3** PEI undertakes that the Student will be awarded or conferred the qualification stated in Item 7 of Schedule A by the organisation named in Item 9 of Schedule A upon the Student's successful completion of the Course, and having met all the requirements of the award/qualification.

- 2.4** The parties agree that Schedule B and Schedule C set out all fees payable (potentially or otherwise) by the Contracting Party to the PEI for the Course or arising from the Student's undertaking of the Course.

- 2.5** The Contracting Party shall pay the Course Fees in the amount and by the timelines as stated in the instalment schedule in Schedule B and the Miscellaneous Fees as per the timelines stated in each invoice for the Miscellaneous Fees issued by the PEI to the Contracting Party.

The PEI considers a payment made [0] days/month after the scheduled due date(s) in Schedule B for the Course Fees and [0] days/month after the scheduled due date(s) in the invoices for the Miscellaneous Fees as late. The PEI will explain to the Student its policy for the late payment of Course Fees and Miscellaneous Fees, and any impact on the Course/module completion (if applicable).

## 3. TERMINATION AND REFUND POLICY (Please refer to the diagram in Schedule E)

- 3.1** The PEI will notify the Student in writing within three (3) working days after becoming aware of any of the following (each a **"Refund Event"**):

- (a) It cannot commence the provision of the Course on the Course Commencement Date;
- (b) It cannot complete the provision of the Course by the Course Completion Date;

- (c) The Course will be terminated before the Course Completion Date;
- (d) The Student does not meet the course entry or matriculation requirements as stated in Schedule A; or
- (e) The Immigration & Checkpoints Authority of Singapore (the “ICA”) rejects the Student’s application for the Student Pass.

**3.2** Where any of the Refund Events in Clause 3.1(a) to (c) above has occurred:

- (a) The PEI shall use reasonable efforts to make alternative study arrangements for the Student and shall propose such alternative study arrangements in writing to the Contracting Party, within ten (10) working days of informing the Contracting Party of the Refund Event.
- (b) If the Contracting Party accepts such alternative study arrangements, the PEI shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
- (c) If the PEI does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(a) above, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate this Contract by way of a written notice to the PEI.

**3.3** Where any of the Refund Events in Clauses 3.1(d) to (e) has occurred, the PEI shall forthwith terminate this Contract by way of a written notice to the Contracting Party.

**3.4** If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

**3.5** If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), the PEI shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

**3.6** If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a), the PEI shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

**3.7** If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), the PEI shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.

**3.8 Refund for Withdrawal During the Cooling-Off Period:**

Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to the PEI, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to the PEI. The PEI shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

**3.9 Refund for Withdrawal Outside the Cooling-Off Period:**

Without prejudice to Clauses 3.1 to 3.8 above, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to the PEI. Upon receipt of such notice, the PEI shall within seven (7) working days, refund

to the Contracting Party such amount (if any) as determined in accordance with Schedule D.

#### 4. ATTENDANCE REQUIREMENT

- 4.1** For DPFP05E module, Candidates are required to scan the QR code appended on the first page of learning materials accessible via the online learning platform every time they log in to access to the DPFP05E learning materials.
- 4.2** For DPFP 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 modules. No exception will be granted, and no appeal will be allowed.

#### 5. RESCHEDULING POLICY

##### 5.1 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"> <li>No fee is payable for the first-time request to reschedule to a date within 45 calendar days from the initial examination date.</li> <li>An administrative fee of S\$32.70 (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.</li> <li>An administrative fee of S\$32.70 (inclusive of GST#) per request is payable for subsequent request to change the examination date/time for that particular examination.</li> </ul>
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"> <li>An administrative fee of S\$32.70 (inclusive of GST#) per request is payable.</li> </ul>
2 working days or less (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> <li>No re-scheduling is allowed.</li> </ul>

\* 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/she will have to retake it with the retaker fee payment of S\$196.20 (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:

- a) Medical grounds (self);
- b) Bereavement (immediate family members);
- c) Disabling accident or injury (self);
- d) Court appearance (self); or
- e) National Service (self, as per the Enlistment Act 1970).

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 which 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/her examination is completed. However, please note that there is a Clawback Provision involved for each module.

## 7. CLAWBACK PROVISION

- 7.1** 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, he/she 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 amounts to be clawed back, please refer to Table 7.15 and Table 7.16, depending on the number of modules 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.
- 7.2** In addition to published examination dates in this Student Contract, the SCI reserves the right to open more examination seats/slots on any other dates at the SCI's discretion subject to the volume of enrolments for each DPFP module. Should a Candidate register for such on-demand examination date(s), he/she is equally required to pass the examination(s)/complete the programme within the specified deadline of 120 calendar days from the registered examination date as reflected on the SCI Invoice issued for the



respective module(s)/examination(s) registered in accordance with the stipulated IBF funding policy. More details on the IBF funding policy are made available at: -

1. <https://www.ibf.org.sg/home/for-individuals/skills-and-jobs-development/training-support/IBF-STS>
2. <https://www.tpgateway.gov.sg/faq?faq=make%20up>

Candidates are required to read the policies in this Student Contract, invoice(s) issued and IBF funding policy for the IBF-STS scheme in totality for full compliance with the IBF funding policy to be eligible for the funding under IBF-STS.

### 7.3 **Deadlines to Pass Examinations / Complete Programmes Held in January 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	6 January 2025	9:00 a.m. - 11:00 a.m.	6 May 2025
	13 January 2025		13 May 2025
	20 January 2025		20 May 2025
ChFC02/DPFP02	7 January 2025		7 May 2025
	14 January 2025		14 May 2025
	21 January 2025		21 May 2025
ChFC03/DPFP03	8 January 2025		8 May 2025
	15 January 2025		15 May 2025
	22 January 2025		22 May 2025
ChFC04/DPFP04	9 January 2025		9 May 2025
	16 January 2025		16 May 2025
	23 January 2025		23 May 2025
ChFC05/DPFP05	10 January 2025		10 May 2025
	17 January 2025		17 May 2025
	24 January 2025		24 May 2025
DPFP05E (For Retakers only)	8 January 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	15 January 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	25 January 2025	14 February 2025	20 February 2025, 2:30 p.m. – 3:00 p.m.	20 June 2025

**7.4 Deadlines to Pass Examinations / Complete Programmes Held in February 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	3 February 2025	9:00 a.m. - 11:00 a.m.	3 June 2025
	10 February 2025		10 June 2025
	17 February 2025		17 June 2025
ChFC02/DPFP02	4 February 2025		4 June 2025
	11 February 2025		11 June 2025
	18 February 2025		18 June 2025
ChFC03/DPFP03	5 February 2025		5 June 2025
	12 February 2025		12 June 2025
	19 February 2025		19 June 2025
ChFC04/DPFP04	6 February 2025		6 June 2025
	13 February 2025		13 June 2025
	20 February 2025		20 June 2025
ChFC05/DPFP05	7 February 2025		7 June 2025
	14 February 2025		14 June 2025
	21 February 2025		21 June 2025
DPFP05E (For Retakers only)	12 February 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	19 February 2025		

**7.5 Deadlines to Pass Examinations / Complete Programmes Held in March 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	3 March 2025	9:00 a.m. - 11:00 a.m.	1 July 2025
	10 March 2025		8 July 2025
	17 March 2025		15 July 2025
ChFC02/DPFP02	4 March 2025		2 July 2025
	11 March 2025		9 July 2025
	18 March 2025		16 July 2025
ChFC03/DPFP03	5 March 2025		3 July 2025
	12 March 2025		10 July 2025
	19 March 2025		17 July 2025
ChFC04/DPFP04	6 March 2025		4 July 2025
	13 March 2025		11 July 2025
	20 March 2025		18 July 2025
ChFC05/DPFP05	7 March 2025		5 July 2025
	14 March 2025		12 July 2025
	21 March 2025		19 July 2025
DPFP05E (For Retakers only)	12 March 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	19 March 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	29 March 2025	18 April 2025	24 April 2025, 2:30 p.m. – 3:00 p.m.	22 August 2025

#### 7.6 Deadlines to Pass Examinations / Complete Programmes Held in April 2025

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	7 April 2025	9:00 a.m. – 11:00 a.m.	5 August 2025
	14 April 2025		12 August 2025
	21 April 2025		19 August 2025
ChFC02/DPFP02	8 April 2025		6 August 2025
	15 April 2025		13 August 2025
	22 April 2025		20 August 2025
ChFC03/DPFP03	9 April 2025		7 August 2025
	16 April 2025		14 August 2025
	23 April 2025		21 August 2025
ChFC04/DPFP04	10 April 2025		8 August 2025
	17 April 2025		15 August 2025
	24 April 2025		22 August 2025
ChFC05/DPFP05	11 April 2025		9 August 2025
	25 April 2025		23 August 2025
DPFP05E (For Retakers only)	9 April 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	16 April 2025		

#### 7.7 Deadlines to Pass Examinations / Complete Programmes Held in May 2025

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	5 May 2025	9:00 a.m. – 11:00 a.m.	2 September 2025
	19 May 2025		16 September 2025
ChFC02/DPFP02	6 May 2025		3 September 2025
	13 May 2025		10 September 2025
	20 May 2025		17 September 2025
ChFC03/DPFP03	7 May 2025		4 September 2025
	14 May 2025		11 September 2025
	21 May 2025		18 September 2025
ChFC04/DPFP04	8 May 2025		5 September 2025
	15 May 2025		12 September 2025
	22 May 2025		19 September 2025

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC05/DPFP05	9 May 2025	9:00 a.m. - 11:00 a.m.	6 September 2025
	16 May 2025		13 September 2025
	23 May 2025		20 September 2025
DPFP05E (For Retakers only)	14 May 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	21 May 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	24 May 2025	13 June 2025	19 June 2025, 2:30 p.m. – 3:00 p.m.	17 October 2025

### 7.8 Deadlines to Pass Examinations / Complete Programmes Held in June 2025

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	2 June 2025	9:00 a.m. - 11:00 a.m.	30 September 2025
	9 June 2025		7 October 2025
	16 June 2025		14 October 2025
ChFC02/DPFP02	3 June 2025		1 October 2025
	10 June 2025		8 October 2025
	17 June 2025		15 October 2025
ChFC03/DPFP03	4 June 2025		2 October 2025
	11 June 2025		9 October 2025
	18 June 2025		16 October 2025
ChFC04/DPFP04	5 June 2025		3 October 2025
	12 June 2025		10 October 2025
	19 June 2025		17 October 2025
ChFC05/DPFP05	6 June 2025		4 October 2025
	13 June 2025		11 October 2025
	20 June 2025		18 October 2025
DPFP05E (For Retakers only)	11 June 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	18 June 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	21 June 2025	11 July 2025	17 July 2025, 2:30 p.m. – 3:00 p.m.	14 November 2025

**7.9 Deadlines to Pass Examinations / Complete Programmes Held in July 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	7 July 2025	9:00 a.m. - 11:00 a.m.	4 November 2025
	14 July 2025		11 November 2025
	21 July 2025		18 November 2025
ChFC02/DPFP02	8 July 2025		5 November 2025
	15 July 2025		12 November 2025
	22 July 2025		19 November 2025
ChFC03/DPFP03	9 July 2025		6 November 2025
	16 July 2025		13 November 2025
	23 July 2025		20 November 2025
ChFC04/DPFP04	10 July 2025		7 November 2025
	17 July 2025		14 November 2025
	24 July 2025		21 November 2025
ChFC05/DPFP05	11 July 2025		8 November 2025
	18 July 2025		15 November 2025
	25 July 2025		22 November 2025
DPFP05E (For Retakers only)	16 July 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	23 July 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	19 July 2025	8 August 2025	14 August 2025, 2:30 p.m. – 3:00 p.m.	12 December 2025

**7.10 Deadlines to Pass Examinations / Complete Programmes Held in August 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	4 August 2025	9:00 a.m. - 11:00 a.m.	2 December 2025
	11 August 2025		9 December 2025
	18 August 2025		16 December 2025
ChFC02/DPFP02	5 August 2025		3 December 2025
	12 August 2025		10 December 2025
	19 August 2025		17 December 2025
ChFC03/DPFP03	6 August 2025		4 December 2025
	13 August 2025		11 December 2025
	20 August 2025		18 December 2025

ChFC04/DPFP04	7 August 2025	1:30 p.m. – 2:00 p.m.	5 December 2025
	14 August 2025		12 December 2025
	21 August 2025		19 December 2025
ChFC05/DPFP05	8 August 2025		6 December 2025
	15 August 2025		13 December 2025
	22 August 2025		20 December 2025
DPFP05E (For Retakers only)	13 August 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	20 August 2025		

### 7.11 Deadlines to Pass Examinations / Complete Programmes Held in September 2025

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	1 September 2025	9:00 a.m. - 11:00 a.m.	30 December 2025
	8 September 2025		6 January 2026
	15 September 2025		13 January 2026
ChFC02/DPFP02	2 September 2025		31 December 2025
	9 September 2025		7 January 2026
	16 September 2025		14 January 2026
ChFC03/DPFP03	3 September 2025		1 January 2026
	10 September 2025		8 January 2026
	17 September 2025		15 January 2026
ChFC04/DPFP04	4 September 2025		2 January 2026
	11 September 2025		9 January 2026
	18 September 2025		16 January 2026
ChFC05/DPFP05	5 September 2025		3 January 2026
	12 September 2025		10 January 2026
	19 September 2025		17 January 2026
DPFP05E (For Retakers only)	10 September 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	17 September 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	13 September 2025	3 October 2025	9 October 2025, 2:30 p.m. – 3:00 p.m.	6 February 2026

**7.12 Deadlines to Pass Examinations / Complete Programmes Held in October 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	6 October 2025	9:00 a.m. - 11:00 a.m.	3 February 2026
	13 October 2025		10 February 2026
	20 October 2025		17 February 2026
ChFC02/DPFP02	7 October 2025		4 February 2026
	14 October 2025		11 February 2026
ChFC03/DPFP03	8 October 2025		5 February 2026
	15 October 2025		12 February 2026
	22 October 2025		19 February 2026
ChFC04/DPFP04	9 October 2025		6 February 2026
	16 October 2025		13 February 2026
	23 October 2025		20 February 2026
ChFC05/DPFP05	10 October 2025		7 February 2026
	17 October 2025		14 February 2026
	24 October 2025		21 February 2026
DPFP05E (For Retakers only)	15 October 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	22 October 2025		

**7.13 Deadlines to Pass Examinations / Complete Programmes Held in November 2025**

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	3 November 2025	9:00 a.m. - 11:00 a.m.	3 March 2026
	10 November 2025		10 March 2026
	17 November 2025		17 March 2026
ChFC02/DPFP02	4 November 2025		4 March 2026
	11 November 2025		11 March 2026
	18 November 2025		18 March 2026
ChFC03/DPFP03	5 November 2025		5 March 2026
	12 November 2025		12 March 2026
	19 November 2025		19 March 2026
ChFC04/DPFP04	6 November 2025		6 March 2026
	13 November 2025		13 March 2026
	20 November 2025		20 March 2026
ChFC05/DPFP05	7 November 2025		7 March 2026
	14 November 2025		14 March 2026
	21 November 2025		21 March 2026

DPFP05E (For Retakers only)	12 November 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	19 November 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	8 November 2025	28 November 2025	4 December 2025, 2:30 p.m. – 3:00 p.m.	3 April 2026

#### 7.14 Deadlines to Pass Examinations / Complete Programmes Held in December 2025

Module Code	Examination Date	Examination Time	Deadline to Pass**
ChFC01/DPFP01	1 December 2025	9:00 a.m. - 11:00 a.m.	31 March 2026
	8 December 2025		7 April 2026
	15 December 2025		14 April 2026
ChFC02/DPFP02	2 December 2025		1 April 2026
	9 December 2025		8 April 2026
	16 December 2025		15 April 2026
ChFC03/DPFP03	3 December 2025		2 April 2026
	10 December 2025		9 April 2026
	17 December 2025		16 April 2026
ChFC04/DPFP04	4 December 2025		3 April 2026
	11 December 2025		10 April 2026
	18 December 2025		17 April 2026
ChFC05/DPFP05	5 December 2025		4 April 2026
	12 December 2025		11 April 2026
	19 December 2025		18 April 2026
DPFP05E (For Retakers only)	10 November 2025	1:30 p.m. – 2:00 p.m.	As per deadline to pass of initial examination date registered
	17 November 2025		

Module Code	Commencement Date of Online Course	Completion Date of Online Assessment	On-site Examination Date and Time	Deadline to Pass**
DPFP05E	20 December 2025	9 January 2026	15 January 2026, 2:30 p.m. – 3:00 p.m.	15 May 2026

\*\*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 up to two working days before each examination date.



**7.15 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\$392.40 Per Module	S\$140.40 Per Module	S\$252.00 Per Module (70% of module fee)
DPFP05E	S\$109.00	S\$39.00	S\$70.00 (70% of module fee)

**7.16 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\$392.40 Per Module	S\$212.40 Per Module	S\$180.00 Per Module (50% of module fee)
DPFP05E	S\$109.00	S\$59.00	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** This Contract shall be interpreted in accordance with the laws of Singapore. Subject to the *Private Education (Dispute Resolution Schemes) Regulations 2016*, the courts of Singapore shall have exclusive jurisdiction to settle any claim, dispute or disagreement arising out of or relating to this Contract.
- 9.2** If any provision of this Contract is adjudged to be illegal, invalid or unenforceable, in whole or in part, such provision or part of it shall, to the extent that it is illegal, invalid or

unenforceable, be deemed not to form part of this Contract and shall not affect the validity, legality and enforceability of the remainder of this Contract.

- 9.3** The PEI shall treat all personal information provided by the Student or Contracting Party as strictly confidential and shall not disclose any such personal information to any third-party, unless it has obtained the prior written consent of the Contracting Party or such disclosure is required under the law.
- 9.4** This Contract contains the whole agreement between the parties in respect of its subject matter and supersedes all previous discussions, correspondences and understanding between the parties in respect of such subject matter.
- 9.5** In no event shall any delay, failure or omission on the part of either party in exercising any right, power, privilege, claim or remedy arising under or pursuant to this Contract constitute a waiver of that right, power, privilege, claim or remedy, unless expressly given in writing. No waiver of a breach of this Contract shall be deemed to be a waiver of any other or subsequent breach of this Contract.
- 9.6** If this Contract is also signed in or translated into any language other than English, the English language version shall prevail in the event of any inconsistency.
- 9.7** A person who is not a party to this Contract shall have no right under the *Contracts (Right of Third Parties) Act 2001* to enforce any of its terms.

**SCHEDULE A**  
**COURSE DETAILS**

1) Course title	Diploma in Personal Financial Planning (DPFP) – Self Study
2) Permitted Course Duration (in months)  <i>Note: This does not include the period of the industrial attachment, if any.</i>	The DPFP course is registered with the SkillsFuture Singapore Agency (SSG) as a 36-month part-time programme.
3) Whether the Course is a full-time or part-time Course	Part-time
4) Course Commencement Date (DD/MM/YYYY)	Course Commencement date shall be the date of the first registered examination date.
5) Course Completion Date (DD/MM/YYYY)	Course Completion date shall be the date that the candidate passes his last module, which may be 36 months or earlier.^
6) Date of Commencement of studies if later than Course Commencement Date  <i>Note: "N.A." if both dates are the same</i>	N.A.
7) Qualification (Name of qualification to be conferred on the Student upon the successful completion of the Course)	Diploma in Personal Financial Planning
8) Developer/Proprietor of the Course	Singapore College of Insurance
9) Organisation which awards/ confers the qualification	Singapore College of Insurance
10) Course entry requirement(s)	<ul style="list-style-type: none"> <li>• At least 18 years of age;</li> <li>• A minimum of 10 years of formal education; and</li> <li>• Preferably be in financial services activities.</li> </ul>
11) Course schedule (with modules and/or subjects referred to)  <i>Note: Attachment(s) may be included to show the information.</i>	Please refer to the Brochure.
12) Scheduled holidays (public and school) and/or semester/term breaks relevant to the Course  <i>Note: Attachment(s) may be included to show the information.</i>	N.A.
13) Examination and/or other assessment and/or assignment period(s)  <i>Note: Attachment(s) may be included to show the information.</i>	Please refer to Table 7.3 to 7.14 in this student contract.

14) Expected final examination results release date (DD/MM/YYYY)  <i>Note: The date shall not be more than three (3) months after the completion of the final examination, unless otherwise permitted by SSG.</i>	The result slip will be released immediately upon finishing the examination.
15) Expected date of conferment of the qualification (DD/MM/YYYY)	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).
16) Does the Course include any industrial attachment?	<del>Yes</del> /No (delete as appropriate)
17) Duration of the industrial attachment	N.A.

^ 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. It is the Candidate's responsibility to monitor his/her own time bar for the examination completion of the DPFP 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-STF funding. For those who opt for the funding, Clawback Provision deadlines are applicable. In case the Candidate's time bar expires before the deadline to pass as stipulated by the IBF funding policy, the time bar expiry supersedes the deadline to pass.

## **SCHEDULE B** **COURSE FEES**

The Diploma in Personal Financial Planning (DPFP) Self Study on the Assessment Only (AO) track 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 details are subject to change should the IBF release new funding criteria in 2025.

### **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 commences 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 [IBF Standards Training Scheme \(IBF-STs\)](#) 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 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\$392.40 Per Module	S\$140.40 Per Module	S\$212.40 Per Module
DPFP05E	S\$109.00	S\$39.00	S\$59.00
<ul style="list-style-type: none"> <li>Only Singapore Citizens who are aged 40 years old and above and physically residing in Singapore are eligible for the 70% IBF-STs funding.</li> <li>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.</li> </ul>			

Fees Breakdown	Total Payable (including GST#) (S\$)
DPFP01	S\$392.40
DPFP02	S\$392.40
DPFP03	S\$392.40
DPFP04	S\$392.40
DPFP05	S\$392.40
DPFP05E	S\$109.00
<b>Total Course Fees Payable</b>	<b>S\$2,071</b>

**INSTALMENT SCHEDULE**

Instalment payments are not applicable for this programme as candidates are required to pay the full amount of module fee(s) at the point of registration. Candidates are not allowed to register for more than two modules at any one time.

<b>Instalment<sup>1</sup> Schedule</b>	<b>Amount (with GST, if any) (S\$)</b>	<b>Date Due<sup>2</sup></b>
1st instalment	N.A. (pay at the point of registration)	N.A. (pay at the point of registration)
2nd instalment		
Etc.		
<b>Total Course Fees Payable:</b>		

1. Each instalment amount shall not exceed the following:

- 12 months' worth of Course Fees for EduTrust certified PEIs\*; or
- 6 months' worth of Course Fees for non-EduTrust-certified PEIs with Industry-Wide Course Fee Insurance Scheme (IWC)\*; or
- 2 months' worth of Course Fees for non-EduTrust-certified PEIs without IWC\*.

\* *Delete as appropriate by striking through.*

2. Each instalment after the first shall be collected within one week before the next payment scheduled.

**SCHEDULE C**  
**MISCELLANEOUS FEES**

<b>Type and Purpose of Fees</b>		<b>Amount (including GST#) (S\$)</b>
a.	Application fee for SMART Letter of Certification (self)	24.00 (per application)
b.	Application fee for SMART Letter of Certification (on behalf)	34.00 (per application)
c.	Administrative fee for rescheduling more than 45 days from the initial examination date	32.70 (per application)
d.	Administrative fee for late rescheduling of examination	32.70 (per application)
e.	Administrative fee for subsequent rescheduling	32.70 (per application)
f.	Retaker fee (DPFP01 – DPFP05)	196.20 (per module)
g.	Retaker fee (DPFP05E)	109.00 (per examination)

**#Note:**

Fees specified in this Student Contract are inclusive of 9% GST.

Please refer to the IRAS website at: [IRAS | GST](#) for more details.

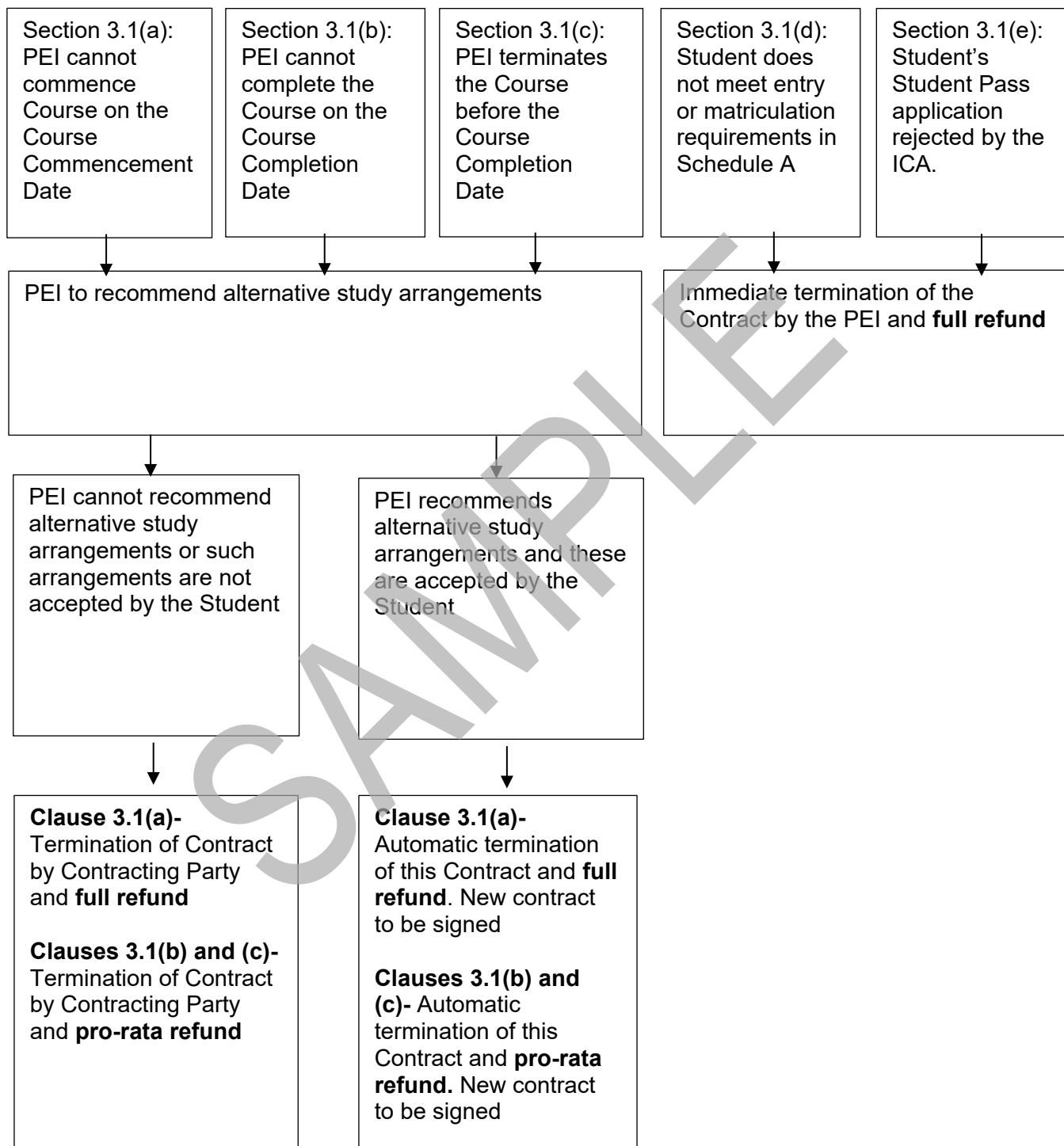
**SCHEDULE D**  
**REFUND POLICY**

% 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:
100%	Within 7 working days from the contract signed date by both parties.
100%	Within 7 working days of the notice stated in clause 3.1.
0%	No refund is allowed after the Cooling-Off period unless withdrawal reasons fall within Clauses 3.1 to 3.8 above in this contract.



**SCHEDULE E**  
**SECTION 3**

**REFUND EVENTS**



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

**SIGNED by the PEI**

\_\_\_\_\_  
Authorised Signatory of the PEI

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**SIGNED by the Contracting Party**

\_\_\_\_\_  
Name of Contracting Party: \_\_\_\_\_

Date: \_\_\_\_\_

Singapore College of Insurance  
9 Temasek Boulevard,  
#14-01/02/03 Suntec Tower Two  
Singapore 038989  
e-mail: talk2us@scidomain.org.sg  
Tel: (65) 62212336



### **Declaration Form**

#### **Diploma in Personal Financial Planning (DPFP) – Self Study**

Full Name of Candidate (as in NRIC or Passport): \_\_\_\_\_

Student ID: \_\_\_\_\_

I declare that I have met the following minimum entry requirements:

- ☐ (a) At least 18 years of age;
- ☐ (b) A minimum of 10 years of formal education; and
- ☐ (c) Preferably be in financial services activities.

(Note: We reserve the right to request for proof of academic qualifications or years of working experiences.)

\_\_\_\_\_  
Signature of Candidate

\_\_\_\_\_  
Date (dd/mm/yyyy)