

PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

This Contract binds both the Private Education Institution (PEI) and the Student once both parties sign this Contract. If the Student is under eighteen (18) years of age, the Student will be represented by the Parent/Legal Guardian.

This Contract is made between:

- (1) Registered Name of PEI : ERC Institute Private Limited
Registration Number : 200311146N
- (2) Full Name of Student : _____
(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for international student)*
NRIC Number (for SC/PR)* : _____
Student's Pass Number (if available)/
Passport Number (for international student)* : _____
- (3) Full Name of Parent/Legal Guardian*
(if Student is under eighteen (18) years of age) : _____
NRIC/Passport Number* : _____

* Delete as appropriate by striking through.

Where non-applicable, put "N.A.". Leave no fields blank.

State all dates in the format of DD/MM/YYYY.

1. COURSE INFORMATION AND FEES

- 1.1 The PEI will deliver the Course as set out in Schedule A to the Student, towards conferment of the stated qualification upon successful Course completion.
- 1.2 The PEI 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 Course Fees payable are set out in Schedule B and the optional Miscellaneous Fees in Schedule C.
- 1.4 The PEI considers payment made 10 days/month* after the scheduled due date(s) in Schedule B as late. The PEI will explain to the Student its policy for late payment of Course Fees, including any late payment fee charged in Schedule C (if applicable) and any impact on Course/module completion (if applicable).

2. REFUND POLICY

2.1 Refund for Withdrawal Due to Non-Delivery of Course:

The PEI will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

2.2 Refund for Withdrawal Due to Other Reasons:

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1, the PEI will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D.

2.3 Refund During Cooling-Off Period:

The PEI will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

3. ADDITIONAL INFORMATION

- 3.1** The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.
- 3.2** 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.
- 3.3** If the Student and the PEI cannot settle a dispute using the way arranged by the PEI, the Student and the PEI may refer the dispute to the CPE Mediation-Arbitration Scheme (www.cpe.gov.sg).
- 3.4** All information given by the Student to the PEI will not be given by the PEI to anyone else, unless the Student signs in writing that he agrees or unless the PEI is allowed to give the information by law.
- 3.5** Any agreement other than this Contract is invalid if it is administered without the written permission of CPE. If there is any other agreement between the PEI and the Student that is different from the terms in this Contract, then the terms in this Contract will apply.
- 3.6** If the Student or the PEI does not exercise or delay exercising any right granted by this Contract, the Student and the PEI will still be able to exercise the same type of right under this Contract during the rest of the time the Contract continues.
- 3.7** 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	
2) Course Duration (in months)	
3) Full-time or Part-time Course	
4) Course Commencement Date	
5) Course Completion Date	
6) Date of Commencement of Studies if later than Course Commencement Date <i>Note: "N.A." if both dates are the same</i>	
7) Qualification <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	
8) Organisation which develops the Course	
9) Organisation which awards/ confers the qualification	
10) Course entry requirement(s)	
11) Course schedule with modules and/or subjects	
12) Scheduled holidays (public and school) and/or semester/term break for course	
13) Examination and/or other assessment period	
14) Expected examination results release date	
15) Expected award conferment date	

SCHEDULE B
COURSE FEES

Fees Breakdown	Total Payable (with GST, if any) (S\$)
Course fee (per credit) Fee Protection Scheme Insurance Fee (per credit) 7% Goods and Services Tax (GST)	
Total number of credits required Number of credit exemptions awarded Number of credits to complete	
Student Government Association (SGA) (Per Annual) Fee Protection Scheme Insurance Fee (SGA) 7% Goods and Services Tax (GST)	
(A) Total Course Fees Payable:	
(B) No of Installments:	

***A flat FPS premium of \$S 25.00 (Nett) is applicable for students who enrolled for Four-(4) credits and below per term instead of per credit fee quoted as above-mentioned.**

**** The Student Government Association (SGA) fee will be collected in four instalments yearly.**

1. The number of credits required to complete the degree program will depend on whether or not a student enters the university with any credit exemptions from prior academic study.
2. A student entering the program with no credit exemptions will be required to take all 128 credits in the degree program.
3. Students are responsible for purchasing their own course material. Fee will vary from course to course depending on the textbooks requirements for a particular Course. The average textbook cost is SGD 75 and courses typically only require one textbook. Most textbook are available in both printed and electronic formats and students may purchase material through a variety of different vendors of their own choosing.
4. Course fees are reviewed on an annual basis by the Embry-Riddle Aeronautical University and ERC Institute.
5. Any increase in course fess will be announced at <http://asia.erau.edu> and will not exceed 5% annually.
6. The FPS insurance premium is subjected to the rates in accordance to the insurance provider Lonpac Insurance BHD and may be reviewed from time to time.
7. Students are required to sign an addendum to the original contract, should there be any increase in course fees within the stipulated course duration as stated.

8. All students are to make fee payments to ERC Institute Bank account details or other payment modes accepted by ERC Institute. There should not be any payments by students to any individuals or other bank accounts except the one stipulated by ERC Institute. Please refer to payment instruction attached
9. The total course fee payable should be fully protected as required by EduTrust FPS.
10. The prevailing Good and Services Tax and FPS Insurance Fee are excluded from the FPS.

INSTALMENT SCHEDULE

Instalment ¹ Schedule	Amount (with GST, if any) (S\$)	Date Due ²
	<ol style="list-style-type: none"> 1. The instalment amount is dependent on the number of modules undertaken by students; please refer to the invoice(s) for exact amount payable. 2. There are up to 16 instalments for the entire program. 	<p>The first instalment is due one month before the start of the term (refer to Attachment A) / one week from the date of contract whichever date is later.</p> <p>Subsequent installments are due one month before the start of each term (Refer to Attachment A).</p>

1. Each instalment amount shall not exceed the following:
 - 12 months' worth of fees for EduTrust certified PEIs*; or
 - 6 months' worth of fees for non-EduTrust-certified PEIs with Industry-Wide Course Fee Insurance Scheme (IWC)*; or
 - 2 months' worth of 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 FEES³

Purpose of Fee	Amount (with GST, if any) (S\$)
Local Student Administrative fee (non-refundable)	S\$ 200.00
Medical Insurance ⁴ (per annum)	S\$ 50.00
International Student Administrative Fee (non-refundable)	S\$ 650.00
Matriculation Fee (non-refundable)	S\$ 350.00
Late Payment Fee (10 days after payment due date)	S\$ 300.00
Add/Drop of a Module after the first day of class (Refer to Schedule A for dates)	S\$ 60.00
Replacement of Student Card	S\$ 60.00
Letter of Verification	S\$ 50.00
Courier Service for Transcript/Certificate	S\$ 60.00
ICA New Student Pass Fee	S\$ 120.00 (Nett)
Student Pass Renewal/Replacement Processing Fee	S\$ 30.00 (Nett)
ICA Renewal Student Pass Fee	S\$ 90.00 (Nett)
Replacement of Student Pass Fee (Damaged/Change of particulars/Photographs)	S\$ 60.00 (Nett)
Replacement of student pass fee (1st loss)	S\$ 100.00 (Nett)
Replacement of student pass fee (2nd & Subsequent losses)	S\$ 300.00 (Nett)
Medical Examination Fee	S\$ 65.00 (Nett)

3. Miscellaneous Fees refer to any non-compulsory fees which the students pay only when applicable. Such fees are normally collected by the PEI when the need arises.
4. The insurance fees payable per annum cannot be pro-rated. E.g. If the student's programme duration is for either 25 or 30 months, student will have to pay for 3 years of medical insurance as it crosses over 2-year period.
5. Prevailing Good and Services Tax (GST) amount is applicable at time of payment and invoicing

**SCHEDULE D
REFUND TABLE**

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
100% refund	more than [7] days before the Course Commencement Date
100% refund	before, but not more than [3] days before the Course Commencement Date
100% refund	after, but not more than [7] days after the Course Commencement Date
[0%]	more than [7] days after the Course Commencement Date

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

SIGNED by the PEI

 Authorised Signatory of the PEI
 Name:
 Date:

 Seal of PEI

SIGNED by the Student

SIGNED by the Student's parent or legal guardian (if the student is under eighteen (18) years of age)

 Name of Student:

 Name of Parent or Legal Guardian:

Date:

Date:

Attachment A

COURSE CALENDAR

Embry-Riddle Aeronautical University - Asia
Academic Calendar
ERCI Location

January 2017 Term	
First Day of Class	9 Jan
Add/Drop Ends	13 Jan
Withdrawal Ends	8 Feb
Last Day of Class	3 Mar
Last Day of Exams	10 Mar

January 2018 Term	
First Day of Class	8 Jan
Add/Drop Ends	12 Jan
Withdrawal Ends	7 Feb
Last Day of Class	2 Mar
Last Day of Exams	9 Mar

January 2019 Term	
First Day of Class	7 Jan
Add/Drop Ends	11 Jan
Withdrawal Ends	6 Feb
Last Day of Class	1 Mar
Last Day of Exams	8 Mar

January 2020 Term	
First Day of Class	6 Jan
Add/Drop Ends	10 Jan
Withdrawal Ends	5 Feb
Last Day of Class	28 Feb
Last Day of Exams	6 Mar

March 2017 Term	
First Day of Class	20 Mar
Add/Drop Ends	24 Mar
Withdrawal Ends	19 Apr
Last Day of Class	12 May
Last Day of Exams	19 May

March 2018 Term	
First Day of Class	19 Mar
Add/Drop Ends	23 Mar
Withdrawal Ends	18 Apr
Last Day of Class	11 May
Last Day of Exams	18 May

March 2019 Term	
First Day of Class	18 Mar
Add/Drop Ends	22 Mar
Withdrawal Ends	17 Apr
Last Day of Class	10 May
Last Day of Exams	17 May

March 2020 Term	
First Day of Class	16 Mar
Add/Drop Ends	20 Mar
Withdrawal Ends	15 Apr
Last Day of Class	8 May
Last Day of Exams	15 May

July 2017 Term	
First Day of Class	24 Jul
Add/Drop Ends	28 Jul
Withdrawal Ends	23 Aug
Last Day of Class	15 Sep
Last Day of Exams	22 Sep

July 2018 Term	
First Day of Class	23 Jul
Add/Drop Ends	27 Jul
Withdrawal Ends	22 Aug
Last Day of Class	14 Sep
Last Day of Exams	21 Sep

July 2019 Term	
First Day of Class	22 Jul
Add/Drop Ends	26 Jul
Withdrawal Ends	21 Aug
Last Day of Class	13 Sep
Last Day of Exams	20 Sep

July 2020 Term	
First Day of Class	20 Jul
Add/Drop Ends	24 Jul
Withdrawal Ends	19 Aug
Last Day of Class	11 Sep
Last Day of Exams	18 Sep

October 2017 Term	
First Day of Class	2 Oct
Add/Drop Ends	6 Oct
Withdrawal Ends	1 Nov
Last Day of Class	24 Nov
Last Day of Exams	1 Dec

October 2018 Term	
First Day of Class	1 Oct
Add/Drop Ends	5 Oct
Withdrawal Ends	31 Oct
Last Day of Class	23 Nov
Last Day of Exams	30 Nov

October 2019 Term	
First Day of Class	7 Oct
Add/Drop Ends	11 Oct
Withdrawal Ends	6 Nov
Last Day of Class	29 Nov
Last Day of Exams	6 Dec

October 2020 Term	
First Day of Class	5 Oct
Add/Drop Ends	9 Oct
Withdrawal Ends	4 Nov
Last Day of Class	27 Nov
Last Day of Exams	4 Dec

Last Updated: 26-May-2017 11:32

PAYMENT INSTRUCTIONS

- Payment can be in the form of Local Cheque, Cashier Order, Bankdraft, Telegraphic Transfer (TT), Credit Card or Cash.
- Payment via local cheque, cashiers order or bank draft in Singapore Currency drawn on a bank in Singapore should be crossed and made payable to ERC Institute Pte Ltd. Please write your name, applicant ID on the reverse of your cheque, cashier order or bank draft
- Please mail your payment to ERC Institute located at 229 Mountbatten Road, #01-30, Mountbatten Square, Singapore 398007. Attention to "Finance Department".
- Post-dated cheque, cashier order or bank draft will not be accepted.
- Payment via TT transfers to ERCI's Bank Account using the following details :

Account Name: ERC INSTITUTE PTE LTD

Account Number: 0279082895 (SGD)

Bank Name: DBS BANK LTD SINGAPORE

Bank Address: 12 Marina Boulevard, DBS Asia Central, Singapore 018982

Swift Code: DBSSSGSGXXX

Bank Code: 7171

Branch Code: 027

- Please indicate your name, applicant ID in the description column while completing your remittance form. All bank charges and exchange rate charges, (if any) are to be borne by the applicant.
- ONLY ERC Institute designated bank account should be utilized for your transfer of school fees.

In the event of an erroneous payment, the responsibility lies with the student to make the relevant corrective actions, in making the correct payment into the appropriate bank accounts as specified above.

- Please be reminded that official receipts must be retained for official purposes such as income tax claim or to substantiate payment status.
- Please also note that all agents and school representatives are not authorized to receive any payment from all students.

*There should not be any payments by student to any individuals or other bank accounts except the one stipulated by ERC Institute.