



fortune

**SCHOOL OF TECHNOLOGY
AND MANAGEMENT**

Student Handbook

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Contents

Introduction	4
1. FSTM	4
1.1 Vision	4
1.2 Mission	4
1.3 Values	4
1.4 Culture	4
2. FSTM & You	5
2.1 FSTM Campus	5
2.2 Medical Care & Injuries	6
2.3 Insurance	6
2.4 Change of Personal Details	7
2.5 In case of Emergency	7
3. Your First Day at FSTM	8
3.1 Details of the Orientation Programme	8
3.2 School Terms & Vacation	8
3.3 Facilities	8
3.4 Community Services	9
4. Academic Environment	9
4.1 General Conduct	9
4.2 Punctuality	11
4.3 Student's Belongings	11
4.4 Smoking Prohibition	11
4.5 Disciplinary Actions/Penalties	11
4.6 Disciplinary Action (Attendance)	13
4.7 Disciplinary Action (Non-Academic)	13
5. Code of Conduct	14
5.1 Attendance	14
5.2 Leave	14
5.3 Fee Protection Scheme	15
5.4 Student Contract	18
5.5 Others (Re-Enrolment)	18

6. FSTM Student Support	18
6.1 Student Counselling	18
6.2 Refund Policy	19
6.3 Grievance Redress	24
6.4 Confidentiality of Student Data	25
6.5 Housing and Accommodation Service	25
7. Singapore Government Regulations	26
7.1 Singapore Rules and Regulations	27
7.2 ICA Regulations	27
7.3 Council for Private Education (CPE)	30
8. Contacts at FSTM	30

1.0 Introduction

Fortune School of Technology & Management (FSTM) was incorporated in 2009. It was registered as a Private Education Institution under Provisions and Regulations of the Private Education Act in 2010 Enhanced Registration Framework (ERF)- FSTM's UEN number is 200922170D.

FSTM was founded by Dr. V. K. Agarwal, CEO of IET (Institute of Engineering & Technology) Group of Institutions and of Dr. Arvind Agarwal, CEO of Arya Group of Colleges. FSTM is wholly owned subsidiary by Madhu International Education and Technology Services Pte Ltd which is our parent organization. Although we have over 19 institutions across India, Our parent groups of companies are mainly IET Group of Institutions, <http://www.ietalwar.com> and Arya Group of Colleges, <http://www.aryacollege.org>. Both Dr Arvind and Dr Vishnu are high net worth investors in education industry. Dr Vishnu Agarwal is the CEO of FSTM and he is also the Management Representative of the school.

FSTM offers students the opportunity to study in an eco-friendly campus which is in close proximity to Marine Parade National Library and Marine Parade Polyclinic.

1.1 Mission, Vision, Values & Culture

Mission

To impart quality education to the students and to work for excellence in education so as to nurture the inherent talent and make the student into quality professional in technical & managerial field so as to meet all the future challenges of Global Economy.

Vision

To create an innovative academic environment so that the student can achieve quality techno-managerial skills so as to become excellent productive professionals who can contribute to the development and progress of the society, nation & world as a whole.

Values

FSTM will strive to inculcate value of Excellence in everything we do:

- Building Relationships with all our stakeholders
- Delivering Results which satisfy all stake holders
- Creative and Innovative Individual

Culture

Inculcating these values will require FSTM to foster a nurturing culture which shall allow individuals at all levels from faculty to Students to:

- Working in Teams
- Creative and Innovative work space
- Allows Development of his or her inherent potential

Educational Goals

FSTM strives to mould its students:

- Through rigorous and relevant core curriculum that reflects what students need to know and demonstrate in a global 21st Century environment, including mastery of holistic perceptions, an appreciation of the arts and competencies in the use of Technology.
- To lead a healthy, active lifestyle where students are encouraged to make responsible choices
- To develop a strong sense of responsibility towards community and world at large
- A culture of learning that empowers and prepares students to be life-long learners.
- To make appropriate judgments concerning matters of social justice, ethics and morality

2.0 FSTM and You

2.1 FSTM Campus

FSTM is within close proximity to the Kembangan MRT (Mass Rapid Transit) Station.

All Classes are held in our campus at 10 La Salle Street.

2.1.1 Transportation

Transport via bus services and or the Mass Rapid Transit (MRT) system are easy and convenient. The EZ-Link fare card is a recommended method of payment when travelling by MRT or buses. The EZ-Link fare card can be purchased from all MRT stations and Bus Interchanges.

2.1.2 Postal Service & Telephones

There are more than 60 SingPost (Singapore Post Office) main branch offices and 80 authorised postal agencies. Alternatively, you may use the SAM (Self Service Automated Machines) to purchase the stamps. The SAM can be found in shopping malls and MRT stations.

The postboxes are conveniently located at MRT stations and around the island. More information on the services at the Singapore Post Office and the location of postboxes can be found at <http://www.singpost.com.sg>.

The main mobile operators in Singapore are SINGTEL, M1 and STARHUB. If you do not wish to buy a mobile phone, pre-paid phone cards are also available for you to make overseas calls from all post offices and convenient stores.

2.1.3 Food

Singapore with its ethnic diversity offers food from all walks of life. You may visit the hawker centre, coffee shops, food courts, fast-food restaurants, small eateries or even fancy restaurants within close proximity to our campus.

2.1.4 Banks

It is advisable to open an account with a bank while you are in Singapore. The minimum initial deposit differs from bank to bank and it is advisable to check before opening an account. Your passport, Student's Pass and Offer letter (Admission Letter) is required when opening an account.

2.1.4.1 If you open a bank account, you will normally be given a debit card ('ATM card'), together with your Personal Identification Number (PIN). Do not forget your PIN, do not give the PIN to others and do not write it down on anything that is kept together with your ATM card.

2.1.4.2 Automated Teller Machines (ATM) are easily available around Singapore and you can withdraw money from your saving accounts through these machines anytime of the day. Some ATM can accept debit cards of other banks as well.

2.1.4.3 Most ATM cards comes with NETS services which allows you to use it as a mode of payment to buy things in most shops without the physical transaction of cash. The ATM / NETS card is not a credit card as the amount of money you withdraw with or spent using the card will be automatically debited from your saving account with the respective bank.

2.2 Medical Care & Injuries

2.2.1 We recommend that you locate a registered clinic which is normally located in the town centre of most housing estates to consult a doctor when you are ill or not feeling well.

2.2.2 In a medical emergency, FSTM may authorize a qualified medical examination or emergency treatment for you, as may be necessary. The School will contact your parents or legal guardian to obtain further authorization when time and situation permits.

2.2.3 You must comply with and adhere to basic safety measures within or outside of FSTM. Field trips outside of FSTM will require your consent to agree and behave in a responsible manner.

2.2.4 Students with medical condition that could affect their ability to complete the course assessment should inform the Student Services in person with supporting evidence immediately. All medical information provided will be treated in strictest confidence.

2.3 Insurance

- 2.3.1** All students are covered by HSBC medical insurance unless they have opted out
- 2.3.2** Students are encouraged to take out their own insurance policy for loss or theft of valuables cost of replacing losses (e.g. loss of Student's Pass or Passport), etc.
- 2.3.3** If your personal belonging is lost / stolen or you are a victim of a criminal offence, ***make a police report immediately***. *Make a copy of the Police Report issued to you by the Singapore Police Force and submit it to your insurance company for a claim. Please check with your insurance company for more details.*

2.4 Change of Personal Details

It is extremely important for you that the School keeps updated information of your personal contact details for convenience of:

- 2.4.1** Verification by the authorities (Student's Pass holders);
- 2.4.2** Informing you in the event that the class is postponed or cancelled;
- 2.4.3** Updating you on new policies and procedures of FSTM;
- 2.4.4** Informing your family in the event of an accident;
- 2.4.5** General correspondences.
- 2.4.6** If you have changed your personal particulars/details, you must complete the Student's Particulars Update Form (SSA – 10) and submit it to our Student Services Office as soon as possible.

2.5 In Case of an Emergency or when HELP is required

The following telephone numbers can come in handy in case of an emergency or when help is needed:

Police (Singapore Police Force) 999

Fire / Ambulance 995

Immigration & Checkpoints Authority of Singapore (ICA) 6391 6100

Embassy / High Commission / Consulate Office

- Embassy of the People's Republic of China 6418 0246 / 6418 0224

- High Commission of India 6737 6777 / 6737 6809
- Embassy of the Republic of Indonesia 6737 7422
- Malaysian High Commission 6235 0111
- Embassy of the Union of Myanmar 6735 6576 / 6735 1672
- High Commission of the Democratic Socialist Republic of Sri Lanka
6254 4595 / 6254 4596 6254 4597
- Royal Thai Embassy 6737 2175 / 6737 2644
- Embassy of the Socialist Republic of Vietnam 6462 5938 / 6467 3573

TOUCH Community Services (Touchline)

Youths between 12 to 19 years old, who are struggling, frustrated or depressed and badly in need of a listening ear (Weekdays daily : 9am to 6pm)

1800 377 2252

Samaritans of Singapore (SOS)

SOS provides a daily 24-hour confidential service by trained volunteers who offer emotional support to people who are in crisis or thinking of suicide.

1800 221 4444

3.0 Your First Day at FSTM

Every student must attend an Orientation and this is a mandatory requirement. Students will be given a tour of our campus and will be addressed by the Academic Director on all matters of an academic nature and students will be addressed by the Compliance Director on all the rules, laws and policies as it relates to life in Singapore.

3.1 Details of the Orientation Program

The Orientation Program is organized to help all newly admitted students to settle in the new school environment.

During orientation, students will be briefed about the history of the school, school policies, school facilities, course program, course administration, local immigration regulation, fee protection scheme, attendance policies, refund and withdrawal policies, examination and academic policies and useful information for international students living in Singapore.

3.2 School Terms and Vacation

The School has two main semesters, January and July.

The school observes the Singapore national holidays. Apart from these national holidays, students will be given term breaks/vacation breaks according to their course of study.

3.3 Facilities

FSTM Campus has facilities designed to support students in their endeavour to achieve their goals and ambitions. Protecting them and treating it as their own is responsibility of every FSTM student.

3.4 Community Services

For 2010 and 2011 FSTM has adopted the the Jamiyah Home for the Aged as our Community Project. This home was established and located at at No: 1 Ching Cheng Avenue at the former Still Road Polyclinic premises, which was renovated for the purpose. A purpose built new Home at Tampines Ave 3 was built by the Ministry of Community Development in the year 1998 and handed over to Jamiyah Singapore.

This purpose built Home with the state of the art facility for elder care functions as a centre for service for the frail and needy destitute. The Home admits residents from all races and religious background. Residents are normally ambulant and they are provided with nutritious meals taking into considerations their dietary needs. A team of nurses, welfare officers, nursing aides and attendants provide round the clock care facility at the Home.

FSTM students visit the home once a month to build community spirit and to ensure that our students develop holistically by caring for the needy and destitute. The date for the visit is stated in your class schedule.

In 2011 FSTM will also be providing community services to ASPN.

4.0 Academic Environment

Academic environment in any school is built with active co-operation of all students, faculty and management. FSTM is no exception.

FSTM Rules are framed to help every FSTM Student achieve his/her goals in co-operation with other student and faculty. Students are expected to observe the school rules which are continuously monitored and are changed to suit emerging needs and challenges. Thus the rules and regulations of the School are subject to revision and the implementation of new ones from time to time.

You are reminded to check for such updates from the FSTM website and notice boards or even via email notices from the School to keep yourself updated.

You will have to abide by the new or revised rules and regulations with effect from the date of notice. Please do not hesitate to contact our Student Service Administrator for any clarification when necessary.

4.1 General Conduct

- 4.1.1 Achieve an **attendance of at least 90%** and be *punctual for all scheduled classes, lectures and tutorials*.
- 4.1.2 Be a keen learner, engage with the lecturers and actively participate in classes, lectures, tutorials and practicum.
- 4.1.3 Be committed and prepared for continuous assessments / practical tests and exams.
- 4.1.4 Dress in proper attire and display a satisfactory personal appearance while in FSTM campus, or whenever representing FSTM in any occasions.
- 4.1.5 Behave responsibly within and outside of the FSTM campuses.
- 4.1.6 Respect the personal property of others and the property of FSTM.
- 4.1.7 Show respect to FSTM academic and service staffs.
- 4.1.8 Respect the rights, feelings, dignity, health and safety of others and act with courtesy.
- 4.1.9 Respect the ethnic diversity, within and outside of the FSTM campus.
- 4.1.10 Do not engage in activities deemed inappropriate by the School, e.g. smoking, stealing, gambling, cheating, physical fighting, use of vulgar language, and any other misconduct.
- 4.1.11 Do not engage in the use/possession of items deemed inappropriate by the School, e.g. alcohol, unauthorized drugs, banned magazines, pirated software, movies, etc.
- 4.1.12 Do not engage in the possession of illegal/prohibited items in accordance to the laws of Singapore, e.g. weapons, firearms, articles deemed dangerous, etc.

4.1.13 Property of FSTM

- 4.1.13.1 We expect students to take good care of the School's property, facilities, equipments and resources. Any student caught vandalizing or causing damage to any items will have to pay the cost for repairing or replacing the items to its original condition.
- 4.1.13.2 All classrooms for the evening classes will be opened from 6pm till 10pm. A classroom will be opened for students' self study/discussion sessions, subjected

to availability of the rooms. Students are to remove any litter, clean their surrounding area and push back their chairs before leaving the classroom.

- 4.1.13.3** Students are not allowed to eat or drink (except bottled plain water) in the classrooms/library/computer labs of FSTM.

4.2 Punctuality

Students are expected to observe punctuality for classes/lessons. Those who arrive more than 10 minutes late for class will be marked as absent for that class/lesson.

Attendance will be tracked via biometric and manually by teachers and students who fail to meet the required attendance will be given warning letters and irant students will have their student pass terminated.

4.3 Student's Belongings

Students are expected to take care of their personal belongings. FSTM will not be held liable for the loss of any personal belongings within the School's premises.

4.4 Smoking Prohibition (By Law)

- 4.4.1** With effect from 1 Jan 2009, the smoke-free areas will be extended to cover all indoor public places, regardless of whether they are air-conditioned.
- 4.4.2** For outdoor areas, the smoke free zones are extended to areas within 5 meters radius of the entrances/exits of buildings or property edges. Thus, no smoking is allowed within the 5 meters radius range.
- 4.4.3** Smoking in prohibited places is an offence under Section 3(2) of the Smokers Smoking in Prohibited Places Act. First-time offender can be fined up to \$1,000 and for repeat offender, up to \$2,000 upon conviction in Court.

4.5 Disciplinary Actions / Penalties

- 4.5.1** Any disciplinary record made is kept in the student's file. Any violation is referred to the Student Disciplinary Committee of the Academic Board of FSTM.
- 4.5.2 Disciplinary actions may be taken for the following (but not limited to) breaches of expected conduct:**
- 4.5.2.1** Poor attendance & insufficient academic progress
- 4.5.2.2** Cheating or attempted cheating during exams or other assessments

- 4.5.2.3 Plagiarism.
 - 4.5.2.4 Signing in or out for another student on an attendance sheet.
 - 4.5.2.5 Forgery of a medical certificate and/or any other documents, including alteration of any documents.
 - 4.5.2.6 Inappropriate attitude and behaviour, such as being disrespectful and insubordination to staff member of FSTM; inappropriate or aggressive behaviour to fellow students
 - 4.5.2.7 Inappropriate or revealing attire
 - 4.5.2.8 Sleeping, eating or drinking in class (with exception of bottled water), reading newspapers/magazines, and use of mobile phone, electronic audio/visual/gaming equipments, or any other wilful misconduct in class.
 - 4.5.2.9 Fighting or committing other mischievous act of disturbance, littering, smoking, gambling, extortion, use of vulgarities, consumption of alcohol/chewing gum, use/possession of drug, etc.
 - 4.5.2.10 Theft, vandalism or damage of property of another student, a staff member, or of FSTM
 - 4.5.2.11 Failure to respond to a staff member of FSTM at the pre-determined time after a written notice requiring presence is served.
 - 4.5.2.12 Repeat an offence or failure to improve after a warning letter is served.
 - 4.5.2.13 Taking up employment while registered as a full-time international student (Student's Pass holder) of FSTM.
 - 4.5.2.14 Absent from class without official leave.
 - 4.5.2.15 Unauthorized entry into a compound within FSTM
- 4.5.3 Penalties include:**
- 4.5.3.1 Warning letters.
 - 4.5.3.2 Bar from exams.
 - 4.5.3.3 Signing a bond of good behaviour witnessed by parents / legal guardian.
 - 4.5.3.4 Disqualification and removal from the program/course.

4.5.3.5 Expulsion (taken if there is serious breach of conduct or an accumulated record of misconduct even though no single incident is serious enough by itself to warrant expulsion). Expulsion implies termination from the program/course and the termination of registration as a student with FSTM.

4.5.3.6 Any offence committed under the Singapore law will result in the perpetrator to be handed over to the police.

4.6 The following disciplinary actions will be taken for failing to comply with attendance requirement

<i>Action Taken</i>	<i>Cause</i>
1st warning letter issued to student & parents / legal guardian	Absent for 3 days or occasions without valid reason and supporting document
2nd warning letter issued to student & parents legal guardian - including meeting with parents / legal guardian	Absent for 5 days or occasions (accumulative from the previous absenteeism) without valid reason and supporting document
3rd & final warning letter issued to student & parents / legal guardian - including meeting with parents / legal guardian. Immigration and Checkpoints Authority (ICA) will also be informed.	Absent for 7 days or occasions (accumulative from the previous absenteeism) without valid reason and supporting document
Expulsion letter issued to student expelling student from School. Parents / Legal guardian will be informed in writing	Absent for more than 7 days or occasions (accumulative from the previous absenteeism) without valid reason and supporting document

4.7 The following disciplinary actions will be taken for poor conduct (non-academic) and failing to comply with the rules & regulations of the School

<i>Action Taken</i>	<i>Cause</i>
Reminder letter issued to student & parents /legal guardian	1st offence
1st warning letter issued to student & parents /legal guardian	2nd offence (accumulative from previous misconduct)
2nd warning letter issued to student & parents / legal guardian - including meeting with parents / legal guardian	3rd offence (accumulative from previous misconducts)
3rd & final warning letter issued to student & parents / legal guardian - including meeting with parents / legal guardian	4th offence (accumulative from previous misconducts)
Expulsion letter issued to student expelling student from School. Parents / Legal guardian will be informed in	5th offence (accumulative from previous misconducts)

5.0 Code of Conduct

5.1 Attendance at the School

All students are required to register their attendance with the thumbprint device. In line with the ICA's requirements, students must achieve a monthly minimum attendance of 90% for full-time students; and 85% for local Singaporean or Singapore PR part-time students. Students whose absenteeism rates exceed 10% shall be liable for dismissal by the school and have their student pass cancelled. Under the circumstances, all fees paid shall be forfeited.

5.2 Leave

FSTM grants leave only in extraordinary circumstances and is decided by the Academic Director on case by case basis

5.2.1 Medical Leave

When a student is absent from class due to medical reasons, he/she is **required to submit the original copy of the medical certificate and complete the Submission of Medical Leave Form (SSA – 9)**. Only medical certificates issued by registered clinics, polyclinics or hospitals will be accepted by the school.

Submission of Medical Leave Form together with medical certificates must be submitted within 2 working days to the Student Support Administrator (SSA), failing which it may not be accepted for processing. If the affected student is not able to submit the Leave of Absence Form on time to the school, he/she must call the Student Support Office to inform the school of his/her medical condition.

5.2.2 Home Leave

Students are not allowed to take home leave during an on-going semester. However, official home leave may be granted on compassionate grounds, such as death of immediate relatives. Students must apply and obtain approval from the Academic Director or Student Services Manager before going on home leave. Students are advised NOT to purchase the return air ticket before the home leave is approved as the school is NOT liable for any loss incurred if the application for home leave is not granted.

Students who failed to inform and obtain approval from the Head of Administration will be construed as absent without official leave. They will be treated as voluntarily withdrawn from the school if they are absent for more than 3 consecutive days and his/her Student Pass will be cancelled. Under such circumstance, the student is not eligible for any refund of the course fee under the refund policies.

5.3 Fee Protection Scheme

5.3.1 Fee Protection Scheme

Council for Private Education (CPE) requires all international and local students paid course fees to be protected. As a requirement, FSTM has in place a Fee Protection Scheme (FPS). The FPS serves to protect students' fee in the event a Private Education Institute (PEI) is unable to continue due to insolvency, and/or due to regulatory closure. In addition, FPS protects the students if the PEI fails to pay penalties or refund fees to the students arising from judgements made against it by the Singapore courts. The FPS that is available in FSTM is in the form of the ESCROW scheme.

FSTM provides protection to students through:

- **Escrow Account**

FSTM has opened an Escrow account with Hongkong and Shanghai Banking Corporation Bank in Singapore which tuition fees are deposited. The bank releases the fee to FSTM on prearranged basis as per directions set at the time of opening the account in accordance with the CPE's guidelines.

5.3.2 Escrow Account Details

The institute's Escrow Account Detail with Hong Kong Shanghai Banking Corporation (HSBC) is as follows:

HSBC Account Name : Fortune School of Technology & Management Pte Ltd - FPS
Escrow Account

HSBC Escrow Account Number: 152-636874-002
Swift Code: HSBCSGSG

NOTE: Course fees will be capped at 6 months until FSTM is awarded the Edu Trust certificate. No full payments will be accepted from students. All payments will be collected in equal instalments. Demand Draft/Cashier's Order that does not follow the payment instalment stated in the student contract and EDUSPHERE payment voucher will not be accepted.

a. Academic Fee Structure

ABE Academic Fee-Structure:

S.No	Programme	Tuition Fees	No. of Instalment	Instalment Due Date	Tuition Fee Instalment Breakdown	Course Duration
1	Diploma in Business Management	S\$10,200	2	Start of Course On 6 th Month	S\$5100.00 S\$5100.00	12 Months
2	Diploma in Travel, Tourism and Hospitality Management	S\$10,200	2	Start of Course On 6 th Month	S\$5100.00 S\$5100.00	12 Months
3	Advanced Diploma in Business Management	S\$ 12,500	3	Start of Course On 6 th Month On 6 th Month	S\$4166.67 S\$4166.67 S\$4166.67	18 Months
4	Advanced Diploma in Business Information	S\$ 12,500	3	Start of Course On 6 th Month On 6 th Month	S\$4166.67 S\$4166.67 S\$4166.67	18 Months
5	Advanced Diploma in Travel, Tourism and Hospitality Management	S\$ 12,500	3	Start of Course On 6 th Month On 6 th Month	S\$4166.67 S\$4166.67 S\$4166.67	18 Months
6	Post Graduate Diploma in Business Management	S\$ 10,000	2	Start of Course On 6 th Month	S\$5000.00 S\$5000.00	12 Months

FSTM Academic Fee-Structure:

S.No	Programme	Tuition Fees	No. of Instalment	Instalment Due Date	Tuition Fee Instalment Breakdown	Course Duration
1	FSTM Post Graduate Diploma in International Business Management	S\$ 9,600	2	Start of Course On 6 th Month	S\$4800.00 S\$4800.00	12 Months
2	FSTM Advanced Diploma in Travel, Tourism & Hospitality Management	S\$ 8,600	4	Start of Course On 6 th Month On 6 th Month On 6 th Month	S\$2150.00 S\$2150.00 S\$2150.00 S\$2150.00	24 Months
3	English Foundation	S\$ 1000	Full Payment	Start of Course	S\$1000.00	3 Months
4	English Level - 1	S\$ 1000	Full Payment	Start of Course	S\$1000.00	3 Months
5	English Level -2	S\$ 1000	Full Payment	Start of Course	S\$1000.00	3 Months
6	English Level -3	S\$ 1000	Full Payment	Start of Course	S\$1000.00	3 Months

NOTE:

All fees are payable to Fortune School of Technology and Management Pte. Ltd. - FPS Escrow

Account (A/c No. 152-636874-002) at Singapore by Telegraphic Transfer (TT) or Bank Draft into the Hongkong and Shanghai Banking Corporation (HSBC) Escrow Account.

b. Other Fees

Registration fee	\$500.00
Course material fee (ABE course)	\$300.00 \$600 (PGDBM)
Course Material Fee (FSTM course)	\$400
VISA Application fee	\$100.00
FPS insurance/escrow fee	\$300.00
Student Medical Insurance	\$135.00
Banker's Guarantee	\$347.75
ABE Registration Fee	£250.00 (PGDBM) £50.00 (TTHM)
ABE Examination Fee	£50.00 per module (PGDBM) £28.00 per module (TTHM)
New Student's Pass Application Fee	\$50.00
Student's Pass Renewal Processing Fee	\$30.00
Current Student's Pass Renewal Fee	\$50.00

c. Miscellaneous Fees

Purpose of Fee	Amount (\$) and When Payable
Late payment fees	S\$50
Replacement of student ID	S\$50
Remodule course fee	S\$800 (excluding Exam Fee)
Replacement of Lost Course Material	S\$50 (per module)

5.3.3 Avoidance of Over or Under Charging

FSTM is committed to support its student community and thus strives to avoid any discrepancy in the charging of fees. FSTM shall clearly display the total amount of Course fees payable and the breakdown in our payment schedule and on our website www.fstm.edu.sg

5.3.4 Payment Methods and Channels

FSTM shall display all payment methods and channels available to students as per EduTrust- Approved Student Contract and these are the

- Type of payment accepted - only by Telegraphic Transfer, Demand Draft, Cashier's Order (done in Singapore)
- All payment will be made to our HSBC Escrow account as stated in 5.3.2

5.3.5 Receipts for Payment of Fees

- a. For all Payments to FSTM, FSTM provides students with receipts to acknowledge payment of fees through Telegraphic Transfer, Demand Draft or Cashier's Order in favor of Fortune School of Technology & Management Pte. Ltd. - FPS Escrow Account, payable in accordance with the terms stated in the Fee Protection Scheme (FPS).

b. Issue of Receipts:

For every payment made by the Student to the FORTUNE SCHOOL OF TECHNOLOGY AND MANAGEMENT, the FORTUNE SCHOOL OF TECHNOLOGY AND MANAGEMENT shall issue a receipt to the Student including but not limited to the following:

- Fortune School of Technology and Management Name
- Individual Receipt Number
- Student's name and individual identity name
- Course Identification number
- Payment Amount
- Method of Payment
- Instalment Number

5.4 Student Contract

All students are required to sign the Standard Student Contract

5.4.1 Standard Student Contract as adopted from CPE which is in English. Students will be given an advisory note and the contents of this and the contract will be explained to each student by the SSA Manager. All students must read and sign both the contract (2 copies) and the advisory note and must ensure they initial every page of the contract.

5.4.2 As part of the requirements of EduTrust, international and local students are required to enter into a Standard Student Contract with the School prior to confirmation of enrolment and this policy is communicated to the students through our various communication channels, including our website.

5.4.3 In summary, the Standard Student Contract is a mandatory document for the enrolment of both international and local students. All students will be given an advisory note and the CPE Standard Student Contract

5.5 Others

5.5.1 Re-Enrolment

Students who have completed their current year of studies successfully would be automatically re-enrolled into the next year. The re-enrolment documents would be prepared and given to students at least 4 weeks before the current course completion for their reference. Students would need to confirm their enrolment by completing the respective documents and making the fee payment in accordance with the schedules. A payment voucher will be given to students so they can make payments to HSBC and Students must insist that official receipts are issued by the school upon payment of fees and these official receipts must be kept for verification of payment status.

6.0 FSTM Student Support

FSTM provides comprehensive student support starting from before the student joins some of which you might have availed of before you came here. Here, Students have full support of FSTM's faculty and staff who are trained, instructed and have process support to help you in every which way.

- Community Involvement
- Update of Personal Particulars
- Feedback/Suggestion
- Renewal of Student's Pass
- Application of Absence of Leave
- Submission of Medical Leave
- Request for Official Letters
- Lost & Found
- Medical Insurance
- Fee Payment

Service Targets

CATEGORIES	YEAR 2010	YEAR 2011	YEAR 2012	YEAR 2013
End-of-Module Evaluation (Service) – Percentage of Students Rated 'Satisfactory' & Above	80%	85%	90%	95 %
Teacher to Student Ratio (in classroom)	1:40	1:40	1:40	1:40
Ratio of Complaints to Compliments	3:1	2:1	1:1	1:1
New Enquiries Response Time (Percentage of enquiries responded within 2 working days)	85%	90%	95%	98%

Email Response Time (Percentage of emails responded within 1 working day)	95%	96%	98%	100%
Average Complaint Resolution Time (Percentage of complaints resolved within less than 2 working days)	95%	96%	97%	98%
Average Feedback response Time (Percentage of feedback responded within 5 working days)	95%	96%	98%	99%
Warning Letters issued due to low attendance (percentage)	15%	12%	10%	10%
Successful renewal of Student's Pass (for students continuing the same course)	No renewal in 2010	98%	98%	99%
Grauduate Evaluation (successful in obtaining employment within 6 months of employment)	No graduates in 2010	95%	96%	98%
Students transferring to another school	2%	1%	1%	1%
Expelling students due to unacceptable behavior or low attendance	1%	1%	1%	1%
Student refunds will be done within 7 working days	99%	99%	99%	99%
Response for Academic Result Appeal (ABE Offered Programme) within 30 working days	100%	100%	100%	100%

Response for Academic Result Appeal (FSTM Offered Programme) within 6 weeks	100%	100%	100%	100%
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6.1 Student Counselling

FSTM faculty and support staffs are there to counsel and help you in adjusting and finding problems relating to your academic life. You can contact these counsellors personally or by phone.

Future Counselling Centre

Our Counsellor - for students who have difficulty coping and feel challenged in the New Environment do contact our Certified Counsellor.

Ms Sumathi Rajaratnam

Hp: 9367 9223

Email: sumathy_r2000@yahoo.com.sg

Address: 111, North Bridge Road

#08-08 Peninsula Plaza

Singapore 179098

6.2 REFUND POLICY (as stated in the Student Contract)

6.2.1 Notification and Arrangement

FSTM shall inform the Student immediately within three (3) working days if

- (i) It fails, for any reason, to commence the Course on the Course Commencement Date;
- (ii) It terminates the Course, for any reason, prior to the Course Commencement Date;
- (iii) It fails, for any reason, to complete the Course by the Course Completion Date;
- (iv) It terminates the Course, for any reason, prior to Course Completion Date; or
- (v) The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA).

FSTM shall, within seven (7) working days of notifying the Student in writing of above circumstances (i) to (iv), provide the Student with information and details of the alternative confirmed course arrangement to allow the Student to make timely and appropriate decision on the alternative arrangement.

6.2.2 Withdrawal for Cause:

Subject to Force Majeure, the Student shall be entitled to immediately withdraw from

the Course by giving written notice to the PEI of his/her intention to do so if the PEI is in breach of any of its obligations under this Agreement or fails to perform its obligation(s) under the following circumstances.

PEI shall inform the Student immediately within three (3) working days if

- (i) It fails, for any reason, to commence the Course on the Course Commencement Date;
- (ii) It terminates the Course, for any reason, prior to the Course Commencement Date;
- (iii) It fails, for any reason, to complete the Course by the Course Completion Date;
- (iv) It terminates the Course, for any reason, prior to Course Completion Date;
or
- (v) The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA).

6.2.3 Refunds for Withdrawal for Cause:

For the following circumstances FSTM shall, within seven (7) working days after notifying the Student, refund to the Student:

- (i) The entire amount of the Course Fees; and
- (ii) The Miscellaneous Fees*.

The PEI shall also, as soon as practicable after receiving the Student's notice of withdrawal under the following circumstances (and in any event no later than seven (7) working days after receiving such notice) refund to the Student the amounts stated above.

6.2.4 Refunds for Withdrawal Without Cause:

Where the Student withdraws from the Course for any reason other than those set out in 6.2.2 or Force Majeure, the PEI shall, subject to no double claim, as soon as practicable after receiving the Student's written notice of withdrawal (and in any event no more than seven (7) working days after receiving such notice) refund to the Student the following sums (less any applicable bank administrative charges properly paid/payable under the Fee Protection Scheme):

% of [the aggregate amount of Course Fees and Miscellaneous fees]	If Student's written notice of withdrawal is received
100%	("Maximum Refund") More than [60] days before the Course Commencement Date
70%	Before, but not more than [60] days before the Course Commencement Date
30%	Before, but not more than [14] days before the Course Commencement Date
10%	Before, but not more than [7] days before the Course Commencement Date
0%	On or after the Course Commencement Date

6.2.5 **Cooling-Off Period**

FSTM shall provide the Student with a cooling-off period of [7] working days *<at least seven (7) working days>* after signing this Agreement. Within these [7] days and regardless whether the Course Commencement Date has passed, the Student can submit written notice of withdrawal to the FSTM and receive the Maximum Refund amount stipulated by FSTM under refunds for withdrawal without cause (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges properly paid/payable under the Fee Protection Scheme). Any dispute in respect of how much Course Fees have been consumed pursuant to this clause shall be referred to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Jurisdiction, and only in respect of such decision, the decision of the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) shall be final and binding on all parties.

FSTM shall also bring to the Student's notice **Schedule 3** by notifying the student of his rights under the cooling-off period, and receive written acknowledgement as provided therein by the Student that **Schedule 3** has been brought to his notice. In the event that the notice in **Schedule 3** has not been brought to the Student's attention, the cooling-off period of [7] working days shall only commence from the date that **Schedule 3** has been brought to the Student's notice, and the Student has acknowledged the same. The Student shall have the right to withdraw from the Course and receive a refund as stated in the cooling off period before the notice in **Schedule 3** has been brought to the Student's attention.

This cooling off period takes precedence over FSTM's refund policy stated in refunds for Refunds for Withdrawal without Cause.

6.2.6 Deemed Withdrawal:

A Student who transfers from a Course to another course within FSTM shall, be deemed to have withdrawn from the Course and the provisions of the refund breakdown shall apply saves as otherwise agreed between the PEI and the Student.

6.2.7 Change of Course:

Further to 6.2.6, a fresh PEI-Student Contract under this format shall be executed between the PEI and the Student for any change of Course, whether with the same PEI or otherwise.

6.2.8 Rejection by Educational Partners

If a student's enrolment application is rejected by an educational partner due to not meeting certain entry requirements, the student will be entitled for a refund under Clause 6.2.1.

Refund Procedure

1. Students may request a **Refund Form (SSA 2)** from their Student Service Administrator (SSA) during office hours.
2. If the request is approved, the student will be informed of the approval and the amount that will be refunded.
3. If the request is not approved the student will be provided with the information of how to appeal to the Academic Board by the SSA.
4. After the acknowledgement from the student, the SSM writes to HSBC (ESCROW bank) to refund money to the students. FSTM will then email a copy of the acknowledgement given by the ESCROW provider to the student. The ECSROW account provider will refund the money direct to the student via Telegraphic Transfer.

6.3 Deferment Policy

All deferment cases will be considered on case by case basis and on the merit of case. The forms are available at the Reception area and the students will have to state clearly reasons for Deferment.

6.3.1 Transfer Policy

6.3.1.1 Transfer from One Course to another within the School

Request for transfer from one course to another with FSTM will only be considered if the application is submitted by the student before course commencement. All forms are located in the reception's office. Such transfer is deemed as withdrawal from the original course. A fresh application has to be made for the new course and the procedure for new application shall apply. The application for Student Pass for the new course shall be subject to the approval of ICA. Students who have been given approval to transfer to another course will have to sign another new Student Contract for the new course. The previously signed contract therefore becomes void. The student will be issued with a letter informing of the new status.

6.3.1.2 Transfer to Other School

Student application to transfer to another school is deemed as **termination and withdrawal from the original course**. These cases will be treated as **Withdrawal without Cause**.

However, the student will granted permission to transfer to another school under the following terms and conditions:

- If they attained a **minimum of 90% attendance** necessary to fulfil the ICA requirement; and
- If they have *paid all outstanding fees* and do not have any arrears in their payment; and
- If they are applying for enrolment into another school.

Transfer Procedures

The following procedures are strictly to be followed by students who want a transfer to other schools:

- a. Student has to approach the Student Service Administrator to complete the **Transfer/Withdrawal Form (SSA – 3)**. This form can also be obtained from the forms cabinet which is located the Reception Room.
- b. The student is required to submit copies of his/her Student's Pass and passport to the Student Service Administrator.
- c. The school will check on the student's attendance records and ensure that there are no outstanding fees owing by the student;
- d. The student service administrator will arrange an appointment for the student to meet the Academic Director for counselling session;
- e. Should the student insist on transferring after counselling, the school will proceed to cancel the Student's Pass via ICA's Solar+ or hard copy of form V36A (ICA's Student's Pass cancellation) form.
- f. If the student's attendance is requested from another school, the attendance can only be declared upon Academic Director's approval in the Transfer/Withdrawal Form.
- g. FSTM will not be responsible if the Transfer of School application is not approved by ICA.

Withdrawal Policy (Post-Enrollment)

Procedures

The following procedures are strictly to be followed by students who want to withdraw from FSTM voluntarily.

- a. Student has to approach the Student Service Administrator to complete the **Transfer/Withdrawal Form (SSA – 3)**. This form can also be obtained from the forms cabinet which is located the Reception Room.
- b. The student is required to submit copies of his/her Student's Pass and passport to the Student Service Administrator.
- c. The school will check on the student's attendance records and ensure that there are no outstanding fees owing by the student;
- d. The student service administrator will arrange an appointment for the student to meet the Academic Director for counselling session;

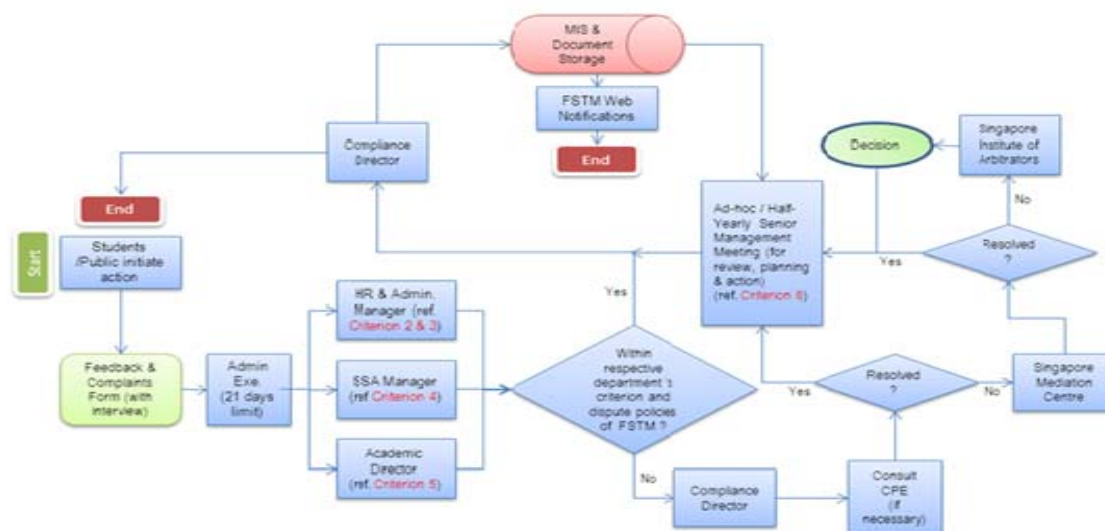
- e. Should the student insist on withdrawing after counselling, the school will proceed to cancel the Student's Pass via ICA's Solar+ or hard copy of form V36A (ICA's Student's Pass cancellation) form.

6.4 Grievance Redress

FSTM Students can redress their grievances or conflicts in an organized manner through a well defined mechanism.

- 6.4.1 Students/Public could access FSTM website to submit their feedback/complaints. Alternatively, they could submit a hard copy of their feedback/complaint to the designated Admin executive. Admin executive will examine the feedback/complaint within the 21 working days limit.
- 6.4.2 Admin executive would forward the feedback/complaint to the relevant key managers and Compliance Director.
- 6.4.3 If the feedback/complaint is within the EduTrust criterion and dispute policies of FSTM, Compliance Director would resolve the issues and communicate to students/public concern.
 - a. FSTM dispute resolution policy must be aligned to the dispute resolution provision in the Private Education Act, Singapore.
- 6.4.4 If the issues are out of the scope of EduTrust criteria and dispute policies of FSTM, Compliance Director will consult the Senior management and CPE for resolutions.
 - a. If the issues could not be resolved, CPE would refer the issues to Singapore Mediation Centre.
 - b. If the issues still could not be resolved, the issues would be referred to Singapore Institute of Arbitrators. A decision would be arrived and issues are resolved.
- 6.4.5 Compliance Director would inform the students/public concern once the resolution from Senior management and respective authorities have been obtained.
 - a. If the student is unsatisfied with the outcome, the student concerned is advised to approach CPE Student Services Centre for assistance.

Grievance Procedure



6.5 Confidentiality of Student Data

The school is committed to maintaining the confidentiality of student data. Students' particulars are kept in a controlled environment and only high level staff has access to student information. Information will only be disseminated if needed for regulatory submission requirements. Within our premises we give the assurances that all students' p files are kept in a secured environment and all information therein is private and confidential. The school is however permitted to publish or release information that is customarily educational in purpose, including but not limited to awards of prizes, medals, scholarship, bursaries, classes of honours and other marks of distinction, student and graduation status.

When the school wishes to use students' particulars, we will make this known to the student and we will also seek consent from the students before publishing their testimonies in our website and/or hard prints.

The above policy stated herein is subject to any applicable law mandating or otherwise requiring disclosure. This policy is also subject to revision from time to time as deemed appropriate.

6.6 Housing and Accommodation Service

Singapore offers accommodation to suit every pocket and need. A wide range of accommodation options are available throughout Singapore, ranging from private rental flats and apartments, to hostels.

7 Singapore Government Regulations

7.1 Singapore Rules and Regulations

7.1.1 Traffic

All students are expected to obey all traffic other laws of Singapore and follow traffic sense being followed in Singapore. Any breach is subject heavy fines by the traffic police.

7.1.2 Civic Sense and duties

FSTM Students are expected to observe Singapore civic sense and show dignity and respect to all irrespective of rank and station. Polite and mannered behaviour is expected all the time.

In Singapore, a person attempting to commit suicide can be imprisoned for up to one year.

7.2 ICA Regulations

7.2.1 Student's Pass

All international students are required to hold a valid Student's Pass issued by the Immigration & Checkpoints Authority (ICA) of Singapore in order to pursue full-time study in Singapore. FSTM are categorized as New Applicant for Student's Pass. New applications must be submitted at least two (2) months and not more than six (6) months from the course commencement date.

The international student is not required to be present in Singapore while their application is being processed. If the international student is in Singapore, the student must ensure that he/she has a valid visa to stay in Singapore while the application is being processed.

Student's Pass is issued under the following strict conditions set by the ICA. International students must abide by these rules and regulations at all times:

7.2.1.1 The Student's Pass is issued to you for the purpose of studying in a particular course with FSTM.

7.2.1.2 You must carry your Student's Pass at all times.

7.2.1.3 It is the School's responsibility to inform ICA if **you fail to attend classes for a continuous period of 7 days or more without valid reason; where your attendance falls below 90% in any month of the course without valid reason;** and if you have completed the course or wishes to terminate your studies with the School. The ICA will withdraw your Student's Pass under any of the above mentioned circumstances.

7.2.1.4 **You are strictly prohibited from working in Singapore, even if it does not involve any payment to you.**

7.2.1.5 You must strictly observe all laws, rules and regulations of Singapore.

7.2.1.6 You cannot be adopted by any Singaporean or Singapore Permanent Resident while being a Student's Pass holder.

7.2.1.7 You cannot be married to a Singaporean or Singapore Permanent Resident while being a Student's Pass holder.

7.2.1.8 You must surrender your Student's Pass (along with Passport and Disembarkation/Embarkation Card) to the ICA for cancellation within seven (7) days from the date of your discontinuance/termination of study with FSTM. Alternatively, you may surrender your Student's Pass to the School for cancellation via the ICA online SOLAR+ system.

7.2.1.9 You are not allowed to overstay in Singapore after the Student's Pass has expired, unless with written approval from

Student's Pass Renewal

Renewal of Student's Pass applies to international students whose:

- Student's Pass expires before the end of their course of study with FSTM.
- Students who will be continuing their studies with FSTM and have fulfilled the requirements of Continuing Enrolment.
- It is your responsibility to ensure that your Student's Pass is valid and renewed on time. FSTM is not liable to compensate or be held responsible if your Student's Pass has expired due to late renewal or that the renewal application was rejected by the ICA.

If your Student's Pass is expiring before the expected completion date of your course, you should have your Student's Pass renewed. Please adhere to the following procedures:

- You should approach our Student Services Office with your passport and Student's Pass at least **one (1) month** prior to the expiry of your current Student's

Pass to complete the formalities with FSTM for application for renewal of Student's Pass (with ICA).

- You will be informed by our Student Services Office on the expected processing duration of ICA and schedule for your follow up with FSTM on the application status.
- If your application for renewal is turned down by the ICA, you will be given a 2-week Social Visit Pass and you will have to leave Singapore before the pass expires.

Loss of Student's Pass or Passport

- It is your responsibility to ensure that your Student's Pass and Passport are safely kept. Should these documents be misplaced or stolen, you must immediately have them replaced.

If your Student's Pass and/or Passport were misplaced or stolen you should adhere to the following procedures:

- Make a police report **immediately** and obtain a statutory declaration (police report) from the authority.
- You should approach our Student Services Office **immediately** with the original police report to complete formalities with FSTM for application for replacement of Student's Pass (with ICA).
- You will be informed by our Student Services Office on the expected processing duration of ICA and schedule for your follow up with FSTM on the application status.
- You should also approach the respective Embassy of your home country immediately with a copy of the police report to arrange for a replacement for your Passport.

Cancellation of Student's Pass

Your Student's Pass will and cancelled under the following circumstances:

- You have finished your course of study (as registered with ICA) with FSTM.
- You have decided to discontinue your studies at FSTM.
- You have violated the rules and regulations stipulated by the ICA for Student's Pass holders.
- You have been expelled from FSTM.

International students returning to their home country permanently must surrender their Student's Pass along with Passport, return flight ticket and Disembarkation/Embarkation Card to the ICA for cancellation. Alternatively, he/she may surrender his/her Student's Pass (along with return flight ticket) to the School for cancellation via the ICA online SOLAR+ system.

7.3 Council for Private Education (CPE)

Established under the Private Education Act, the Council for Private Education (CPE) is a statutory board empowered with the legislative power to regulate the private education sector. In addition to its role as a regulator of private education institutions, the Council facilitates capability development efforts to uplift standards in the local private education industry (extracted from www.cpe.gov.sg)

All students are advised to visit the CPE's website to be better informed about Private education In Singapore www.cpe.gov.sg.

8 Contacts at FSTM

Academic Director	emran@fstm.edu.sg
Compliance Director	compliance@fstm.edu.sg
Student Services Manager	padmaa@fstm.edu.sg
Student Services Administrator	cecille@fstm.edu.sg
Academic Executive	jp@fstm.edu.sg
Administration Office	+65-62441471 (Office hours–9:00am to 5:30pm)
School Website	www.fstm.edu.sg

Counselor Info:

Ms Sumathi Rajaratnam

Hp: 9367 9223

Email:sumathy_r2000@yahoo.com.sg

Address: 111, North Bridge Road

#08-08 Peninsula Plaza

Singapore 179098

****Personal Notes****