

LETTER OF OFFER

Date of Issued	: 08/12/2016	Student ID	: CT0262799
Offer Lapse Date	: 22/12/2016	Application Ref. No	: PT-DipComHRM-17-1 16407
Name	: Nor Hazirah Binte Hassan	Gender	: FEMALE
Passport No / NRIC	: SXXXXXXX	Nationality	: Singaporean
Mailing Address	: Singapore #03-106 Singapore 111111		
Email Address	: Kapsptest+CT0262799@gmail.com		

Dear Ms. Nor Hazirah Binte Hassan

I am pleased to offer you admission to the following program.

Name of Program	Diploma in Commerce (Human Resource Management) (Intake: PT-Dip-ComHRM-17)
Commencement Date	26/12/2016
Exemption/Advanced Standing (if applicable)	NA
Number and Name of Foundation Module(s) Required	Total Number of Foundation Modules: 3 BDG KHE P007 : Foundation General Studies BDG KHE P008 : Foundation Mathematics BDG KHE P009 : Foundation Communication Studies
Conditions of this Offer (if applicable)	NA

You are also encouraged to complete and pass the Foundation module(s) above before starting the Diploma in Commerce (Human Resource Management). Otherwise, you are required to complete all necessary Foundation module(s) before Term 3 of the program. Please note the above Foundation module(s) are mandatory and must be completed in order to graduate from this program.

You must complete **ALL** modules required by the Diploma in Commerce (Human Resource Management), unless you have been specifically exempted as listed above. If you wish to apply for exemption from certain modules in the program you apply for, please do so before your acceptance of this offer.

If you wish to accept this offer, please complete and sign the following documents attached:

1. Student Advisory Note
2. Standard Student Contract

Your acceptance of this offer is confirmed upon signing of the Standard Student Contract by 22/12/2016, and payment of 1st installment.

Should you need an education loan or SDF grants, please contact your course consultant for assistance.

We wish you every success and trust that your education experience with our Institute will be both an enjoyable and a rewarding one.

Yours sincerely

Rhys Johnson

Senior Vice President and Provost

Kaplan Higher Education Institute

(This is a computer-generated letter. No signature is required.)

**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.

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, Nor Hazirah Binte Hassan (*name of student/parent/guardian*), NRIC/~~passport number~~ SXXXXXXX,
have read and understood this advisory note before signing the Student Contract for myself/~~my ward~~**
Nor Hazirah Binte Hassan(*name of ward*) (NRIC/~~passport number~~) SXXXXXXX with Kaplan Higher
Education Institute(*name of PEI*).

(signature of student or ~~parent/guardian~~)

Date: _____

*** Please delete whichever is inapplicable.*

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 : Kaplan Higher Education Institute
Registration Number : 198600044N
- (2) Full Name of Student : Nor Hazirah Binte Hassan
(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / ~~as in passport for international student~~)*
NRIC Number (for SC/PR)* : SXXXXXXX
~~Student's Pass Number (if available)~~/Passport Number (for international student)* : N.A
- (3) Full Name of Parent/Legal Guardian* : N.A
(if Student is under eighteen (18) years of age)
NRIC/Passport Number* : N.A

* 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 Council 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 7 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;

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- (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** 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	Diploma in Commerce (Human Resource Management)
2) Course Duration (in months)	(8.00)
3) Full-time or Part-time Course	Part Time
4) Course Commencement Date	26/12/2016
5) Course Completion Date	20/08/2017
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 <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	Diploma in Commerce (Human Resource Management)
8) Organisation which develops the Course	Kaplan Higher Education Institute
9) Organisation which awards/ confers the qualification	Kaplan Higher Education Institute
10) Course entry requirement(s)	<p>- GCE 'A' Levels and Higher NITEC or equivalent qualifications</p> <p>- GCE 'N', 'O' and lower NITEC holders or equivalent qualifications will be required to take 1-3 of the following foundation modules:</p> <p>-- Foundation Communication Studies -- Foundation Mathematics -- Foundation General Studies</p> <p>English proficiency may be considered sufficient and an IELTS score may not be required if applicant possesses a diploma from a recognised institution where English was the sole medium of instruction. Otherwise, minimum IELTS score of 5.5 or equivalent is required</p> <p>Mature executives who do not possess the above-mentioned qualifications but with substantial working experience will be considered on a case-by-case basis</p>
11) Course schedule with modules and/or	Term 1: 26/12/2016 - 05/03/2017

<p>subjects</p>	<p>KHE266 - Accounting for Managers KHE269 - Introduction to Management</p> <p>Term 2: 06/03/2017 - 30/04/2017</p> <p>KHE272 - Quantitative Analysis KHE268 - Economics I</p> <p>Term 3: 01/05/2017 - 25/06/2017</p> <p>KHE241 - Labour Management Relations KHE251 - Personnel Management</p> <p>Term 4: 26/06/2017 - 20/08/2017</p> <p>KHE264 - Training and Development KHE231 - International Human Resource Management</p> <p>* The modules offered are subject to changes made by the University/ Kaplan Higher Education and approval by regulatory authorities.</p> <p>** Timetables are subjected to changes by Kaplan or the university.</p>
<p>12) Scheduled holidays (public and school) and/or semester/term break for course</p>	<p>Public holidays:</p> <p>25 Dec 2016 - Christmas Day 26 Dec 2016 - Public Holiday in lieu of Christmas Day falls on Sunday 1 Jan 2017 - New Year's Day 2 Jan 2017 - Public Holiday in lieu of New Year's Day falls on Sunday 28 Jan 2017 - Chinese New Year 29 Jan 2017 - Chinese New Year 30 Jan 2017 - Public Holiday in lieu of Chinese New Year falls on Sunday 14 Apr 2017 - Good Friday 1 May 2017 - Labour Day 10 May 2017 - Vesak Day 25 Jun 2017 - Hari Raya Puasa 26 Jun 2017 - Public Holiday in lieu of Hari Raya Puasa falls on Sunday 9 Aug 2017 - National Day 1 Sep 2017 - Hari Raya Haji 18 Oct 2017 - Deepavali</p> <p>Further information on Singapore public holidays can</p>

	<p>be obtained from www.mom.gov.sg</p> <p>Semester/Trimester/Term Break</p> <p>Term 1 - N.A Term 2 - N.A Term 3 - N.A Term 4 - N.A</p>
13) Examination and/or other assessment period	<p>Term 1 - 27/02/2017 - 05/03/2017 Term 2 - 24/04/2017 - 30/04/2017 Term 3 - 12/06/2017 - 18/06/2017 Term 4 - 14/08/2017 - 20/08/2017</p> <p>*Subject to change by Kaplan or the university. **Supplementary examination date where applicable will be informed within 30 days from examination result release date.</p>
14) Expected examination results release date	Approximately 30 days after exams date.
15) Expected award conferment date	20/12/2017

SCHEDULE B
COURSE FEES

Fees Breakdown <i>[Note: show full breakdown of total payable course fees]</i>	Total Payable (with GST, if any) (S\$)
Course fee	\$4,750.80
Total Course Fees Payable:	\$4,750.80
No of Instalments:	4

INSTALMENT SCHEDULE

Instalment¹ Schedule	Amount (with GST, if any)(S\$)	Date Due²
1st Installment	\$1,235.85	21/12/2016
2nd Installment	\$1,235.85	01/03/2017
3rd Installment	\$1,139.55	26/04/2017
4th Installment	\$1,139.55	21/06/2017
Total Course Fees Payable:	\$4,750.80	

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 Coverage (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\$)
Re-module Fee *Actual amount refer to Re-module contract	Prevailing Full Course Fee/No of Modules or Prevailing Full Course Fee/Total Credits *Re-Module Credits
Bridging Fee per module	\$187.25/module - Foundation Comm Studies (FCS) & Foundation Math (FM). \$374.50/module - Foundation General Studies (FGS)
Transfer Admin Fee (per request) * Transfer includes change of pathway or program and entity	\$375.00
Term Deferment Fee	\$375.00
Resit Fee - Exam or Assignment per module	\$160.50
Appeal Fee	\$160.50
Fee Protection Scheme (if actual course duration exceeds that stated within student contract due to valid reasons such as re-module, deferment etc)	Fee payable x 0.45% + 7% GST (minimum insurance premium of \$8.56)
Late Payment Charge/per invoice	\$53.50
Overdue fine for library books (per book/per day)	\$0.50
Replacement of Kaplan Student Access Card	\$10.00
Replacement of Lost Textbooks/Study Materials	Subject to the Textbooks/Study Materials price + prevailing GST
Printing & Re-print Parchment/Certificate (per certificate)	\$75.00
Printing & Re-print of Transcript (per transcript)	\$20.00
Printing of Letter of Verification (per request)	\$10.00
Graduation Fee (Diploma Programs)	Subject to Kaplan's prevailing charges
Examination Fee for Rules & Regulations for Financial Advisory Services (M5)	Fees to be paid to Singapore College of Insurance (SCI) directly upon registration of examination

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.

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%	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 [30] 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

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

SIGNED by the PEI



Authorised Signatory of the PEI

Name: Cheng Siew Kiong

Date: 12/12/2016

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)

N.A

Name of Student:

Nor Hazirah Binte Hassan

Date:

Name of Parent or Legal Guardian:

N.A

Date: N.A