



联众国际学院
UNITEDWORLD
INTERNATIONAL ACADEMY

STUDENT HANDBOOK
2014

Principal's Message

Dear Students

It gives me great pleasure, to welcome you to Unitedworld International Academy.

With a global outlook and vision in mind, Unitedworld has since created synergies with a list of established institutions in China and other parts of the world.

Unitedworld is an international platform that enables students to have access to a whole range of courses offered by different institutions from all over the world.

Such a strategic move is not only good for Unitedworld; students will be the ultimate winners to study in such a vibrant and enterprising community. It is my responsibility to deliver what I promise to ensure that quality education is synonymous with the reputation of Unitedworld.

Let's come together to make Unitedworld an institution of hope and pride to equip you with the knowledge, principles and values to tackle existing and emerging challenges in this globalised economy.

Yours Sincerely



Mr. Ong Kock Hua

CEO/Principal

Unitedworld International Academy

Our Vision

A unique private education institution that achieves the acknowledgement and recognition of its students, staff and society

Our Mission

To provide a conducive, supportive and engaging learning environment where learners develop to become capable and holistic leaders who are able to excel in their respective industries

Our Values

PERFECT:

Professionalism 、 Excellence 、 Respect 、 Fairness 、 Empowerment 、 Care 、 Teamwork

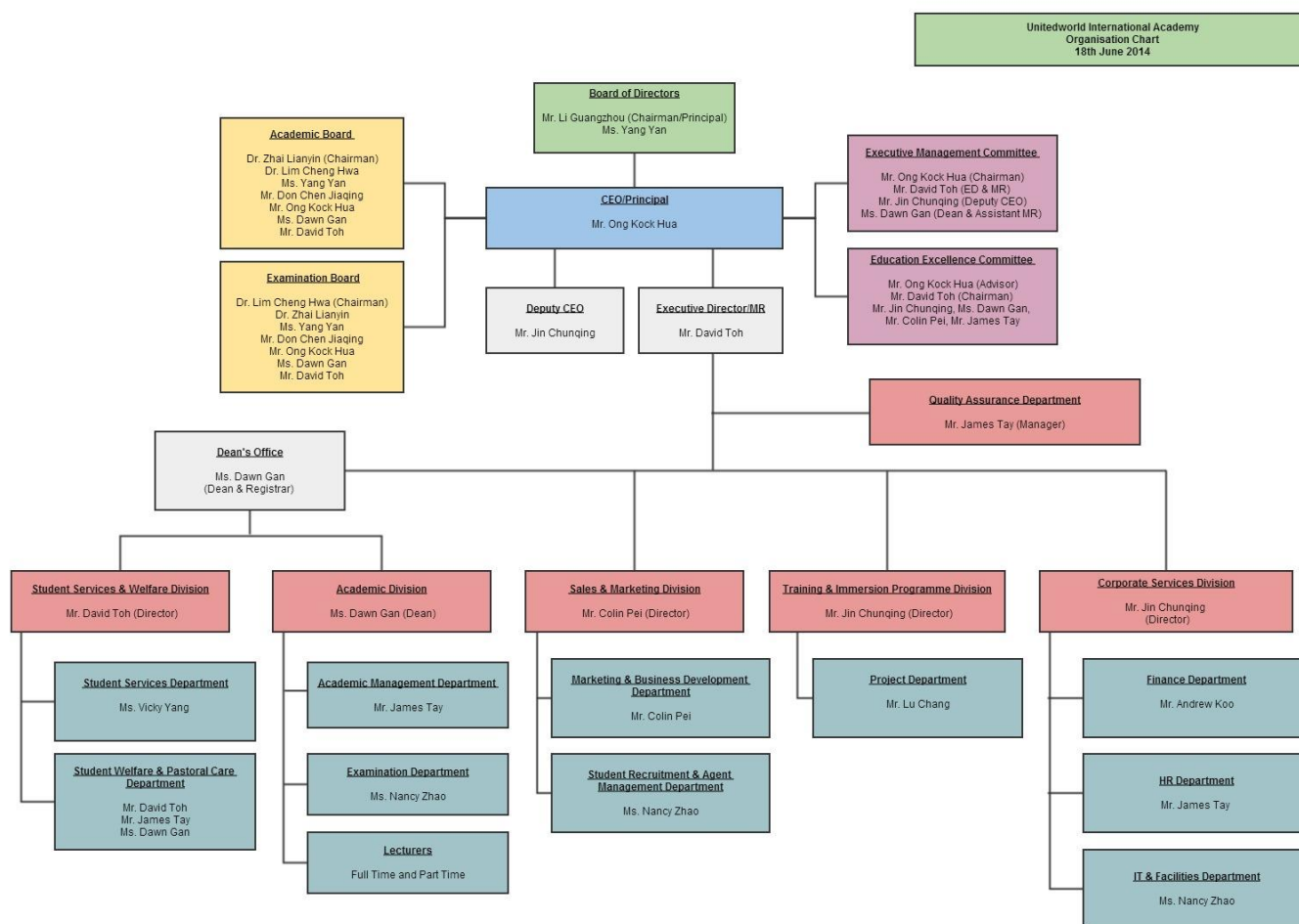
Our Culture

As a team, Unitedworld takes pride in upholding professionalism in the pursuit of excellence, respecting each other with fairness and empowering people with care

Faculty Members

Our faculty members are academically qualified with vast relevant industry experience. For a complete list of our faculty members, please visit our school website as follows: www.unitedworld.edu.sg

Organisation Structure



Getting to Unitedworld

Location

Unitedworld International Academy
1208 Upper Boon Keng Road
Singapore 387312
Phone: +65 6786 7002
Fax : +65 6786 5040
E-mail: contact@unitedworld.edu.sg

By Bus:

2, 7, 11, 12, 13, 21, 26, 31, 32, 33, 51, 62, 63, 67, 80, 100, 197, 853C

By Train:

The nearest MRT station is Kallang (EW10).
Unitedworld International Academy is about 5 minutes walking distance from the MRT station

Opening Hours

Mondays – Fridays : 9am – 6pm
Saturdays, Sundays and Public Holidays : Closed

Our Facilities

Unitedworld International Academy is located at 1208 Upper Boon Keng Road, Singapore 387312.

There are 3 classrooms in total. Each classroom is equipped with multimedia and audio-visual equipment to facilitate learning. Also, they are designed to promote maximum interaction between the staff and students.

The entire premise is Wi-Fi enabled.

There is a pantry with vending machines for snacks and drinks and a Learning Resource Centre, equipped with computers, reference materials and a study room for discussions.

Classrooms and its Descriptions

Floor Area	Area of Classroom	Capacity of classroom
Classroom 02-11	33 Sqm	20
Classroom 02-12	33 Sqm	20
Classroom 02-13/14	66 Sqm	40

Courses

Awarded by Association of Business Executives (ABE), UK

- ABE Level 4 Diploma in Travel, Tourism and Hospitality Management
- ABE Level 5 Diploma in Travel, Tourism and Hospitality Management
- ABE Level 6 Diploma in Travel, Tourism and Hospitality Management
- ABE Level 6 Extended Diploma Travel, Tourism and Hospitality Management
- ABE Level 7 Diploma in Business Management

Awarded by Unitedworld International Academy

- Certificate in Business English (CBE)
- Certificate in Advanced Business English (CABE)
- Certificate in Business Management (CBM)
- Diploma in Business Management (DBM)
- Advanced Diploma in Business Management (ADBAM)
- Diploma in Business Management (Chinese)
- Advanced Diploma in Business Management (Chinese)

Awarded by University of Bolton, UK*

- Bachelor of Arts (Hons) in Business Management (BBM)
- Master of Business Administration (MBA)

**Please note that students enrolled in Programmes awarded by University of Bolton are subjected to the rules and regulations set out in the University of Bolton Handbooks.*

To view the latest list of courses and its details, please visit our website - www.unitedworld.edu.sg

Registration

Before the course commencement date, students are required to complete the Standard student contract and to acknowledge all the terms and conditions stated within.

The pre-requisites and requirements for courses are clearly defined in the website, Standard Student Contract and marketing materials. All students must fulfill the course entry requirements before being admitted into the course.

Student Pass

All foreigners studying at Unitedworld must hold a valid Student's Pass and be enrolled in a course on a full-time basis. The student's Pass will be issued by the Immigration & Checkpoint Authority (ICA) Singapore. The approval of Student's Pass is under the sole discretion of ICA Singapore.

The student Pass is NOT transferable and will be revoked upon student's cessation or termination of his/her studies with the school.

Upon the approval of the Student Pass application, the applicant is required to collect the student pass in person at the Visitor Service Centre, Immigration and Checkpoint Authorities with the required documents.

The student Pass will be issued if the conditions as stipulated in the In-Principal Approval Letter are fulfilled.

ICA Rules & Regulations for Student Pass Holders

The student shall comply with the provisions of the Immigration Act and the following rules and regulations.

- A student must achieve an attendance of minimum 90%
- A student must maintain good conduct and must not be engaged in any criminal offences of activities inconsistent with the purpose for which a student pass is issued
- A student must not make any false statement, representation or declaration in connection with the Student Pass application.
- A student must not make any false statement, representation or declaration in connection with the Student Pass application.
- A student must not engage in any form of employment or business, whether paid or unpaid in Singapore without a valid work pass issued under the Employment of Foreign Manpower Act (Cap 91A).
- A student must not work illegally or overstay in Singapore, both offences if convicted carry heavy penalties including jail term and canning.
- A student must not misuse controlled drugs or to take part in any political or other activities which is prohibited under the Immigration Act during the stay in Singapore.
- Prior to departure from Singapore, students are required to cancel their Student Pass with ICA within 7 days of the date of cessation or termination of studies.
- Upon cancellation, students are normally issued a Social Visa for 1 month to prepare for their return trip home.

**please note that the above is non-exhaustive, students should always refer to the ICA website for the full picture.*

Student Pass Renewal

It is the student to ensure that the student passes are renewed on time. The school will not be responsible if the pass expires or is being rejected by ICA due to lateness in renewing.

Foreign students holding student passes are strictly NOT allowed to engage in any form of employment, whether paid or unpaid, or in any business, profession or occupation in Singapore during the validity of the Student's pass unless the student have consent in writing from the Controller of Immigration.

All students must remember to renew their student pass no later than two weeks before the expiry date. Students are required to pay the student pass renewal fee in advance.

Cancellation of Admission

Student's admission to a course may be cancelled permanently by the school on the following grounds:

- I. where a student has not paid the required fees or charges*
- II. where a student has not met the English language or visa requirements
- III. where a student has a concurrent enrolment in a similar course at another institution
- IV. where a student has been unable to meet a prescribe course requirement for continuing enrolment in the course – for example: not securing a valid Student Pass from Immigration and Checkpoints Authority.

**Please note that for students enrolled in Programmes awarded by University of Bolton, University of Bolton and Unitedworld have the right to suspend the students and not permit a student to proceed to the following semester if they have fallen behind on their payment.*

Student Attendance Requirements

All students should spend at least 3 hours per school day, attending classes, tutorials, doing individual/group projects and assignments, self study and participating in enrichment activities and co-curriculum activities.

Unitedworld expects that in all cases a student should have a valid medical certificate for not attending classes regularly. He/She must produce proper evidence (e.g. Medical certificate, etc.) from a registered practitioner to justify any absence to ICA.

Under the ICA regulations, all international students holding a Student's Pass must not be absent for a continuous period of seven (7) days or more or that the percentage of attendance for the course in any month must not fall below 90% without any valid reason. Unitedworld will inform ICA of the students who breach the ICA requirements each month.

Unitedworld's Attendance Policy

Unitedworld's attendance policies are as follows:

Student attendance is computed based on the number of lessons within a month.

Example: In the month of April 2014:

Total number of days with lessons assigned to a module of a programme is 10 days

Each day of absent is computed as $1/10 \times 100\% = 10\%$

Student attendance will be computed based on number of working days within a month.

Attendance Policy for International Students under ICA Requirements

1. Unitedworld manages the compliance to ICA requirements by informing ICA if any of the following is not met:
 - a. The student has failed to attend classes for a continuous period of 7 days or more without any valid reason, or
 - b. The student has not attended classes regularly, i.e., where the percentage of attendance is 90% or lower in any month of the course without any valid reason.
 - c. The student's studies in the school have been terminated.
2. Collecting medical certificates for any absenteeism;
3. Cancelling the Student Pass, if the student has failed to attend classes or is un-contactable for a continuous period of 7 days or more without any valid reason
4. Taking appropriate and timely interventions for absenteeism without valid reasons;
5. Informing parents/guardians of regular absenteeism for international students below 18 years old.

Attendance Policy for Examination Eligibility

All students are required to achieve minimum 75% attendance of a module, in order to be eligible to sit for the respective examinations. However, due to ICA's regulations, international students must comply with a minimum 90% monthly attendance.

For the purpose of computing attendance for examination, rules that apply are as follows:

- Student must have submitted a leave application with reason for leave
- The leave application must be approved by the Dean or Director of Student Services and Welfare Division before taking the leave.

Issuance of Warning Letters

Warning letters shall be issued to students (Local and International), if they do not meet the following requirements:

1. If the student's attendance falls below 90% for the **CALENDER MONTH**
2. If the student is absent for 2 school days without valid reasons (**Verbal warning**)
3. If the student is absent for 3 school days without valid reasons (**First warning**)
4. If the student is absent for 5 school days without valid reasons (**Second warning**)
5. If the student is absent for 7 school days without valid reasons (**Final warning**)

Termination

If the student has failed to attend classes or is un-contactable for a continuous period of 7 days or more without any valid reason, or without prior consent or valid approved leave, the student shall be terminated from Unitedworld. For international students, the Student Services Department will ensure that the Student's Pass is cancelled.

Approved Leaves*

Leave of absence should be requested prior to the leave being taken and with available supporting evidences. Overall approved leave that can be granted should not exceed 10% of the course duration, unless otherwise assessed by the management on a case-to-case basis. The approval must be given by the Dean or the Director of Student Services and Welfare Division.

**Please note that for University of Bolton students, if this absence is likely to affect the performance in assessments, a "Mitigating Circumstances" form available upon request from the Student Services Department of Unitedworld should be completed.*

Guidelines for Approved Leaves:

BASIS FOR LEAVE OF ABSENCE	EVIDENCE REQUIRED
Death of family members	emails/ letter from next of kin passport copy verifying the dates of travel upon returning to school
Sickness of any family members	emails/ letter from next of kin passport copy verifying the dates of travel upon returning to school
Wedding of immediate family (siblings)	emails/ letter from next of kin passport copy verifying the dates of travel upon returning to school
Sitting for other external examinations	evidence of examination
Any other reasons	To be decided on a case-by-case basis

Class Time Tables and Academic Calendar

All class timetables will be available on the School's notice boards. For regular updates on important dates and academic calendar, student may also visit the website at www.unitedworld.edu.sg

Examination

All students are required to have 90% attendance to sit for examinations.

Student must bring their student pass or other photo ID to all examinations. No mobile phones or MP3 players are permitted during the examination.

Examination timetables will be available via the School communication points – email and notice boards and the school website.

Students who do not achieve the minimum attendance requirement will not be allowed to sit for test/examinations. Students must also complete and submit all coursework and assignments before the specified deadlines; otherwise, they are not allowed to take the examinations.

Re-Examination Process: Upon receiving the results, student, who has failed the required pass grade of a course/module and wish to sit for a re-examination, must make payment of the Re-Examination Fee as stated in the Miscellaneous Fees of the standard student contract to the Student Services Department. Re-Examination date will be set by Unitedworld. **Only ONE re-examination is allowed for a module.** Student may also approach our Student Services Department for more information.*

**Please note that University of Bolton students are subjected to the University's assessment regulations as set out in the University of Bolton Handbook and they may differ from the above.*

Results Appeal Process: Students who want to appeal for review of result must pay the required fee as stated in the standard student contract and submit the Results Appeal Form to the Student Services Department within 7 days of release of result. All forms are available for download at the student portal in the school's website. Students may also approach our Student Services Department to request a copy of Form for the needful.*

**Please note that University of Bolton students may appeal Exam Board decisions but only according to the grounds laid out in their University Handbook.*

Cheating in Examinations*

All students are hereby warned that cheating in examinations is a serious offence. If students are found cheating during the examinations, possible course of consequences could include:

- Zero marks of the written examination accorded to the specific student, and with a record of examination misconduct in the student record. The student will also have to take a written re-examination
- Re-examination
- Expulsion from course of study & cancellation of Student Pass

**Please note that University of Bolton students are subjected to the University Unfair Means Process as set out in the University Handbook. University of Bolton does not permit students to ask for work to be re-marked.*

Plagiarism

Plagiarism is also a serious offence in an academic institution. If a student is found to have committed plagiarism, the student may face the same serious consequence as cheating in examinations.

Failure to meet Required Grade of a Module

Student who has failed the required graded pass of a course is required to sit for a re- examination within the maximum of three weeks after the release of the result; with payment of appropriate administrative fee. Re-examination date will be set by Unitedworld. Only ONE re-examination is allowed.*

**Please note that University of Bolton students are subjected to the University Regulations which may differ from this.*

Student who wants to appeal for review of result must pay the required fee as stated in the standard student contract and submit the relevant forms to the Student Services Department within 7 days of release of result.*

**Please note that the appeal process of the University of Bolton is set out in the University Handbook and does not permit students to ask for work to be re-marked.*

Release of Examination Results

Examination results are only released upon moderation of examination scripts as well as authorization by the Examination Board;

Release of specific Module examination result – within 6 (six) weeks after completion of the examination of the specific module

Release of appeal results – within 4 (four) weeks from the release of the exam results (or 3 weeks from the close of the appeal period)

Release of Final examination result for the entire course – within 8 (eight) weeks after the examination result of final module of course.

Unitedworld Certificate, Diplomas and Advanced Diplomas will only be awarded to students who have successfully passed all the stipulated modules within the specific time frame.

External awards are governed by the external issuing Associations/Universities. Please note that University of Bolton Students are subjected to the University Timeline which may differ from this.

Fees & Financial Matters

Fees & Charges

All fees are clearly indicated in the Student Contract which the students sign before commencing their studies with Unitedworld. In the event that a student has failed to meet the requirements of any subject, the student must pay re-examination fees as stipulated in the standard contract.

The fee payment schedule and the methods of payment are clearly indicated in the Standard Student Contract. However, please consult the education consultant for any further queries.

All course fees (apart from non refundable Application Fees and Miscellaneous fees) must be paid directly into the school's Escrow account. No school staff or agent is permitted to collect any fees on behalf of Unitedworld.

Payment Method and Channels

Course Fee

Course fee is payable to Escrow Account through modes of cashier's order, cheque or Telegraphic Transfer in Singapore dollars. A receipt will be issued for the amount paid.

Miscellaneous Fees

Miscellaneous fees must be paid to Unitedworld over the reception at the Student Services Department in the form of cash or cheque in Singapore dollar. A receipt will be issued for the amount paid.

Over or Under-Charging

Unitedworld is committed to avoidance of over or undercharging.

List of course fees used are clear and legible, reflecting the total amount payable and its breakdown. *Goods Services Tax (GST) which is currently at 7%* is applicable to all fees.

The total amount of course fees payable and the breakdown are clearly defined in the Standard Student Contract, payment schedules, payment vouchers and communication materials.

Miscellaneous Fees

During your course of study, other than your academic tuition fee payable, the other charges are administrative charges related to services. Miscellaneous fees refer to any non-compulsory and non-standard fee which the students pay only when necessary or applicable. For example: withdrawal application fees, late payment fees, replacement of student ID, re-taking examination, result appeal. GST of 7% is applicable to all the miscellaneous fees.

Below is fee structures are effective from 2nd May 2014. However, students are advised to refer to the school's website for any update or changes of fees and to approach the Student Service Division for more information. All amount stated are in Singapore Dollars.

Programme	Course Fee	Registration Fee	STP Insurance Fee	Examination Fee	Medical Insurance Fee	FPS/IWC Charges	Total
Certificate in Business English	\$6800	--	\$100	\$450	\$50	\$100	\$7500
Certificate in Advanced Business English	\$2000	--	\$100	\$150	\$50	\$100	\$2400
Certificate in Business Management	\$4500	--	\$100	\$500	\$50	\$100	\$5250
Diploma in Business Management	\$6800	--	\$100	\$1000	\$50	\$100	\$8050
Advanced Diploma in Business Management	\$6800	--	\$100	\$1000	\$50	\$100	\$8050
Bachelor of Arts (Hons) in Business Management	\$20750	\$5000	\$300	\$10000	\$150	\$100	\$36300
Master of Business Administration	\$16750	\$3000	\$100	\$6000	\$50	\$100	\$26000
ABE Level 7 Diploma in Business Management	\$9000	\$1000	\$100	\$1000	\$50	\$100	\$11250

**Fee Structure for ABE Level 4, 5, 6, 6 Extended Diploma Travel, Tourism and Hospitality Management, Diploma and Advance Diploma in Business Management (Chinese) is to be confirmed.*

All the fees quoted in the table above are not inclusive of 7% GST. Application fee for all courses is S\$300 + 7% GST.

Fee Protection Scheme (FPS)

The Fee Protection Scheme (FPS) serves to protect student's fees in the event where a private education institution is unable to continue operating due to insolvency, and/or regulatory closure. The Fee Protection Scheme also protects students if the private education institution fails to pay the penalties or return fees to the students arising from judgment made against it by the Singapore Courts. All PEIs in Singapore which are EduTrust-certified or have applied to be certified are required to protect the fees paid by all their students (unless exempted) via an escrow bank account or insurance provider.

Fee Protection Scheme under the Escrow

Under the Escrow scheme, Unitedworld is strictly not allowed to collect any money from their students (**apart from the non-refundable Application and Miscellaneous fees**). Instead, the students are to deposit all their fees into the Escrow Bank Account which the school has opened with any one of the Council for Private Education-appointed banks.

For any further details on the fee protection scheme, please visit the URL www.cpe.gov.sg

Students are also able to check if the fees which that have paid are protected on the following website – <http://www.cpe.gov.sg/for-students/fee-protection-scheme> by submitting the following details accordingly.

International Student

Foreign Identification Number (FIN) issued by Singapore Immigration & Checkpoints Authority, Passport number, and/or Student's identity number (ID) issued by your school

Local Student

Singapore National Registration Identity Card (NRIC) number, and/or Student's Identity number (ID) issued by your school

The Unitedworld hereby confirms and undertakes to the student that it has in place a Fee protection scheme as stipulated by the Council for Private Education (CPE) (the "FPS") by way of an Escrow account.

Unitedworld's appointed FPS provider: DBS Bank Ltd

The Payment details as below:

Escrow Account Name: Unitedworld Intl Academy STFA (Escrow)

Escrow Account No.: 003-923852-5

During the Student's Program of Study

During the student's program of study, the students will be informed and provided with:

- a. Access to a designated person(s), as a first point of contact, to offer information on policies, procedures and resources related to student support and guidance.
- b. Access to a reliable and valid academic advice and guidance at all reasonable times throughout the academic year.
- c. Access to additional support, if they have registered additional learning need or disability.
- d. Access to a range of specialist personal guidance and support services including:
 - Career guidance and pathway information for higher education
 - Career placement support after graduation
 - Counseling
 - Accommodation Assistance
 - Financial, legal and insurance advice
- e. Access to a range of study guidance and support services including:
 - Library and information skills
 - Business skills
 - Language support
 - Additional learning needs and disability support

Student Dress Code & Attire

Students are required to be properly attired at all times and to observe a sense of decorum when they are within the school's premises.

- No sleeveless T-shirts or singlet for male students
- No revealing clothing for female students
- No slippers
- Spitting and littering are strictly prohibited in the school.
- Students are not allowed to drink in the classrooms and library.
- Gambling or any form of card games, regardless if money is involved, is strictly prohibited on the school's premises.
- Smoking is strictly prohibited within the school premises and toilets.

Classroom Etiquette

All Mobile Phones must be switched off or put on silent mode when classes are being conducted. Students should not cause any interruption or disturbance that will distract the class/lecturer during lessons

Forms

Forms used by the School are available from the Students Services Department and on the school Website. All forms must be completed and signed before submission to the respective department indicated on the forms. To avoid delay in processing your application, please ensure that you have read the instructions on the form carefully and include any other required information.

Counseling Services*

Pastoral counselling services are available at Unitedworld. All students are required to make prior appointments to schedule a counselling session. Details and contact information are available on the school's notice board.

**University of Bolton students are to note the Personal Tutor System detailed in the University Handbook.*

Standard Student Contract

Prospective student will enter into the Standard Student Contract with Unitedworld. To view a sample of the standard student contract please visit www.unitedworld.edu.sg

Confidentiality

All information about individual students is confidential, and will not be disclosed to third parties unless:

The student has given written authorisation, expressly outlining the details of the exact information to be disclosed, particulars of the third party that are to have access to this information and the purpose for this disclosure.

- the school is required by law or legal action to provide information
- disclosure is necessary to prevent or lessen a serious and imminent threat to the life or health of a student or of another person

Student Support Services

Unitedworld provides a comprehensive list of student support services to meet the needs of the students studying in Singapore. These include:

- a. Assistance with information
 - providing information about arrival in Singapore
 - accommodation arrangements
 - Cost of living in Singapore
 - Location and nearby places of School.
- b. Student orientation programme by Student Services
- c. Medical insurance coverage for hospitalization and related medical treatment for the entire course duration. All students (STP and Non-STP students) must have medical insurance. Unitedworld allows Exemption for Singaporean/PR students if they are already covered by their own medical insurance plan.
- d. Facilities and programmes for students to enrich their educational experience:
 - Library
 - Study areas
 - Minimart
 - Wireless Internet connection

A comprehensive Orientation Programme will be conducted to introduce all students of the school to the course and the administration facilities. Each student will be given a hard copy of the Student Handbook during orientation. All students will sign a student handbook acknowledgement to confirm they have received and understood all the contents of the handbook.*

**University of Bolton Students will also be issued a University Programme Handbook comprising information and regulations relevant to their course.*

The orientation programme will cover:

- Brief school history
- Unitedworld International Academy Mission, Vision, Value and culture
- School location
- School physical facilities available
- Size and number of classrooms
- Members of academic and examination boards
- Teacher-student ratio
- Student Fee Protection Scheme and CPE website
- Dispute resolution system
- Student Contract
- Student Handbook details
- Students' Code of Conduct – including dress code, class attendance, behavior, leave of absence, restrictions of working under the Student Pass

- Relevant Singapore laws especially those relating to ICA and Ministry of Manpower (MOM). This include, but are not limited to, immigration requirements, laws on driving, drugs and alcohol abuse, employment, smoking, traffic and littering
- Grievance Procedure
- Course Requirements – Coursework, projects etc.
- Examinations regulations
- Library and study facilities
- Student Services – including welfare and counseling services
- Feedback mechanism, grievance and dispute resolution procedures
- Service quality targets
- Course fee and duration
- Course completion criteria and award
- Unitedworld policies on payment –withdrawal, refund, etc
- Accommodation and Transportation
- Contact Numbers of key staff, useful contact details

The school provides professional, personalized and holistic care for students. One way to achieve is through involving the students in activities outside the formal curriculum. These include:

- a. Student Dialogue Sessions
- b. Career Counselling

Medical Insurance

The Unitedworld has in placed the Medical Insurance Scheme for all its students as required by CPE under EduTrust certification scheme.

This medical insurance scheme shall minimally provide for an annual coverage limit of not less than S\$20, 000 per student, at least B2 ward in government and restructures hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration, and the student is encouraged to seek advice on whether more comprehensive insurance cover is required or desired.

Unitedworld appointed Medical Insurance Provider: **Liberty Insurance Pte Ltd**

Transfer Policy*

This policy applies when a student changes the course of his/her study but reminds a student of Unitedworld. Unitedworld allows its students to transfer from a course X to another course Y within the school with payment of a transfer fee. This is treated as a withdrawal from course X (refund policy will apply) and a re-enrolment with the school into course Y. A transfer of its students to another private school is regarded as a withdrawal from Unitedworld.

Students who wish to transfer from the current course to another course shall inform Unitedworld in writing and state the reasons for transferring. Verbal notice is not acceptable and if the student is below 18 years of age, the student's parent or guardian's approval for the transfer / withdrawal will be required.

Transfers will only be allowed if the student fulfils the academic and experience requirements for the new programme. Approval from the Dean is necessary for transferring.

The school may at its discretion give the re-enrolled student a discount on the course fee for Y up to the un-used portion of the course fee for X.

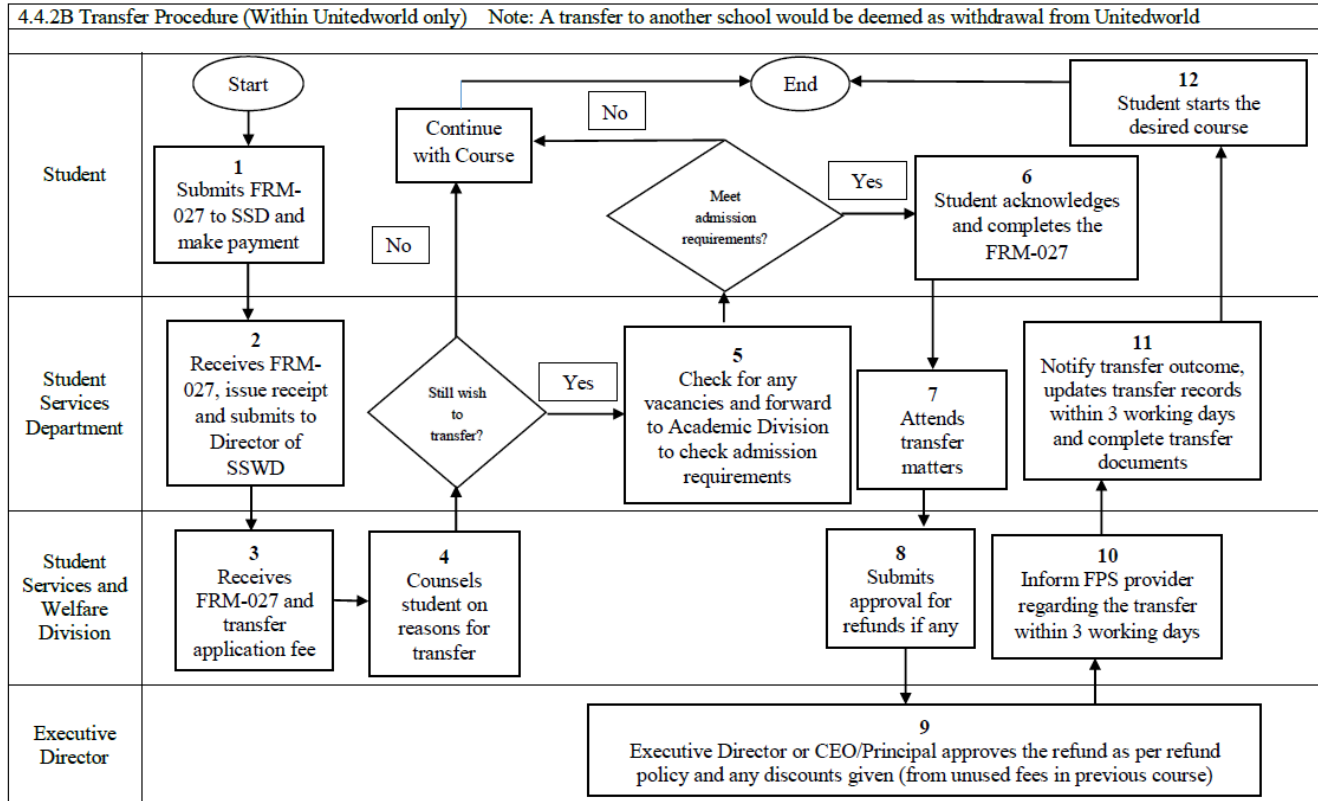
The table below summarizes the key aspects and conditions/terms for the student transfer process.

Terms & Conditions for Transfer	
Circumstances in which request will be granted	The (new) course is being run and has vacancies.
Additional fee payable	Transfer fee as per student contract Schedule C applies
Status of student pass	Cancel existing and apply for a new student pass for student
Condition for refund	Balance of student's money can be transferred to new course.
Time frame for processing the transfer	4 weeks

A student who transfers from course X to course Y within the school will have to sign a new student contract and the 7 days cooling period will apply.

**University of Bolton Students transferring to another University of Bolton Course will also need to sign the University of Bolton Form SDM3.*

Transfer Procedure



Withdraw Policy*

This policy applies when a student requests to stop his/her study and ceases to be a student of Unitedworld. Students who wish to withdraw (or terminate) from the programme after commencement shall inform Unitedworld in writing by filling up the relevant transfer/withdrawal form.

The table below summarizes the key aspects and conditions/terms for the student withdrawal process.

Terms and Conditions for Withdrawal	
Circumstances in which request will be granted	Executive Director to interview first or any above circumstances occur
Additional fee payable	Not applicable
Status of student pass	Cancel the existing student pass.
Condition for refund	Refer to Refund Policy. No Refund if course has commenced.
Time frame for processing	4 weeks

Prospective students are briefed on the Transfer/Withdrawal Policy during pre-course counselling and later again during the orientation programme.

Full details of the policy are also available on the school website, student contract and student handbook.

The student acknowledges their understanding of the Transfer/Withdrawal policy in the New Student Survey which is conducted after orientation. The question in the survey that is used to monitor the understanding of this policy is "I understand the school's Transfer/Withdrawal policy".

During the orientation, students are informed:

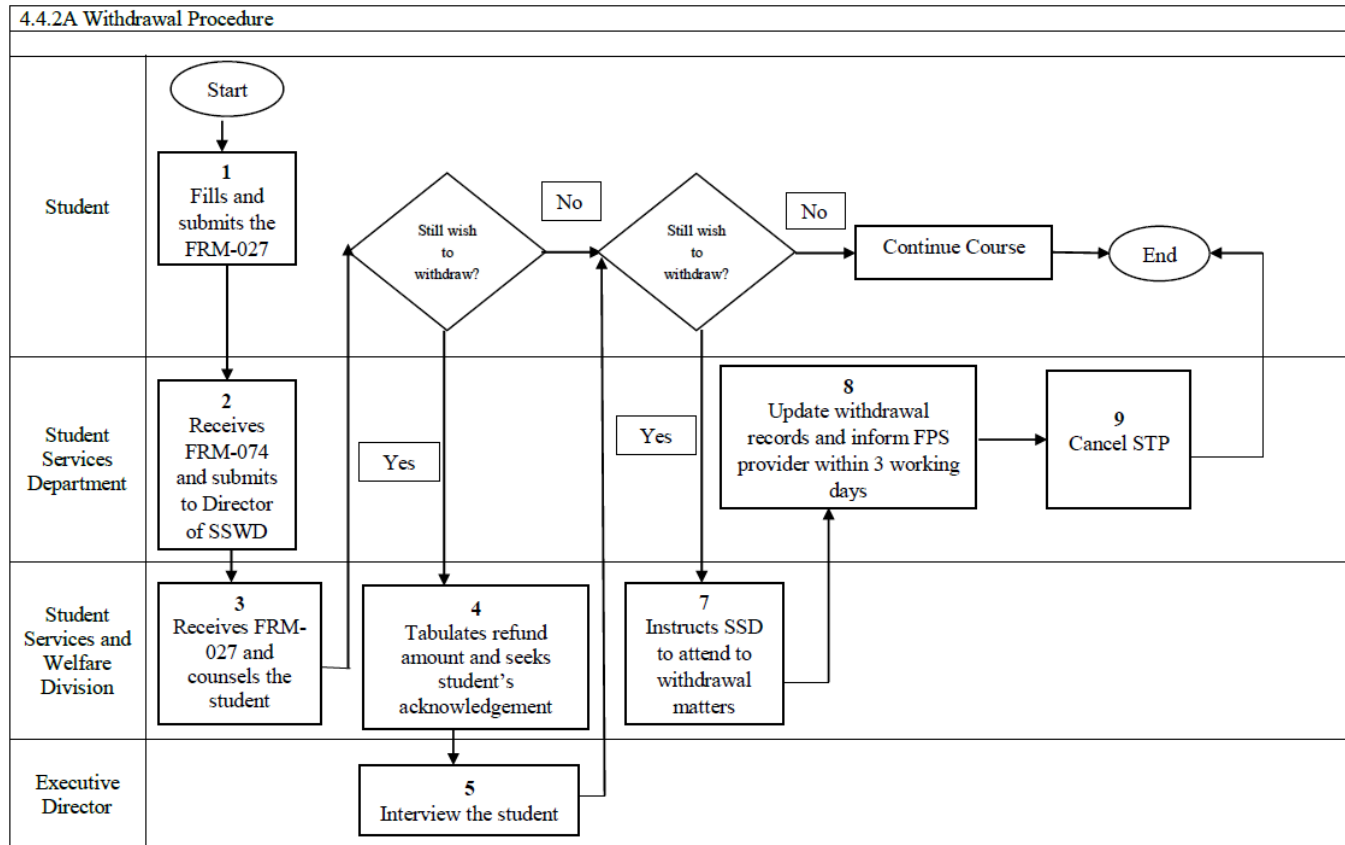
If the international student withdraws from the school, the school would login to the ICA system to cancel the student pass. Student would be issued a social visit pass by ICA which will permit them to stay in Singapore for the stated period of time.

If the international student transfers to another course, the school would have to apply for a new student pass. They are warned that should ICA reject the application for new pass the international student would have to return home.

**University of Bolton Students withdrawing will normally be required to sign the University of Bolton form SDM7.*

Withdrawal Procedure

4.4.2A Withdrawal Procedure



Refund Policy

Unitedworld shall have a fair and reasonable refund policy for any payment made.

The refund policy shall include, but not limited to, the following:

- a. Time take to process refund request (must not be more than 7 days);
- b. Any refund condition (if applicable);
- c. Any non-refund fee paid (if applicable);
- d. Status of fee paid should any course be cancelled. Unitedworld must state the conditions under which a course may be cancelled;
- e. When transfer/withdrawal application is approved; etc.

Refund for Withdrawal due to Non-Delivery of Course:

Unitedworld 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 requirements as set by the organization stated in Schedule A of the Student Contract within the 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.

Refund for Withdrawal Due to Other Reasons:

If the student withdraws from the Course for any reason other than those stated above (Refund for Withdrawal due to Non-Delivery of Course), 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 of the Student Contract as follows.

% of [the amount of fees paid under Schedules B and C of Student Contract]	If Student's written notice of withdrawal is received:
[100%]	more than [30] days before the Course Commencement Date
[50%]	before, but not more than [30] days before the Course Commencement Date
[0%]	after, but not more than [07] days after the Course Commencement Date
[0%]	more than [14] days after the Course Commencement Date

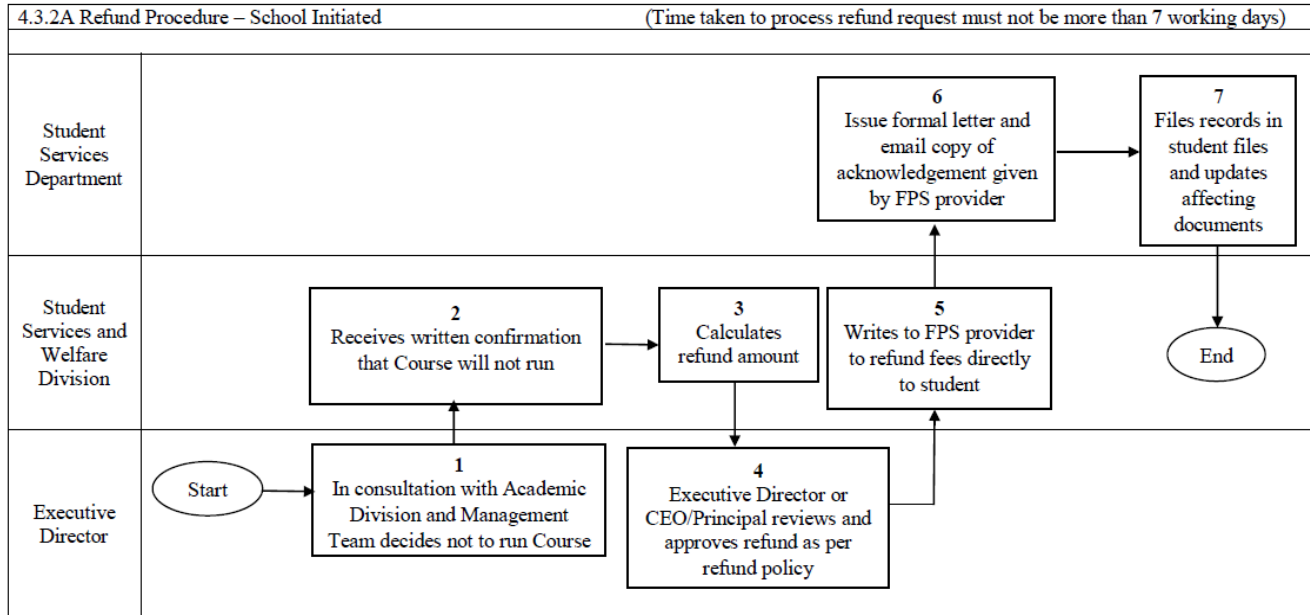
Refund during Cooling Off Period

Unitedworld provides students 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 (state in Schedule D of the student contract) 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.

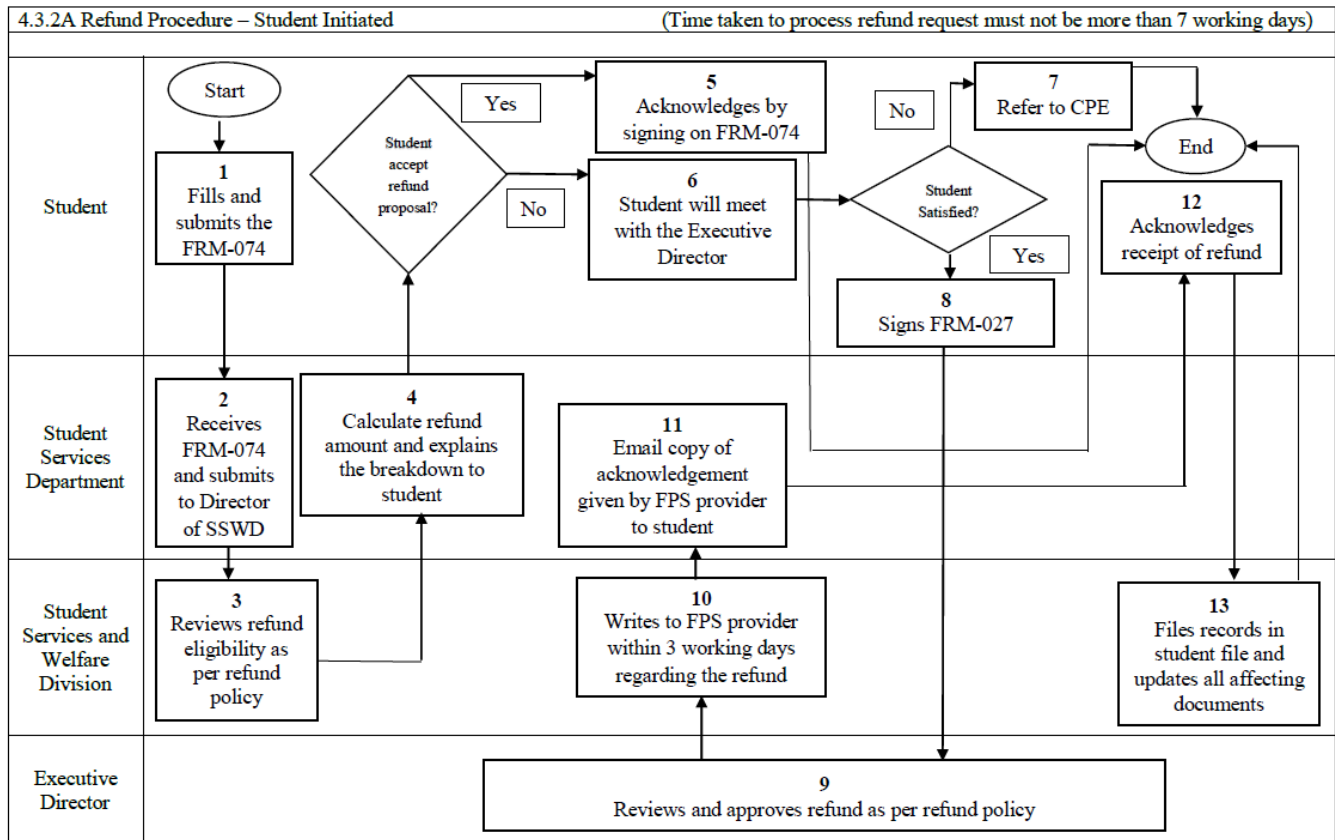
Course Deferments

Course deferments are only allowed for local students. Student who wish to defer must submit a Request for Deferment. Deferment is reviewed on a case-by-case basis and will normally granted for medical reasons, national service and other valid reasons. Documented proof must be attached to the Request for Deferment. There will be no refund of course fees in the case of deferments. International students may not defer. Instead, they must withdraw from the course and if they wish to continue their studies at a later stage, they must reapply to study at the School in accordance with the application procedures for international students

Refund Procedure (School Initiated)



Refund Procedure (Student Initiated)



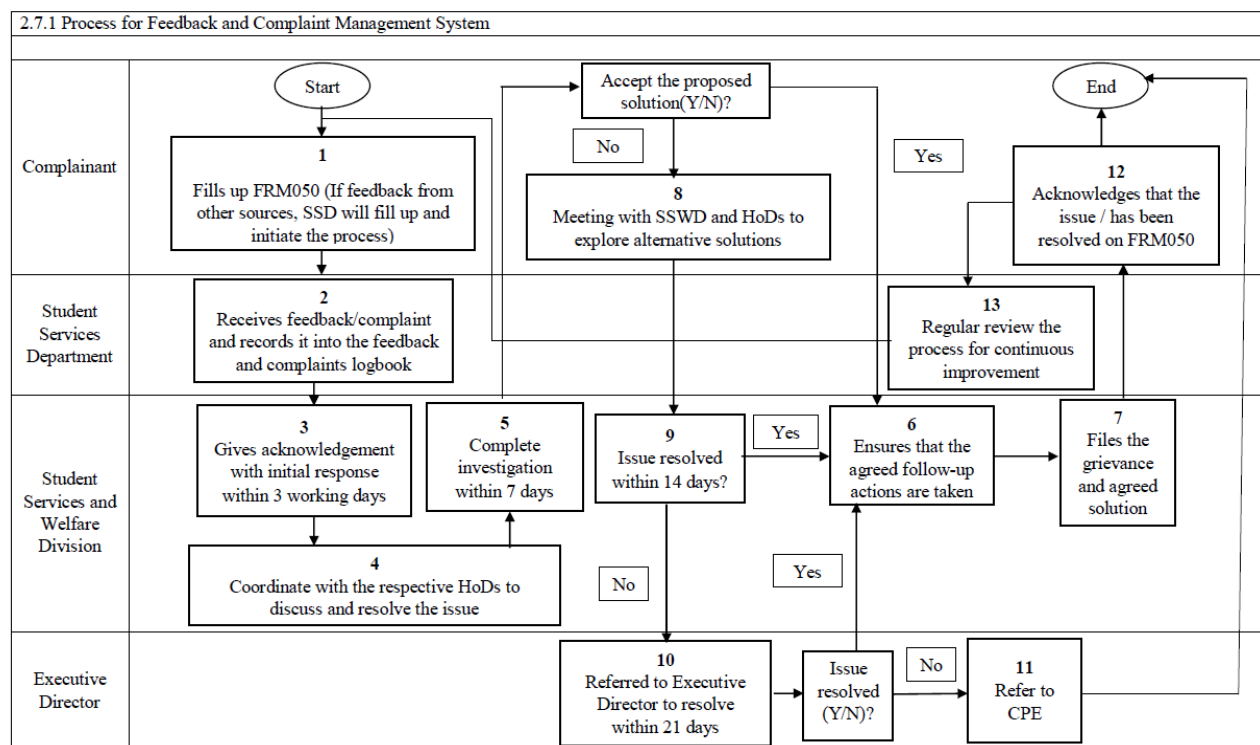
Dispute Resolution*

1. In all dispute resolution, it is Unitedworld's policy to try to reach a fair and amicable solution for both the complainant and the organization.
2. Should the school be unable to resolve the matter with the complainant within 21 days, the school will then forward the matter to the CPE Mediation-Arbitration Scheme; or the Small Claims Tribunals (SCT) for clear-cut fee refund issue of equivalent or less than S\$10,000[#]; or their own legal counsel to seek redress.
3. [#]For amounts that exceed the prescribed limit of S\$10,000 but do not exceed S\$20,000, the claim can still be convened in SCT with both parties' consent in writing.
4. The policy shall include appeals for retention, suspension, expulsion, award of certificates.
5. The aggrieved party, the student, must submit the grievance in writing to the school using the Feedback and Complaint Form.
6. The procedure for dispute resolution is integrated into the complaint management procedure described above and also covers appeals for retention, suspension, expulsion and award of certificates.
7. All feedback/complaints (including disputes) and actions taken to resolve them will be filed in the school's Complaint Log that also provides information on nature of complaint/grievance and the time taken to resolve. The collation of this information is the responsibility of the Student Welfare and Pastoral Care Department and inputs provided by the staff member handling the case.

**Please note that University of Bolton Students wishing to make a complaint through the University Complaints Procedure should refer to the Student Portal on the University Website – www.bolton.ac.uk/students/home.aspx*

Feedback and Complaint Management

2.7.1 Process for Feedback and Complaint Management System



Confidentiality

All information about individual students is confidential, and will not be disclosed to third parties unless:

- The student has given written authorization, expressly outlining the details of the exact information to be disclosed, particulars of the third party that are to have access to this information and the purpose for this disclosure.
- Unitedworld is required by law or legal action to provide information
- Disclosure is necessary to prevent or lessen a serious and imminent threat to the life or health of a student or of another person.

Unitedworld does not release results, enrolment details, addresses or telephone numbers to third parties (including parents and employers) except in accordance with the above principles.

General Information

Opening a Bank Account

You may need to open a savings or checking account while in Singapore. You will need to bring a minimum initial deposit (usually \$100) if you are below 21 years of age, as well as your passport and student's pass/ letter of admission to your educational institution. Upon opening your account, you will be given an ATM card which gives you added convenience of being able to withdraw money from any ATM machine operated by your bank. The ATM card also entitles you to make payments via NETS (Singapore's cashless payment system).

Transport

The Mass Rapid Transit (MRT) operates an extensive network of trains across the country. Trains operate from 5am – 12.30am daily. Public buses run daily from 5.30am – midnight

Expenses

An international student in Singapore spends an average about \$750 to \$2,000 a month on living expenses. This amount of course, varies depending on your individual lifestyle and course of study.

These estimated cost ranges in the Table below gives a rough guide of the basic expenditure an international student may incur per month.

Item	Cost per month
Accommodation	\$200 - \$1500 (rental varies with geographical area, type of accommodation, demand, facilities provided and the number of people sharing)
Utilities	\$80 - \$100
Food	\$300- \$450 (based on \$10-\$15 a day for 3 meals)
Public Transport	\$20 - \$150
Personal expenses	\$100 - \$300 (varies with individuals – clothes, toiletries, entertainment, miscellaneous)

Useful Contacts

Unitedworld Reception Office	(65) 67867002 (www.unitedworld.edu.sg)
Police	999 (toll-free)
Emergencies/Ambulance/Fire Brigade	995 (toll-free)
Immigration & Checkpoint Authority	(65) 63916100 (www.ica.gov.sg)
Council of Private Education(CPE)	(65) 64990300 (www.cpe.gov.sg)

Embassies		
India 31 Grange Road, Singapore 239702 Tel: (65) 6737 6909 Fax: (65) 6732 6909	China 150 Tanglin, Singapore 247979 Tel: (65) 6418 0252 Fax: (65) 6734 4737	Myanmar 15, St. Martin's Drive Singapore 257996 Tel: (65) 6735 0209 Fax: (65) 6735 6236
Vietnam 10 Leedon Park, Singapore 267887 Tel: (65) 6462 5938 Fax: (65) 6468 9863	South Korea 47 Scotts Road, #08-00, Goldbell Towers Singapore 228233 Tel: (65) 6256 1188 Fax: (65) 6254 3191	Sri Lanka #13-07/12 Goldhill Plaza, 51 Newton Road, Singapore 308900 Tel: (65)6254 4595 Fax: 62507201
Thailand 370 Orchard Road Singapore 238870 Tel: (65) 6737 2158 Fax: (65) 6732 0778	Indonesia 7 Chatsworth Rd Singapore 249761 Tel: (65) 6737 7422	

STUDENT'S UNDERTAKING

I hereby confirm that the school's representative has gone through the contents of this Handbook, and I undertake to do the following:

- i. I (particulars as stated below) have read and fully understood the content, terms and conditions as stated in this Handbook.
- ii. I shall undertake to fully comply with the requirements and expectations as laid-out herewith.
- iii. I shall take full responsibility for the consequences, should I fail to adhere to the requirements as stated.
- iv. I also acknowledge that I have received a copy of the Student's Handbook.

Student's Name : _____

Fin No / Passport No : _____

Date of Birth : _____

Country of Origin : _____

Signature of Student : _____ Date: _____

Briefing Conducted by : _____ Date: _____

(Name & Signature)