

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 day 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, _____, NRIC/Passport number _____,
(name of student/parent/guardian) (NRIC/passport no.)

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

for myself/my ward** (_____ N.A. _____ (NRIC/passport) _____ N.A. _____)
(name of ward)

With _____ **BELLS Institute of Higher Learning Pte Ltd** _____.
(name of PEI)

(signature of student or parent / guardian)

Date: _____

** Please delete whichever is inapplicable.*

PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

This contract (“**Contract**”) is made BETWEEN

Registered Name of Private Education Institution (the “ PEI ”)	BELLS INSTITUTE OF HIGHER LEARNING PTE LTD
Registration Number	200810205H
Registered Address	2, Leng Kee Road, #04-08, Thye Hong Centre, Singapore 159086

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

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

OR

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

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

<i>Party is an SC/PR. FIN/Passport Number is meant to be stated where the Contracting Party is not an SC/PR. Please delete as appropriate by striking through.)</i>	
(the “ Student ”)	

1. DEFINITIONS

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

“Cooling-Off Period”	Shall refer to the period of ten (10) calendar days commencing from and including the date of this Contract.
“Course”	Shall refer to the course described in Schedule A .
“Course Fee”	Shall refer to the compulsory fees to be charged by the PEI on account of the Student’s undertaking of the Course and as stated in Schedule B .
“Course Commencement Date”	Shall refer to the date of commencement of the Course as scheduled by the PEI and shall be as stated in Item 4 of Schedule A .
“Course Completion Date”	Shall refer to the date of completion of the Course as scheduled by the PEI , and shall be as stated in Item 5 of Schedule A .
“Developer/Proprietor”	Shall refer to the person who developed the Course, or who is the proprietor of the Course, as stated in Item 9 of Schedule A .
“ICA”	Shall have the meaning assigned to it in Clause 3.1(e).
“Miscellaneous Fees”	Shall refer to non-compulsory fees potentially chargeable by the PEI on account of, or arising from, the Student’s undertaking of the Course, and as described in Schedule C .
“Permitted Course Duration”	Shall refer to the permitted duration of the Course starting on and from the Course Commencement Date and ending on the Course Completion Date (both dates inclusive).

“Private Education Mediation-Arbitration Scheme”	Shall refer to the dispute resolution scheme under the <i>Private Education (Dispute Resolution Schemes) Regulations 2016</i> .
“Refund Event”	Shall have the meaning assigned to it in Clause 3.1.
“SSG”	Shall refer to the SkillsFuture Singapore Agency established pursuant to Section 3 of the <i>SkillsFuture Singapore Agency Act 2016</i> .
“Student Pass”	Shall be as described on www.ica.gov.sg or such other website which operates in lieu thereof.

2. COURSE INFORMATION AND FEES

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

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

2.2 The **PEI** represents and warrants that:

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

- 2.3** PEI undertakes that the **Student** will be awarded or conferred the qualification stated in **Item 7** of **Schedule A** by the organisation named in **Item 9** of **Schedule A** upon the **Student's** successful completion of the Course, and having met all the requirements of the award/qualification.
- 2.4** The **parties** agree that **Schedule B** and **Schedule C** set out all fees payable (potentially or otherwise) by the **Contracting Party** to the **PEI** for the Course or arising from the **Student's** undertaking of the Course.
- 2.5** The **Contracting Party** shall pay the **Course Fees** in the amount and by the timelines as stated in the instalment schedule in **Schedule B** and the **Miscellaneous Fees** as per the timelines stated in each invoice for the **Miscellaneous Fees** issued by the **PEI** to the **Contracting Party**.

The PEI considers a payment made **3 days** after the scheduled due dates in Schedule B for the Course Fees and **3 days** after the scheduled due dates in the invoices for the Miscellaneous Fees as late. The **PEI** will explain to the **Student** its policy for the late payment of Course Fees and Miscellaneous Fees, and any impact on the Course/module completion (if applicable).

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

- 3.1** The **PEI** will notify the **Student** in writing within three (3) working days after becoming aware of any of the following (each a "**Refund Event**"):
- (a) It cannot commence the provision of the Course on the Course Commencement Date;
 - (b) It cannot complete the provision of the Course by the Course Completion Date;
 - (c) The Course will be terminated before the Course Completion Date;
 - (d) The **Student** does not meet the course entry or matriculation requirements as stated in **Schedule A**; or
 - (e) The Immigration & Checkpoints Authority of Singapore (the "**ICA**") rejects the **Student's** application for the Student Pass.
- 3.2** Where any of the **Refund Events** in Clause 3.1(a) to (c) above has occurred:
- (a) The **PEI** shall use reasonable efforts to make alternative study arrangements for the **Student** and shall propose such alternative study arrangements in writing to the **Contracting Party**, within ten (10) working days of informing the **Contracting Party** of the Refund Event.

- (b) If the **Contracting Party** accepts such alternative study arrangements, the **PEI** shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
- (c) If the **PEI** does not propose alternative study arrangements to the **Contracting Party** within the time stipulated in Clause 3.2(a) above, or the **Contracting Party** does not accept such alternative study arrangements, the **Contracting Party** may forthwith terminate this Contract by way of a written notice to the **PEI**.
- 3.3** Where any of the **Refund Events** in Clauses 3.1(d) to (e) has occurred, the **PEI** shall forthwith terminate this Contract by way of a written notice to the **Contracting Party**.
- 3.4** If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a), the **PEI** shall refund all Course Fees and Miscellaneous Fees paid by the **Contracting Party** within seven (7) working days of the termination.
- 3.5** If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), the **PEI** shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the **Contracting Party** within seven (7) working days of the termination.
- 3.6** If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a), the **PEI** shall refund all Course Fees and Miscellaneous Fees paid by the **Contracting Party** within seven (7) working days of the termination.
- 3.7** If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), the **PEI** shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the **Contracting Party** within seven (7) working days of the termination.
- 3.8** **Refund for Withdrawal During the Cooling-Off Period:**
Notwithstanding anything herein contained, the **Contracting Party** shall be entitled to, without any liability whatsoever to the **PEI**, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to the **PEI**. The **PEI** shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.
- 3.9** **Refund for Withdrawal Outside the Cooling-Off Period:**
Without prejudice to Clauses 3.1 to 3.8 above, the **Contracting Party** may terminate the Contract at any time before the Course Completion Date by providing a written notice to the **PEI**. Upon receipt of such notice, the **PEI** shall within seven (7) working days, refund

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

4. ADDITIONAL INFORMATION

- 4.1** This Contract shall be interpreted in accordance with the laws of Singapore. Subject to the *Private Education (Dispute Resolution Schemes) Regulations 2016*, the courts of Singapore shall have exclusive jurisdiction to settle any claim, dispute or disagreement arising out of or relating to this Contract.
- 4.2** If any provision of this Contract is adjudged to be illegal, invalid or unenforceable, in whole or in part, such provision or part of it shall, to the extent that it is illegal, invalid or unenforceable, be deemed not to form part of this Contract and shall not affect the validity, legality and enforceability of the remainder of this Contract.
- 4.3** The **PEI** shall treat all personal information provided by the **Student** or **Contracting Party** as strictly confidential and shall not disclose any such personal information to any third-party, unless it has obtained the prior written consent of the **Contracting Party** or such disclosure is required under the law.
- 4.4** This Contract contains the whole agreement between the **Parties** in respect of its subject matter and supersedes all previous discussions, correspondences and understanding between the **Parties** in respect of such subject matter.
- 4.5** In no event shall any delay, failure or omission on the part of **either party** in exercising any right, power, privilege, claim or remedy arising under or pursuant to this Contract constitute a waiver of that right, power, privilege, claim or remedy, unless expressly given in writing. No waiver of a breach of this Contract shall be deemed to be a waiver of any other or subsequent breach of this Contract.
- 4.6** If this Contract is also signed in or translated into any language other than English, the English language version shall prevail in the event of any inconsistency.
- 4.7** A person who is not a party to this Contract shall have no right under the *Contracts (Right of Third Parties) Act 2001* to enforce any of its terms.

1) Course Title	
2) Permitted Course Duration (in months) <i>Note: This does not include the period of the industrial attachment, if any.</i>	
3) Whether the Course is a full-time or part-time Course	
4) Course Commencement Date (DD/MM/YYYY)	
5) Course Completion Date (DD/MM/YYYY)	
6) Date of Commencement of Studies if later than Course Commencement Date <i>Note: "N.A." if both dates are the same</i>	
7) Qualification <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	
8) Developer/Proprietor of the Course	
9) Organisation which awards/ confers the qualification	
10) Course entry requirement(s)	

11) Course schedule with modules and/or subjects <i>Note: Attachment(s) may be included to show the information.</i>	
12) Scheduled holidays (public and school) and/or semester/term break relevant to the Course <i>Note: Attachment(s) may be included to show the information.</i>	
13) Examination and/or other assessment and/or assignment period(s) <i>Note: Attachment(s) may be included to show the information.</i>	
14) Expected final examination results release date (DD/MM/YYYY) <i>Note: The date shall not be more than three (3) months after the completion of the final examination, unless otherwise permitted by SSG.</i>	
15) Expected date of conferment of the qualification (DD/MM/YYYY)	
16) Does the Course include any industrial attachment?	
17) Duration of the industrial attachment	

Fees Breakdown	Total Payable (with GST, if any) (S\$)
Course Fees	\$
1. List out Module Names	
Less SkillsFuture Funding 1. Baseline Subsidy	(\$)
Total Nett Course Fee¹	\$
GST (9%) ²	\$
Total Course Fees Payable	\$

1. Only Nett Course Fees is payable if all requirements for SkillsFuture Funding are met. Funding may be terminated if any of the funding requirements is not met.
2. As per SSG's policy, GST treatment varies according to the applicable SSG funding tier, with differing calculations based on the structure and combination of funding components and subsidies applied.

Instalment Schedule	Amount via SFC/PSEA (with GST, if any) (S\$)	Date Due
1st Instalment		
2nd instalment		
3rd instalment		
Total Course Fees Payable		

- Each instalment amount shall not exceed the following:
~~12 months' worth of Course Fees for EduTrust certified PEIs*;~~ or
~~6 months' worth of Course Fees for non-EduTrust certified PEIs with Industry Wide Course Fee Insurance Scheme (IWC)*;~~ or
 2 months' worth of Course Fees for non-EduTrust-certified PEIs without IWC*.
 * Delete as appropriate by striking through.
- Each instalment after the first shall be collected within one week before the next payment scheduled.
- The Student understands that any non-payment of the above amount by the date due may result in the immediate expulsion from the Programme. In such instance, the Student may be asked to return the course fee subsidy that he/she has received.

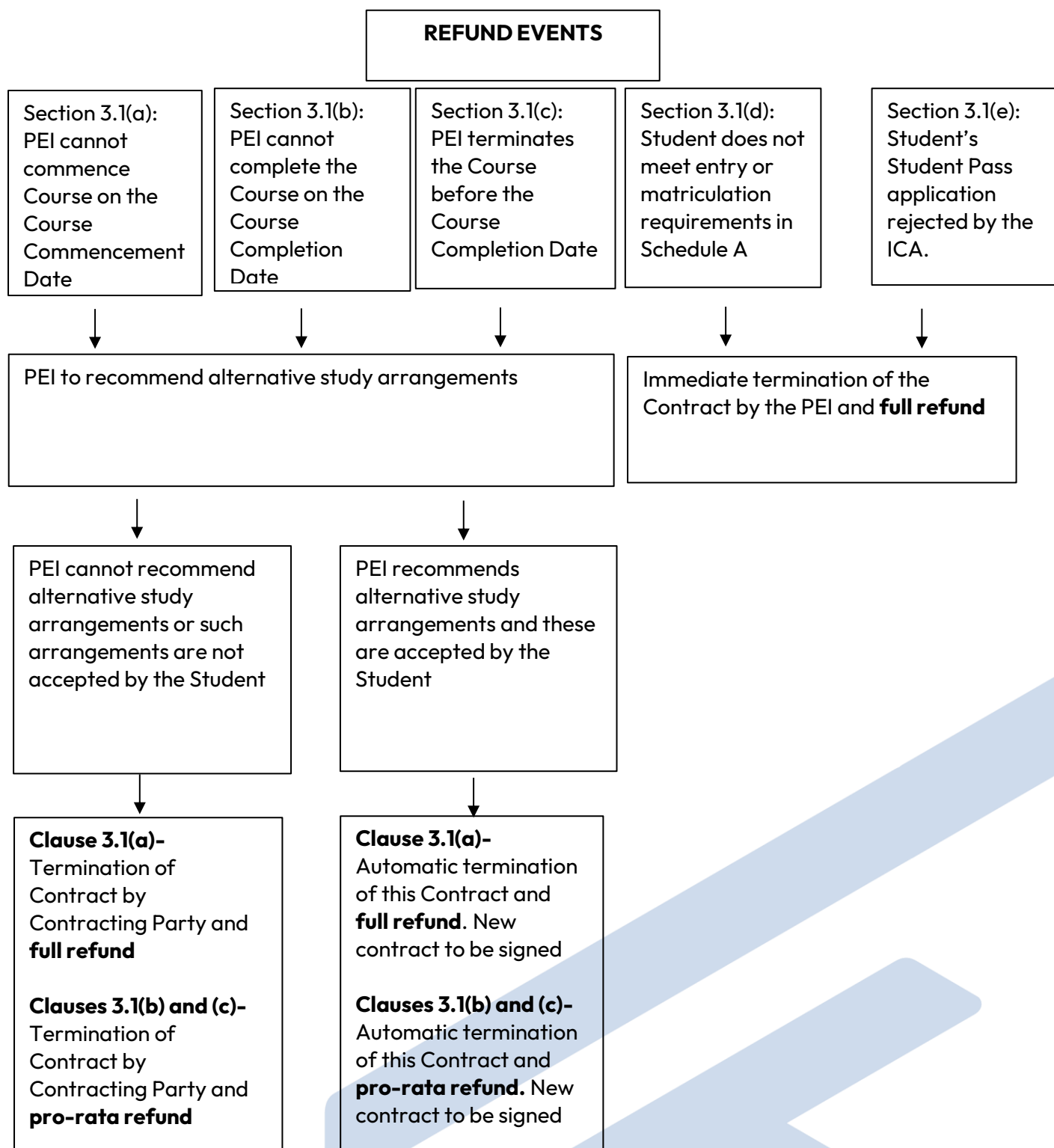
SCHEDULE C
MISCELLANEOUS FEES

Type and Purpose of Fees	Amount (with GST, if any) (S\$)
Re-assessment Fees (outside initial assessment session)	\$218.00 / session
Make-up Lesson Fees (outside existing runs)	\$109.00 / hour

REFUND POLICY

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
75%	more than 15 working days before the Course Commencement Date
50%	on or before, but not more than 15 working days before the Course Commencement Date
0%	after, but not more than 0 working days after the Course Commencement Date
0%	more than 0 working days after the Course Commencement Date

SCHEDULE E SECTION 3



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

SIGNED by **BELLS INSTITUTE OF HIGHER LEARNING PTE LTD**

Authorised Signatory of BELLS

Name: Sherfeeq Razal

Date:

SIGNED by the **Contracting Party**

Name of Contracting Party:

Date:

APPENDIX A – COURSE SCHEDULE

Class Timing: Monday, Wednesday, Friday evening 7pm-10pm

(highlight denotes digital badges assessments preparations)

xx

* Denote SkillsFuture Credit deduction dates (-1 week) for subsequent modules

S/ N	Module Name	Duration in hrs	Lessons	Holiday/ Breaks
1				
2				
3				
4				
5				
6				
7				
Total Hours				

Any latest update to schedules will be communicated via email or in-class.

STUDENT ACCOUNTABILITY CONTRACT

DDLAS STUDENT ACCOUNTABILITY AGREEMENT

(Upskilling & Applied Learning Focus)

This Accountability Agreement supplements the Student Contract and sets out the Student's responsibilities in achieving meaningful learning outcomes throughout the **Diploma in Digital Leadership & AI Driven Strategy (DDLAS)** programme.

BELLS' principle for this programme is:
"Your Commitment + Applied Practice = Real Capability."

The Student acknowledges that successful upskilling requires consistent effort, active participation, and collaboration with peers.

1. Learning Commitment & Participation

The Student agrees to:

- Participate actively in all classes, discussions, and practical activities.
- Engage in self-directed learning, including review of materials and exploration of AI tools introduced during the programme.
- Apply concepts learned into exercises, assignments, and real-world scenarios.
- Complete all required assessments, projects, and deliverables within stipulated timelines.
- Maintain a **minimum attendance of seventy-five percent (75%)**, in line with programme requirements.

2. Team Collaboration & Capstone Contribution

As the programme includes a **Capstone Project**, the Student agrees to:

- Contribute actively and responsibly within assigned project teams.
- Participate in planning, execution, and presentation of the Capstone deliverables.
- Communicate professionally and collaborate constructively with team members.
- Take ownership of assigned roles and meet agreed deadlines.
- Uphold accountability to the team's overall performance and outcomes.

3. Professional Conduct & Learning Attitude

The Student agrees to:

- Demonstrate a positive, respectful, and growth-oriented attitude throughout the programme.
- Be open to feedback from trainers and peers, and act on it constructively.
- Maintain professional behaviour during classes, discussions, and project work.
- Support a collaborative learning environment that benefits the wider cohort.

4. Surveys & Programme Compliance

In line with programme and funding requirements, the Student agrees to:

- Complete all required surveys (including SSG TRAQOM) within three (3) days of receipt.
- Respond to administrative requests related to the programme in a timely manner.
- Provide accurate information when requested for programme evaluation and reporting.

5. Programme Engagement Beyond the Classroom

The Student is encouraged to:

- Explore and experiment with AI tools, platforms, and workflows introduced in the programme.
- Apply learning to their current job role, business context, or personal projects where possible.
- Build a portfolio of work or artefacts that demonstrate applied learning outcomes.

