

**EduTrust ‘Fee Protection
Scheme’
(FPS) Instruction Manual**
(For Private Education Institutions (PEI) in Singapore)

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- 1. Purpose of this Manual -

This handbook serves as a supplement to the EduTrust guidance document on Fee Protection Scheme (FPS). It aims to provide Private Education Institutions (PEI) with detailed information on FPS, including transition plans from existing CaseTrust student protection scheme (SPS) to FPS under EduTrust. FPS exemptions and monitoring requirements will also be covered in the subsequent chapters.

-2. Introduction of Council for Private Education (CPE) -

The private education sector plays a complementary role to our public education sector in developing human capital and supports Singapore's position as a global education hub. To build a quality private education sector with a greater spectrum of choices for private students, the Council for Private Education (CPE), a statutory board under Ministry of Education (MOE), Singapore, has been set up in 2009 to ensure a balanced and holistic approach in regulating the private education sector under a new regulatory regime, promoting greater public and consumer awareness, and facilitating the development of the sector. This will benefit the local and international students and raise standards in the industry over time.

The new regulatory regime consists of a mandatory enhanced registration and a voluntary EduTrust Certification Scheme. The Enhanced Registration Framework¹ (ERF) raises the standards in the industry and the EduTrust Certification Scheme², which is required for PEIs to recruit international students, enables the PEIs to level up and set higher standards. CPE will oversee both the ERF and EduTrust Certification Schemes.

¹ PEI can only collect fees according to the guidelines stated in the Private Education Regulations.

² PEI can only collect total fees of not more than 12 months if they have obtained EduTrust certification.

-3. Fee Protection Scheme (FPS) -

EduTrust-certified PEIs are required to adopt the Fee Protection Scheme (FPS) to provide full protection to all fees³ paid by their students as required under the EduTrust Certification scheme.

The PEI can choose to adopt either the escrow scheme, insurance scheme or a combination of both to provide fee protection to all⁴ its local and international students.

i) CPE-appointed FPS Providers

There are currently 3 financial banks and 2 insurance companies appointed by CPE to provide FPS service to the private education industry.

Escrow banks	-	DBS
	-	Hong Kong and Shanghai Banking Cooperation
	-	Standard Chartered Bank
Insurance companies	-	HSBC Insurance Singapore
	-	Lonpac Insurance Bhd

CPE have signed a Master Escrow Agreement (MEA) and a Master Insurance Agreement (MIA) with the 3 banks and 2 insurance companies respectively. PEIs can refer to the MEA and MIA on CPE official website (www.cpe.gov.sg) for more information.

³ All fees refer to all monies that are paid by the student to be enrolled in the PEI except for course application fee and agent commission fee (if applicable). GST is not inclusive as part of fees to be protected. There is another type of fee payable which is referred to as miscellaneous fees.

Application fee refers to the fee that the student pay the PEI for the sole purpose of processing the application form submitted so that the PEI can check if the student meets the course admission requirements.

Miscellaneous fee refers to any non-compulsory and non-standard fee which the students will pay only when necessary or applicable, for example, re-exam fee, charges for credit card payment, etc. Such fee is normally collected on an ad-hoc basis by the PEI when the need arises. These miscellaneous fees need not be protected but they must be reflected clearly in the student contract.

⁴ FPS is applicable to all students (regardless of nationality and the type of passes held by students, i.e. dependent's pass, student's pass, work permit etc. Refer to the eligibility for waiver table for FPS.

ii) Escrow Scheme

Under the Escrow scheme, the PEI⁵ shall not receive any fees from the students.

All students will pay their fees directly to the CPE-appointed banks and the bank will act as a trustee and disburse the fees on a regular basis to the PEI. The disbursement arrangement under the escrow scheme shall be as follows:

Milestones	Amount Payable to PEI
a) Within 5 days from commencement of course for the year	20% of course fees paid by students into the escrow banks*
b) Each subsequent month, on 1st of every month	80% of course fees paid by students into the escrow banks* to be disbursed evenly
c) Subsequent year, should the course duration be more than 12 months	Disbursement will follow that of (a) and (b)
*Maximum of 12 months for EduTrust-Certified PEI	

⁵ Please take note that fee chargeable for the service rendered by the PEI appointed recruitment agent to the prospective students are allowed to be collected by the agent as commission. Besides this service fee, agents are not allowed to collect any other course-related fee from the students that are payable to the PEI. For a proper definition of external recruitment agent, please refer to EduTrust Guidance Document (p 41).

This service fee (or agent commission) chargeable must be declared in the PEI-agent contract and it will be a breach of the contractual terms if prospective/existing students pay more than what is stated in the contract.

Illustrations

Example 1

Duration of course: 36 months

Commencement date of course: 2nd Jan 2009

Total fee payable under FPS: \$24,000

Annual payable fee: 12 months⁶ ($\$24,000 / 3 = \$8,000$)

FIRST YEAR - Disbursement plan for Jan 09 to Dec 09

Disbursement Arrangement	Amount disbursed (\$)	Cumulative Amounts (\$)
Within 5 working days from course commencement date (2 nd Jan 09)	$20\% \times \$8,000 = \$1,600$	\$1,600
80% disbursed evenly for remaining 11 months. 1 st Feb 09	$80\% \times \$8,000 / 11 = \581	\$2,181
1 st Mar 09	$80\% \times \$8,000 / 11 = \581	\$2,763
1 st Apr 09	$80\% \times \$8,000 / 11 = \581	\$3,345
"	"	"
"	"	"
1 st Dec 09	$80\% \times \$8,000 / 11 = \581	\$8,000

⁶ An EduTrust-Certified PEI can collect the total fees payable of up to 12 months, while a non-EduTrust-Certified PEI can only collect fees according to the guidelines stated in the Private Education Regulations.

SECOND YEAR - Disbursement plan for Jan 10 to Dec 10

Disbursement Arrangement	Amount disbursed (\$)	Cumulative Amounts (\$)
Within 5 working days from Study period commencement date (Jan 10)	$20\% \times \$8,000 = \$1,600$	\$1,600
Evenly disbursement for rest of 11 months. 1 st Feb 10	$80\% \times \$8,000 / 11 = \581	\$2,181
1 st Mar 10	$80\% \times \$8,000 / 11 = \581	\$2,763
1 st Apr 10	$80\% \times \$8,000 / 11 = \581	\$3,345
"	"	"
"	"	"
1st Dec 10	$80\% \times \$8,000 / 11 = \581	\$8,000

THIRD YEAR - Disbursement plan for Jan 11 to Dec 11 (Completion)

Disbursement Arrangement	Amount disbursed (\$)	Cumulative Amounts (\$)
Within 5 working days from study period commencement date (Jan 11)	$20\% \times \$8,000 = \$1,600$	\$1,600
Evenly disbursement for rest of 11 months. 1 st Feb 11	$80\% \times \$8,000 / 11 = \581	\$2,181
1 st Mar 11	$80\% \times \$8,000 / 11 = \581	\$2,763
1 st Apr 11	$80\% \times \$8,000 / 11 = \581	\$3,345
"	"	"
"	"	"
1st Dec 11	$80\% \times \$8,000 / 11 = \581	\$8,000

Example 2

Duration of course: 16 months

Commencement date of course: 3rd Jan 2009

Total fee payable under FPS: \$6,000

Annual payable fee: 12 months⁷ ($\$6,000 / 16 * 12 = \$4,500$)

FIRST YEAR - Disbursement plan for Jan 09 to Dec 09

Disbursement Arrangement	Amount disbursed (\$)	Cumulative Amounts (\$)
Within 5 working days from course commencement (3 rd Jan 09)	$20\% \times \$4,500 = \900	\$900
Evenly disbursement for rest of 11 months. 1 st Feb 09	$80\% \times \$4,500 / 11 = \327	\$1,161
1 st Mar 09	$80\% \times \$4,500 / 11 = \327	\$1,423
1 st Apr 09	$80\% \times \$4,500 / 11 = \327	\$1,685
"	"	"
"	"	"
1 st Dec 09	$80\% \times \$4,500 / 11 = \327	\$4,500

SECOND YEAR - Disbursement plan for Jan 10 to Apr 10

Disbursement Arrangement	Amount disbursed (\$)	Cumulative Amounts (\$)
Within 5 working days from study period commencement date (Jan 10)	$20\% \times \$1,500 = \300	\$300
Evenly disbursement for rest of 3 months. 1 st Feb 10	$80\% \times \$1,500 / 3 = \400	\$700
1 st Mar 10	$80\% \times \$1,500 / 3 = \400	\$1,100
1 st Apr 10	$80\% \times \$1,500 / 3 = \400	\$1,500

⁷ An Edutrust-Certified PEI can collect the total fees payable of up to 12 months, while a non-Edutrust-Certified PEI can only collect fees according to the guidelines stated in the Private Education Regulations.

Example 3

Duration of course: 5 months

Commencement date of course: 22nd Jan 2009

Total fee payable under FPS: \$3,200

Annual payable fee: 5 months⁸ (\$3,200)

FIRST YEAR - Disbursement plan for Jan 09 to May 09

Disbursement Arrangement	Amount disbursed (\$)	Cumulative Amounts (\$)
Within 5 working days from course commencement (22 nd Jan 09)	$20\% \times \$3,200 = \640	\$640
Evenly disbursement for rest of 4 months. 1 st Feb 09	$80\% \times \$3,200 / 4 = \640	\$1,280
1 st Mar 09	$80\% \times \$3,200 / 4 = \640	\$1,920
1 st Apr 09	$80\% \times \$3,200 / 4 = \640	\$2,560
1 st May 09	$80\% \times \$3,200 / 4 = \640	\$3,200

⁸ An Edutrust-Certified PEI can collect the total fees payable of up to 12 months, while a non-Edutrust-Certified PEI can only collect fees according to the guidelines stated in the Private Education Regulations.

iii) Insurance Scheme

Alternatively, PEI shall purchase insurance from the list of CPE-approved FPS providers for all students enrolled to ensure protection of the students' fees.

Under the insurance scheme, the PEI⁹ is allowed to collect the total fees from the students directly. The PEI shall purchase insurance on the same day¹⁰ upon receipt of the fees from the student. The insurance coverage shall commence from the date of payment of the fees till the due date of the next payment or the course end date whichever is earlier.

⁹ An Edutrust-Certified PEI can collect the total fees payable of up to 12 months, while a non-Edutrust-Certified PEI can only collect fees according to the guidelines stated in the Private Education Regulations.

¹⁰ Except for e-banking transactions, PEI must purchase insurance within 3 working days after the money was credited to the PEI's bank account.

- 4. Implementation of FPS (EduTrust)

PEIs shall have processes and procedures in place to ensure the effective implementation of FPS, and shall include the following:

- i) FPS account must be unique to individual PEI
- ii) FPS details are updated accurately (No later than 3 working days)
- iii) FPS details are readily retrievable
- iv) Submission of FPS data to CPE fortnightly in a CPE directed format
- v) Provide a link to CPE's website (www.cpe.gov.sg) on its own official webpage
- vi) Adhere to the requirements stated in the Guidance Document (Criterion 4.1)

In addition, as part of FPS requirements under EduTrust Certification Scheme, PEIs are expected to keep **all** students informed of the following:

Before officially admitting the student, the PEI shall:

- i) Provide and explain the detailed breakdown of fees payable by student and payment schedule;
- ii) Clearly state any miscellaneous fees chargeable (for example, ad-hoc charges such as re-exam fee, membership charges etc);
- iii) Explain FPS and assure that 100% of the payable fees¹¹ will be protected under the scheme;
- iv) Address all other queries relating to FPS that the student might have.
- v) Provide CPE website address to prospective students for more details of the FPS.

¹¹ Payable fees refer to all monies that are paid by the student to be enrolled in the PEI except for course application fee and agent commission fee (if applicable). GST is not inclusive as part of fees to be protected. There is another type of fee payable which is referred to as miscellaneous fees. Miscellaneous fee refers to any non-compulsory and non-standard fee which the students will pay only when necessary or applicable, for example, re-exam fee, charges for credit card payment, etc. Such fee is normally collected on an ad-hoc basis by the PEI when the need arises. These miscellaneous fees need not be protected but they must be reflected clearly in the student contract.

Upon officially admitting the student, the PEI shall:

- vi) Reiterate the information shared during the student's admission (from i to iv);
- vii) State the FPS scheme and provider that PEI has adopted and explain the FPS scheme in detail;
- viii) Explain the procedures that the students should adhere to, and the official documents that the student should expect to receive under the adopted FPS scheme.
- ix) Advise the student on the payment schedule and the total chargeable fees;
- x) Inform students on how they can check and monitor the status of their protected fees at CPE's official website (www.cpe.gov.sg) under the Fee Protection Monitoring Module.

(To be read in conjunction with the specific requirements for FPS Escrow and Insurance attached in Appendix 1a and 1b respectively)

- 5. Transition plans

i) How is FPS different from the Student Protection Scheme (SPS) under CaseTrust

The SPS under CaseTrust only protects tuition fees for international students; local students can choose to opt into the SPS.

Under the FPS (EduTrust), FPS covers all local and international students, and protects 100%¹² of all fees payable by students to their PEIs. All fees payable which includes ICA application fees, examination fees, course fees etc must be fully protected by FPS (EduTrust).

Please refer to the table below for a more detailed comparison.

ii) Comparison of Fees Protection coverage under CaseTrust (SPS) and EduTrust (FPS)

	CaseTrust (SPS)	EduTrust (FPS)
For all Local Students	Optional	Mandatory
For all International Students	Mandatory	Mandatory

	Types of fees	SPS (CaseTrust)	<u>FPS (EduTrust)</u> ¹³
For all Local Students	Non-tuition fees	No need to protect	Mandatory
	Tuition fess	Optional – Can opt in	Mandatory
For all International Students	Non-tuition fees	No need to protect	Mandatory
	Tuition fess	Mandatory	Mandatory

¹² Refer to footnote 3 for the definition of fees that can be exempted.

¹³ Under SPS (CaseTrust), there was a distinction between Tuition fees and Non-tuition fees. Under FPS (EduTrust), there will be no distinction between the Tuition and Non-tuition fees. Both these fees will be known as Course fees or Total fees payable, and ALL course fees have to be protected. The fees which are exempted from FPS are stated in footnote 3.

iii) Comparison of Fees Protection Requirements under CaseTrust (SPS) and EduTrust (FPS)

		CaseTrust (SPS)	EduTrust (FPS)
Escrow Scheme	PEI's collection of <i>non-course related fees</i> ¹⁴ (ICA fees, <i>agent commission</i> ¹⁵ etc) before course commencement	<u>Allowed</u> Non-tuition fees not more than 30% of tuition fees	<u>Not Allowed</u> Student must pay directly to the Bank (PEI are not allowed to collect any money from students)
	Disbursement of fees by bank (after course commencement)	Initial- 30% of tuition fees collected, The rest (70% of tuition fees collected) will be evenly disbursed monthly	Initial - 20% of <i>course fees</i> ¹⁶ The rest (80% of course fees) will be evenly disbursed monthly
Insurance Scheme	PEI's collection of non-course related fees (application fees, ICA fees, agent commission etc) before course commencement	<u>Allowed</u> Insurance coverage starts from course commencement date Any fees collected before course commencement not insured	<u>Allowed</u> ¹² Insurance coverage starts from date of payment Any fees collected must be insured upon collection by PEI

¹⁴ “Non course related fee” refers to “Non-tuition fees” under CaseTrust framework. Under EduTrust, course fee is defined as the total fees payable which will include both tuition fees and non-tuition fees.

¹⁵ Agent commission refers to fee chargeable for the service rendered by the agent to the prospective students. This service fee (or agent commission) chargeable may not be protected but it must be declared in the PEI-agent contract and it will be a breach of the contractual terms if prospective students pay more than what is stated in the contract.

¹⁶ An Edutrust-Certified PEI can collect the total fees payable of up to 12 months, while a non-Edutrust-Certified PEI can only collect total fees payable of up to 2 months (without purchased of “Industry insurance”) or 6 months (with purchased of “industry insurance”) under the ERF. Refer to ERF regulations for more details on the Industry insurance scheme.

iv) Transition plan from SPS (CaseTrust) to FPS (EduTrust)

PEI is required to protect¹⁷ all fees of both the local and international students under CaseTrust (SPS), in preparation for the application of EduTrust. Any new students (both local and international) recruited after the date of the EduTrust application will need to subscribe to FPS from then on. The existing CaseTrust SPS for both local and international students will continue to stay effective until it runs out. Any new fees collected (including existing students) are to be protected under EduTrust (FPS).

Please refer to the table below for specific details on the impact on the different groups of students (both local and international), as well as protection coverage needed prior to EduTrust application.

Existing students and newly-recruited students <u>before</u> EduTrust application		Given that the fees are already <u>protected</u> under SPS	Given that the fees are currently <u>not Protected</u> under SPS
Fees Fully paid to PEI	Local Students	<ul style="list-style-type: none"> ▪ Little impact ▪ Paid but unconsumed fees remain to be protected under SPS 	<ul style="list-style-type: none"> ▪ Compute and protect paid but <u>unconsumed</u>¹⁸ fees under SPS ▪ Engage escrow protection, transfer unconsumed paid fees in PEI's operating account into its escrow account and adhere to the disbursement schedule
	International Students		
Fees Paid Partially to PEI	Local Students	<ul style="list-style-type: none"> ▪ Paid but unconsumed fees remain to be protected under SPS ▪ Any collection for any new fee payment from students is capped at 6 months ▪ Protect the 6-month fee collection under escrow or insurance (SPS) 	<p><u>For Partially Paid Fees</u></p> <ul style="list-style-type: none"> ▪ Compute and protect paid but unconsumed fees under SPS ▪ Engage escrow protection, transfer unconsumed paid fees in PEI's operating account into its escrow account and adhere to the disbursement schedule
	International Students		<p><u>For New Fee Payment(s)</u></p> <ul style="list-style-type: none"> ▪ Any collection for any new fee payment from students is capped at 6 months ▪ Protect the 6-month fee collection under escrow or insurance (FPS) <p style="text-align: center;"><u>Not applicable</u></p> <p>Since all international student are SPS-protected under CaseTrust</p>

¹⁷ Purchase insurance or adopt an Escrow to protect all fees collected by the PEI.

¹⁸ Unconsumed fees refer specifically to the fees paid by student in advance for lessons that has not been delivered by the PEI.

- 6. FPS exemptions

The PEI may submit a written application with supporting documents to the Council not less than 4 weeks from the commencement of course to seek waiver for the Fee Protection Scheme requirement in the form of either an escrow account or insurance if the course satisfies any of the conditions:

No	Scenarios	Eligible for Fee Protection Scheme (FPS) Waiver
1	Funded under the WSQ/SPUR programmes	YES
2	Course duration of not more than 30 days or 50 hours (Exempted from ERF)	YES
3	At the point of the EduTrust application, full time students who are not holding ICA-issued Student's Pass (these includes <u>SC/PR and non-STP international students</u> ¹⁹ fees paid but <u>unconsumed</u> ²⁰ is less than 2 months. (This is only applicable only during transition between CaseTrust to EduTrust) (No impact on all STP international student since their fees should already be protected under CASETRUST)	YES
4	Student left with not more than 2 months of study at point of PEI's application for EduTrust. (This is only applicable only during transition between CaseTrust to EduTrust)	YES

The Council reserves the rights to review and rescind the waiver granted to the PEI. The decision of the Council to grant such waiver for the application made shall be deemed final and not subject to any review.

The FPS will extend to all other courses offered by the PEI. For examples, enrichment courses would be subjected to the FPS requirements if they are registered under the PEI which offers courses that fall under the Private Education Act.

¹⁹ SC/PR student refers to students who are Singapore citizen and/or Singapore permanent residence. Non-STP international student refers to international students not holding ICA-issued student pass.

²⁰ Unconsumed fees refer specifically to the fees paid by student in advance for lessons that has not been delivered by the PEI.

- 7. Monitoring Requirements

As part of the monitoring of the FPS, CPE establishes a Fee Protection Monitoring Application ('FPMA') that requires PEI to submit a specific file 'FPS File 1' to CPE at the stipulated submission dateline and maintained a specific file 'FPS File 2' at its premise;

- For PEI applying for EduTrust certification, the submission is usually one-off. PEI will need to submit 'FPS File 1' with the accuracy of the data as at 1st or 15th of that particular month, whichever date that is closer to that date that the PEI submits the data (which is either the 4th or the 18th of that month).
- For PEI which is EduTrust-Certified, the submission is monthly. PEI will need to submit 'FPS File 1' by the **4th of every calendar month**, with the data accuracy up to the 1st of every calendar month.

(refer to page 2 of Annex C – PEI FPS Data Submission Instructions under 'Data needed for submission')

The FPS files to be required must follow the naming convention and saved as a data file.

(Please refer to page 2 of Annex C - PEI FPS Data Submission Instructions for specific details on the requirements of FPS File 1 and 2 and the naming convention of these files)

The PEI is required to read and comply with the requirements stated in Annex C where there is specific instruction to guide PEI on meeting the data submission required by PEI for the FPMA.

***Any false declaration by PEI to CPE will subject the PEI to the provision of the Private Education Act²¹.**

²¹ Under Section 61 of the Private Education Act, part 1 (a) (i) which states that "Any person who makes any false statement which he knows to be false or does not believe to be true or which he makes recklessly; or (ii) intentionally suppresses any material fact"

- 8. Contact Us -

For enquiries or any concerns, you can contact us:

Address

2 Bukit Merah Central #05-00
SPRING Singapore Building,
Singapore 159835

Email

MOE_CPE@cpe.gov.sg

Telephone

6499 0300 (Main Line)

Appendix 1a

Specific requirements of the PEI on Escrow Scheme

Under the Escrow scheme, PEI shall:

- i) Advise the student on the total chargeable fees (including miscellaneous fees) and the payment schedule;
- ii) Advise the student on how to make payment to the bank directly using the escrow payment voucher issued by the PEI.

Upon receiving the letter of acceptance from the student, the PEI shall also ensure that the following are adhered to:

- i) Prepare the Student Escrow Confirmation²² (SEC) and send it to the bank;
- ii) The bank will send an Acknowledge Slip (AS) to the PEI upon the confirmation of the successful opening of the Student Escrow account;
- iii) Upon receipt of the AS, the PEI will prepare the payment Voucher²³ (PV) and send both the SEC and PV to inform the student of the successful opening of the escrow account as well as the payment schedule;
- iv) The Student will pay to the bank directly according to the Payment voucher issued by the PEI;
- v) The Bank will issue an AS upon receiving the Student's scheduled payments.

²² A sample of SEC is attached in annex A. It will reflect the details and the payment schedule of the student.

²³ A sample of PV is attached in annex B. It will reflect the Bill reference number and the amount and payment schedule of the student.

Appendix 1b

Specific requirement of the PEI on Insurance Scheme

The PEI shall ensure the following:

- i) Students are advised of the insurance premium;
- ii) All amount paid by the students must be insured and clearly stated on the Certificate of Insurance (COI);
- iii) Students are notified of the purchase of the insurance to protect the total fees paid
 - o For HSBC Insurance and Lonpac Insurance - the original COI will be emailed to the students email address provided. The original COI shall also be printed by the PEI and given to the students. For students who have purchased the insurance but have not arrived at Singapore, they must self-collect immediately upon their arrival at Singapore.
- iv) Inform students that they are required to retain the original copy of the COI;
- v) Insurance coverage period commences from the fee payment date (and not the course commencement date) to provide additional protection from the fee payment date to the course commencement date, if the payment is before the course commencement date

Annex A

Sample Form of Student Escrow Confirmation (SEC)

(A Schedule of the Master Agreement)

[To be on PEI’s letterhead]

To: [insert names of relevant Escrow Bank and relevant PEI]

From: [insert name of relevant Student]

Dated:

Dear Sirs

1. I/We refer to the Student Contract dated [insert date] signed between myself/ourselves and [name of PEI] relating to the course of studies at [name of PEI]. I/We confirm that the terms of the fees payable for such course of studies are as follows:

Name of Student:

Date of Birth:

Sex:

Name of PEI:

Escrow Account Number:

Escrow Account Name:

Student NRIC/FIN/Passport No.:

Course ID:

Course Title:

Instalment	Bill reference no./ Instalment ID	Expected Payment Date	Payment Amount	Duration of Course/Semester/Instalment Period	
				Commencement Date	End Date
1.					
2.					
3.					
4.					
[Transit from SPS] <input type="checkbox"/> No <input type="checkbox"/> Yes		[Total Course Fees to be protected]			
		[Total Course Fees in Student Contract]			

* Note: If fee for entire course is to be paid upfront, only one row needs to be filled.

* PEI to insert payment schedule in table above

By signing hereunder, I/we acknowledge and confirm that I/we are aware of the terms of the Master Escrow Agreement (the “**Agreement**”) dated [] 2009 and I/we further agree to the terms thereof. I/we acknowledge and confirm that I/we are aware that all Student Fees are to be paid into the Escrow Account (details as above) during the entire course duration and not into any other account. I/We undertake and agree to resolve any dispute relating to, or arising from, any matter or transaction contemplated hereunder in accordance with the terms and conditions of the Student Contract signed by me/us (and not refer any such disputes to [name of Escrow Bank]). I/We undertake and agree to refer to the PEI (and not the [name of Escrow Bank]) for any information or statements regarding the Student Fees paid into the Escrow Account or any refunds there from.

In the event that my/our application for a Student's Pass is rejected by the Immigration & Checkpoints Authority of Singapore for any reason whatsoever, I/we confirm that [name of Escrow Bank] will, at the instruction of [name of PEI], refund to me/us any fees paid by me/us to [name of Escrow Bank] net of any applicable bank charges to my/our account as follows:

- Name of Account:
- Number of Account:
- Name of Bank/Branch/City/Country:
- Name of Correspondent Bank:
- SWIFT Code of Correspondent Bank:
- Student NRIC/FIN/Passport No.:
- Course ID:

In the event that [any course has been cancelled, de-registered or changed by [name of PEI]], I/we confirm that [name of Escrow Bank] will, at the instruction of [name of PEI], refund to me/us any fees paid by me/us to [name of Escrow Bank] net of any applicable bank charges, in the form of cashier's order or telegraphic transfer (or any other payment mode acceptable to that Escrow Bank), to my/our account as follows:

- Name of Account:
- Number of Account:
- Name of Bank/Branch/City/Country:
- Name of Correspondent Bank:
- SWIFT Code of Correspondent Bank:
- Student NRIC/FIN/Passport No.:
- Course ID:

By signing below, the Student's Parent or Guardian hereby appoints the Student to be the true and lawful attorney for the Student's Parent or Guardian to execute and sign any deeds, documents or instruments in connection with the Agreement. The powers and authorities given hereby shall remain in full force and effect for a period of two years after the end of the course of studies of the Student at [name of PEI]. The Student's Parent or Guardian will, from time to time and at all times, ratify and confirm whatever the Student lawfully does, or causes to be done, pursuant hereto.

SIGNED by the PEI

Authorised Signatory of the PEI

Name:

Date:

SIGNED by the Student

SIGNED by the Student's Parent or Guardian (if the Student is under 21)

Name of Student

Name of Parent or Guardian

.....
Occupation

.....
Address

Witness.....

Occupation

.....

Address

Annex C

PEI FPS DATA SUBMISSION

INSTRUCTIONS

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1. Data needed for submission

		Private Education Institutions (PEIs)	
		Applying for EduTrust	With EduTrust award
Accuracy of the data in the data file		As at 1 st or 15 th of the month, whichever is closer to the date that the PEI submits the data	As at 1 st of the month
When & how often to send to CPE		Together with Document Submission List (Note : CPE may require the PEI to provide updated FPMA data again nearer to the site assessment date) By the 4th or 18th of the month (One-off)	By 4th of the month (every monthly)
Data file format		Tab delimited text file (Please refer to CPE website for the FPS File 1 & FPS File 2 templates)	
Files to submit and naming convention		2 files to be maintained by PEI, i.e. (i) FPS File 1 (to submit to CPE) (ii) FPS File 2 (to maintain at PEI's premise & make available to CPE upon request).	
(i) FPS File 1 – Containing ALL student fee protection records			
Range of data to be included		All active ¹ SPS and FPS data for <u>all existing students</u> ² ; Please refer to Table 1 for example. Exclude students in those courses of total course duration not more than 30 days or 50 hours. <i>Note</i> 1: PEI need not submit SPS/FPS installment record of fees that have been fully consumed. In other words, only fee installment records where the protection period of the fee (whether paid or unpaid) has not been exceeded need to be included for submission 2 : Include all records of students accepted (admitted / enrolled) by PEI into the course ; including student still attending the course and student who has just completed or terminated the course within the past month, e.g. For 4 January submission, include all students accepted (admitted / enrolled) by PEI into the course in January ; including student still attending the course in January and student who has just completed or terminated the course in December.	
File naming convention		PEI with only <u>one</u> FPS file 1: <PEIs_UEN_No>–<PEI_Acronym>–F1.txt E.g. A123456789–ATCS–F1.txt	
		PEI with <u>more than one</u> FPS file 1: (when the data cannot fit into 1 file but have to be split into 2 parts) 1st file: <PEIs_UEN_No>–<PEI_Acronym>–F1_1.txt	

	2nd file: <PEIs_UEN_No>-<PEI_Acronym>-F1_2.txt E.g. 1st file: A123456789-ATCS-F1_1.txt E.g. 2nd file: A123456789-ATCS-F1_2.txt	
Examples of valid & invalid file names	Valid: A87365489G-ABC-F1.txt A87365489G-ABC-F1_2.txt A87365489G-ABC-F1_1.txt	Invalid The dash symbol '-' in the <PEIs_UEN_No> will cause error: A-87365489G-ABC-F1.txt A87365489-G-ABC-F1.txt A873-65489-G-ABC-F1.txt A-87365489G-ABC-F1_2.txt A87365489-G-ABC-F1_2.txt A873-65489-G-ABC-F1_2.txt A-87365489G-ABC-F1_1.txt A87365489-G-ABC-F1_1.txt A873-65489-G-ABC-F1_1.txt The dash symbol '-' in the F1 part number will cause error: A87365489G-ABC-F1-2.txt A87365489G-ABC-F-1-2.txt A87365489G-ABC-F-1_2.txt A87365489G-ABC-F1-1.txt A87365489G-ABC-F-1-1.txt A87365489G-ABC-F-1_1.txt
	Email to FPS-DATA@CPE.GOV.SG	
(ii) FPS File 2 - Student whose fees are NOT protected (waiver granted by CPE)		
Range of data to be included	Provide records of <u>all existing students</u> ¹ who are waived from fee protection.	
File naming convention	PEI with <u>only one</u> FPS File 2: <PEIs_UEN_No>-<PEI_Acronym>-F2.xls E.g. A123456789-ATCS-F2.xls For PEI with <u>more than one</u> FPS File 2: (when the data cannot fit into 1 file but have to be split into 2 parts) 1st file: <PEIs_UEN_No>-<PEI_Acronym>-F2_1.xls 2nd file: <PEIs_UEN_No>-<PEI_Acronym>-F2_2.xls E.g. 1st file: A123456789-ATCS-F2_1.xls E.g. 2nd file: A123456789-ATCS-F2_2.xls	
Keep at PEI premise	PEI only needs to maintain the file at its premise and make available to CPE upon request. PEI does not need to submit 'FPS File 2- Student whose fees are NOT protected (waiver granted by CPE)' to CPE.	

Table 1 - Example

A student has the following fee payment schedule with a PEI named ACE School of Cooking with UEN number A12345678G.

As part of PEI's EduTrust application, the PEI will need to submit to CPE all the necessary documents for example, on **8 Feb 2010**, including the student fee protection data of all its students in the file: [A12345678G-ACESOC-F1.txt](#)

The data in the file should be accurate up to 1st or 15th of that particular month, whichever date is closer to that date that PEI submits the data. So in this case, it is 1 Feb 2010.

A student enrolled for a course before Jan 2009 and is required to pay for 5 installments. The table below indicates which installment records that the PEI needs to be included in the FPS File 1:

Installment No.	Fee amount (\$)	Protection Period		Remarks
		Start Date of period that fee is paid for	End Date of period that fee is paid for	
1	500.00	1 Jan 2009	30 Jun 2009	Non-active data because it is before 1 Feb 2010; No need to include
2	500.00	1 Jul 2009	31 Dec 2009	Non-active data because it is before 1 Feb 2010. No need to include
3	500.00	1 Jan 2010	30 Jun 2010	Active data because 1 Feb 2010 is within the protection period; Please include in Submission
4	500.00	1 Jul 2010	31 Dec 2010	Active data because the fee is for study period after 1 Feb 2010; Please include in Submission
5	500.00	1 Jan 2011	30 Jun 2011	Active data because the fee is for study period after 1 Feb 2010; Please include in Submission

Note: Other fields in each record are not reflected.

As illustrated above, since the submission date for the PEI falls on 8 Feb 2010, which falls in 'Installment no. 3' between 1 Jan 2010 and 30 Jun 2010, CPE requires PEI to submit the installment records from no. 3 onwards to the last installment of the course.

2. Data fields format

Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
1	Data Accuracy Date	8	Y	Y	N	either 1st or 15th of month YYYYMMDD format. Please ensure there is no dash inserted.
2	PEI's UEN No.	10	Y	Y	A	http://www.uen.gov.sg/uen/index.do
3	PEI name	100	Y	Y	A	
4	Bank/Insurer Type	2	Y	--	A	Insurance or Escrow, under SPS(CaseTrust) or FPS(EduTrust) Enter : 'ES' for Escrow-SPS (CaseTrust) 'EF' for Escrow-FPS (EduTrust) 'IS' for Insurance-SPS(CaseTrust) 'IF' for Insurance-FPS(EduTrust)
5	FPS Provider	150	Y	--	A	Name of FPS service provider
6	PEI Facility Account No.	30	Y	--	A	Account of the PEI with the bank/insurer
7	Facility Valid-till Date	8	Y	--	N	YYYYMMDD format. Please ensure there is no dash inserted. Duration the FPS service is valid (use 99999999 if there is no expiry date; only input date when there is any agreed valid-till date); The value here may change when the PEI Facility Account No. changes.
8	Protection Scheme Type	1	Y	--	A	Enter '1' if Student protection record still under SPS and has not deposited any money under FPS Enter '2' if Student (existing) is transiting (with or without SPS) to FPS Enter '3' if Student is enrolled AFTER PEI has obtained FPS facility
9	STP Requirement	1	Y	Y	A	If student requires PEI to help him to apply Student's Pass (STP) for this course, Enter '1' ; If STP application is not required, Enter '2'.

Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
10	Student ID given by PEI	25	Y	Y	A	<p>A unique student Identity before having any STP FIN no.</p> <p>If student requires STP but has not obtained FIN no. yet, enter his Passport or unique Student ID provided by PEI</p> <p>If student requires STP and <u>FIN no. is available</u>, enter the FIN no. in the FIN/NRIC field and leave this field blank</p> <p>If the student doesn't need a STP, leave this field blank.</p>
11	NRIC / FIN no.	9	Y	Y	A	
12	Student Name	66	Y	Y	A	
13	Date of Birth	8	Y	Y	N	YYYYMMDD format. Please ensure there is no dash inserted.
14	Gender	1	Y	Y	A	F – Female M – Male
15	Singapore Citizen / PR Indicator	1	Y	Y	N	Enter "1" for Singapore Citizen Enter "2" for Singapore Permanent Resident (SPR) Enter "3" for non-Singapore Citizen / non-SPR
16	Nationality	66	Y	Y	A	Country name
17	STP Application date	8	Y	Y	N	The date the application for STP is submitted to ICA
18	STP IPA Date	8	Y	Y	N	The in-principle-approval date of the STP
19	STP Issue date	8	Y	Y	N	Self explanatory
20	STP Expiry Date	8	Y	Y	N	Self explanatory
21	STP Cancellation Date	8	Y	Y	N	The date the STP is effectively cancelled
22	Full / Part time indicator	1	Y	Y	A	F' – for full time course ; 'P' - for part time course
23	Course ID	10	Y	Y	A	Same as used in Student Escrow Confirmation form; If there is no course ID enter course name abbreviation

Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
24	Course Title	150	Y	Y	A	Registered name of the course
25	Course Start Date	8	Y	Y	N	YYYYMMDD format. Please ensure there is no dash inserted.
26	Course End Date	8	Y	Y	N	YYYYMMDD format Please ensure there is no dash inserted.
27	Course Durations not more than 50 hours or not more than 30 days declaration	1	Y	Y	A	Y-Yes N- No
28	Course Duration (Month)	8	Y	Y	N	Duration of course as registered under ERF – in unit of month accurate to 1 decimal place – e.g. 1.0 or 6.5
29	Fee Protection Status	1	Y	--	A	The fee protection status of the student. Possible values are: '0' - Enrolled - Student is enrolled but no fee has been collected yet and no record is given to SPS/FPS provider '1' - Created - The student's record is with the SPS/FPS provider but no money has been deposited/insured yet '2' - Activated - there is transaction records with the SPS/FPS provider '3' - Terminated - when the student has stopped attending the course because of course completion or student has stopped taking this course for whatever reason.
30	Total Course Fee Stated in Student Contract (\$)	9	Y	Y	N	999999.99 format use full stop to separate the decimal This is the notation amount of total course fees stated in the student contract.

Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
31	Total Course Fee to be Protected	9	Y	--	N	999999.99 format use full stop to separate the decimal If "Transit from SPS" is "No", then the 'Total Course Fee to be protected' will be the same as the 'total course fee in student contract'; If "Transit from SPS" is "yes", then the 'Total Course fee to be protected', is the remaining unprotected fee to be protected under FPS. It will NOT be the same as the 'Total Course Fee in Student Contract'.
32	Fee Collection Cap (\$)	9	Y	Y	N	999999.99 format use full stop to separate the decimal PEI collect fees in <u>equal</u> installment amounts from the Student with each collection not exceeding the collection cap calculated according to the formula stated in student contract para 3.2
33	Course Termination Date: YYYYMMDD	8	Y	Y	N	YYYYMMDD format Please ensure there is no dash inserted. This field is only needed in case of course termination, e.g. - student withdraw from the course - student transfer to another course - rejection of student pass by ICA - cancellation of course by PEI/partner - de-registration of course by CPE
34	Date that Refund Instruction SENT TO BANK by PEI	8	Y	--	N	YYYYMMDD format. Please ensure there is no dash inserted. Captures the date which the instruction to make refund was issued by PEI to the Bank/Insurer.
35	Course Fee Amount Refunded (\$)	9	Y	--	N	999999.99 format use full stop to separate the decimal Refund made to student due to course withdrawal. If Not refunded - Leave blank

Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
36	Installment ID.	2	Y	--	N	The identification to indicate the installment, e.g. 1 st installment = Installment ID1 2 nd installment = Installment ID2 3 rd installment = Installment ID3 . .
37	Scheduled Payment Amount (\$)	9	Y	--	N	999999.99 format use full stop to separate the decimal One record per installment per course. So if a student is to pay his course fees over 4 installments, there will be 4 student records(or rows). "Protection Scheme Type"='3', then the sum of all installment records should equal "Total Course fee"; "Protection Scheme Type"='2' then the sum of all installment records should equal Total Remaining Tuition Fee.
38	Scheduled Payment Due date	8	Y	--	N	YYYYMMDD format Please ensure there is no dash inserted.
39	Escrow - unique No or Insurance Policy No.	30	Y	--	A	Escrow - unique number to link to the student's scheduled fee payment ; Insurance - Insurance Policy No.
40	Protection Start Date	8	Y	--	N	This field is only needed for insurance type of FPS /SPS YYYYMMDD format Please ensure there is no dash inserted.
41	Protection End Date	8	Y	--	N	This field is only needed for insurance type of FPS /SPS YYYYMMDD format Please ensure there is no dash inserted.
42	Amount received by the PEI from Student (\$)	9	Y	--	N	This field is only needed for insurance type of FPS /SPS 999999.99 format use full stop to separate the decimal Accurate to 2 decimal place

Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
43	Protection Amount (\$)	9	Y	--	N	<p>This field is only needed for insurance type of FPS /SPS</p> <p>999999.99 format ; use full stop to separate the decimal</p> <p>Insurance - the amount insured;</p> <p>if there are staggered payment for 1 installment, consolidate the payments & reflect as 'consolidated protection amount received'.</p>
44	Protection Amount Received Date	8	Y	--	N	<p>This field is only needed for insurance type of FPS /SPS</p> <p>999999.99 format ;use full stop to separate the decimal</p> <p>YYYYMMDD format. Please ensure there is no dash inserted.</p> <p>Insurance : Date the PEI receives installment from student</p>
45	Payment Acknowledgment No.	30	Y	--	A	<p>This field is only needed for insurance type of FPS /SPS</p> <p>For Insurance: the premium receipt no.</p>
46	FPS Waiver Reason	2	--	Y	A	<p>List of waiver reason codes :</p> <ol style="list-style-type: none"> 1. Government funded programmes 2. Course duration of not more than 30 days or 50 hours 3. Student left with 2 or less months of study at point of PEI's application for EduTrust <p>99. Other reasons</p>
47	Waiver Ref No. from CPE	25	--	Y	A	<p>This is the file reference no. indicated on the letter of approval of waiver from CPE.</p>
48	CPE's approval date for FPS's Waiver	8	--	Y	N	<p>YYYYMMDD format Please ensure there is no dash inserted.</p>
49	Name of Sponsor Organization	150	--	Y	A	

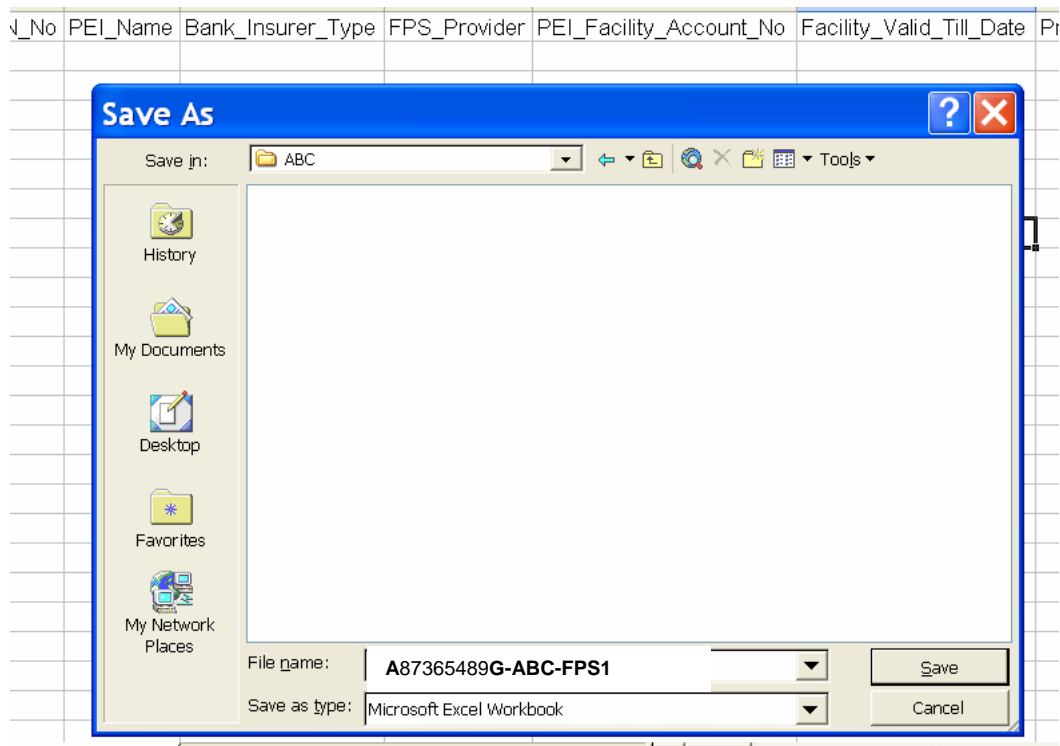
Field #	Name of Field	Field Length	File 1	File 2	Filed Type (N: Numeric, A:Alphanumeric)	Remarks
50	Any other useful information	100	--	Y	A	

3. What should I do if I wish to extract the required data from my computerized database?

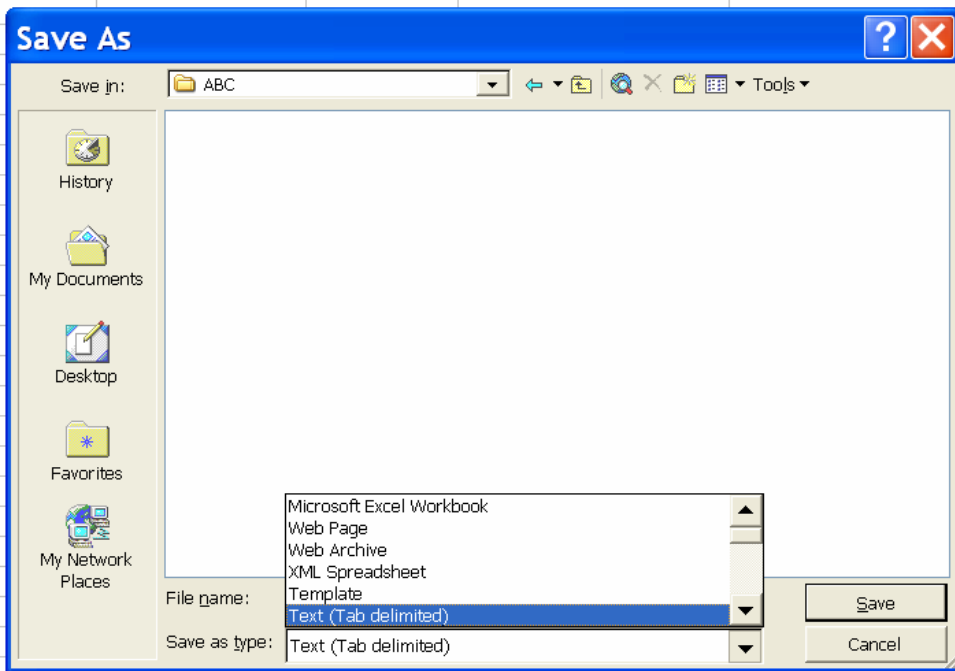
- a. If you intend to extract the required data from your computerised database, please download the field-header text file from CPE website of this name <<name of header file>>.
- b. Please ensure that the data file output from your computerized system has a field-header and the naming convention of the field-header is strictly adhered to.

4. What should I do if I wish to enter the required data via excel file? How do I convert the excel file to tab delimiter text file?

- a. If you wish to provide the required data to CPE by entering the data into the provided MS EXCEL file format, please download the template file from CPE website.
- b. Open the excel file and named it according to the required naming convention, e.g. A87365489G-ABC-FPS1.
-ABC-FPS1
- c. When you have completed all the data entry and are ready to send the file to CPE, please save the file as <<Text 'tab delimited'>> under the 'same as type' as shown in the screen shots below.

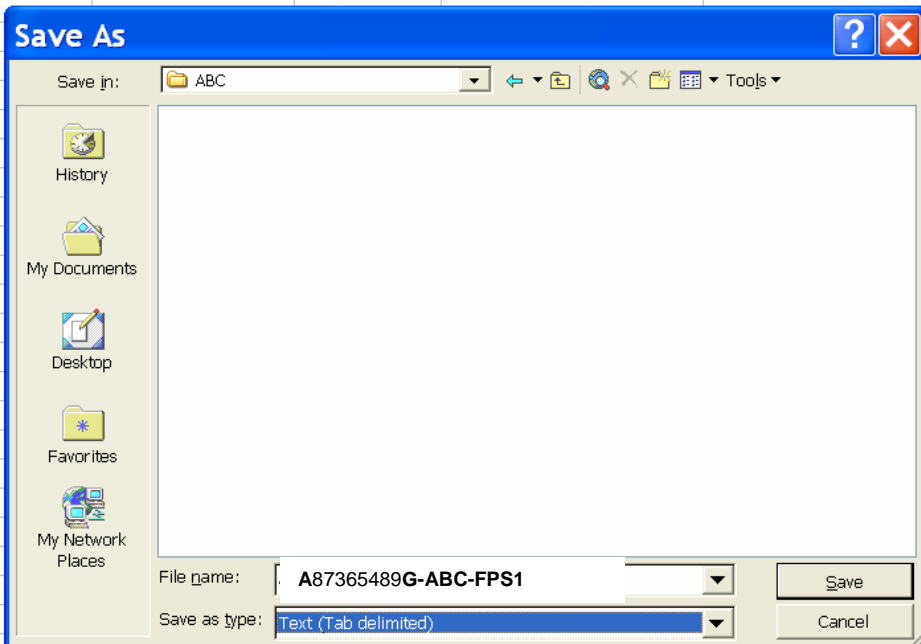


PEI_Name Bank_Insurer_Type FPS_Provider PEI_Facility_Account_No Facility_Valid_Till_Date Proc



template

C D E F G
PEI_Name Bank_Insurer_Type FPS_Provider PEI_Facility_Account_No Facility_Valid_Till_Date Protect



template

- d. After you have chosen <<Text'tab delimited'>> under the 'same as type', an error message as shown in the screen shots below will appear.

