

The responses below:

- a) are in reply to questions raised by PEIs during EduTrust Fee Protection Scheme (FPS) briefings for PEIs conducted on 26 Oct 2009 at Nanyang Polytechnic;
- b) are accurate as at the date of release. CPE reserves the right to make amendments to the responses when necessary and without giving any prior notification. Any future update or amendment will be published via CPE's official website (www.cpe.gov.sg); and
- c) make references to the EduTrust Guidance Document (Version 2.0), FPS Instruction Manual and other documents related to the EduTrust Certification Scheme.

Q1	Assuming we charge very nominal fee e.g. \$100 to process Student's pass, is that fee required to be protected by FPS?
A1	FPS will cover full course fee, including all processing fee payable to 3 rd parties. However, CPE will only allow PEIs to collect application fee for purpose of processing student's course registration. GST is also exempted from FPS.
Q2	If the course is shorter than 1 month or lesser than 50 hours, it will be exempted from FPS. Is that exemption automatic or do we still need to write in to CPE to seek approval?
A2	Any courses that are less than 1 month or 50 hours will be exempted from FPS. PEIs are required to write in officially to CPE to seek exemption.
Q3	If PEI has been granted FPS exemption for certain students, is it still required to submit students' data for those affected students to CPE?
A3	PEI will still required to submit student's data including those who are exempted from FPS.
Q4	Insurance coverage will start once fee is collected. If PEI is collecting fees on a monthly basis from student, how will Insurance works?
A4	Insurance coverage will start from the date payment is received, regardless of how often the student pays.
Q5	With all these protection going on to protect the students, who will be there to protect the PEI?
A5	One of the key objectives of the Fee Protection Scheme (FPS) is to protect the interest of students. With proper FPS in placed, an EduTrust-certified PEI will be well accepted by potential students.
Q6	PEI chooses the service provider to work with but along the way, something messes up between the service provider and PEI. Is there any form of protection for PEI?
A6	There are processes in place and since all of CPE's appointed service providers are regulated by MAS, this problem should already be taken care of. In addition, CPE will be monitoring the performance of the appointed service providers.
Q7	If the PEI runs into any problem with the service provider, can they write in to or consult CPE?

A7	Yes, PEIs can inform CPE if they have any problem with the appointed service providers.
Q8	NTUC Income is pulling out on 1/11/09. If the PEI signs up with our insurers, is the PEI considered to be adopting SPS or FPS, despite the fact that PEI's CaseTrust status is expiring in March 2010?
A8	With the pulling out by Income, PEIs can contact any CPE appointed insurers to set up SPS insurance facility.
Q9	When will the consultants be available and will there be any funding available?
A9	A list of consultants will be made available to PEIs before the launch of the scheme. As for funding, CPE is currently working with SPRING, more details will be provided in due course.
Q10	If PEI starts FPS in November, and wants to apply for EduTrust in January, should the student be signing on the standard contract by CASE or by CPE? When will the student contract by CPE be ready to be used by the PEI?
A10	Standard PEI-Students Contract will be ready after the official launch of EduTrust. Existing SPS contract will have a cut-out date. It will be replaced by a contract prescribed by CPE.
Q11	If PEI paid application fee and applied for student's pass, but student pulls out after that, is FPS still applicable to such fee to be paid by the PEI upfront? If FPS is required, it is not fair for the PEI.
A11	Under FPS, in the event ICA rejects the STP application, refund can be given out from escrow account (minus whatever admin charges the PEI had informed the student earlier).
Q12	If PEI is qualified for FPS exemption but does not want to be exempted, is this possible?
A12	Yes.
Q13	There are courses taken online. If exemption is granted to courses with less than 50 hours, will such online courses be qualified for FPS exemption?
A13	50 hours means physical contact hours. If student studies from home, there is no contact hour so FPS is exempted.
Q14	If CaseTrust expires and PEI is not qualified for EduTrust, what will happen to the existing foreign students?
A14	Existing students will not be affected. They will be allowed to continue their study. PEI will not be allowed to take enroll new international students.
Q15	Must additional fee / miscellaneous fee be protected by FPS? Banks informed PEIs that only money payable as seen in the schedule can be protected. Such additional fee will not be captured by schedule.
A15	Monies paid before student has been accepted (a.k.a. application fee) by PEI need not be protected. All other fee stated in student contract must be protected.
Q16	Is FPS required for miscellaneous fee like library card loss replacement fee, re-

	examination fee, etc?
A16	These nominal fees will not be protected. The list of fees to be protected will be specified in the FPS handbook.
Q17	It was mentioned in the public consultation materials that fees collected on quarterly basis will be exempted from FPS. Does this still stands?
A17	No.
Q18	If PEI runs tuition courses (e.g. UOL EDPs), and no contract is signed between the PEI and the awarding body (student is the party to sign contract with the awarding body), and fees are paid to the foreign university by the student directly, is FPS still required in this case?
A18	FPS is not required.
Q19	Majority of fees are paid by parents, but refund is given to student, PEI may run into trouble with students. Can CPE reconsider giving the refund to the guardian/parent instead?
A19	No, refund will be given to student who is the beneficiary.
Q20	When will new insurers be available to start SPS protection with PEI?
A20	PEI may talk to CPE appointed insurance providers on opening an SPS facility.
Q21	Will fees payable to SEAB be protected by FPS? These fees will be paid later, after the course starts and hence, such fees will not be reflected in the course fee schedule. E.g. course starts in Jan, fee payable to SEAB is known only in March. CPE is insisting that FPS is applicable to all fees reflected in the course fee schedule. In this case, how will the PEI know how much fee is to be protected by FPS?
A21	PEI may write in to CPE for FPS exemption consideration.
Q22	Is PEI to insure entire course fee or for paid fees only? Can insurance be purchased for the entire course but fee be collected on installment basis? It is administratively taxing for the PEI.
A22	All fees paid will need to be protected.