

Date: 16-May-24

Course Reference: EM2496314 / E24/DIP092/02

Li Anna
1002, 4-1 Jingou Rongyu Hangzhou Zhejiang China

Dear Li Anna,

LETTER OF OFFER

Application : **Diploma in Media and Communications (Full - Time)**
Commencement date : **01 Jul 2024**

We are pleased to inform you that your application for the above-mentioned course has been successful, and a place has been reserved for you. Subjected to verification of original / notarised course application documents.

Student is to bring along the original / notarised application documents for verification when they report to the school. This includes:

Local student, Dependent Pass (DP) holder and Long-Term Visit Pass (LTVP) holder	International Student on Student Pass
<ol style="list-style-type: none"> 1. Original / Notarised copy of NRIC or MOM Issued work passes / Passport / Dependent Passes / Long Term Visit Pass 2. Original / Notarised Highest Academic Certificates and corresponding transcripts, results or letter of course completion <p>Where applicable, students are to also produce:</p> <ol style="list-style-type: none"> 3. Current employer certifying letter stating job title and duration of at least 8 years, or 4. Letter(s) of employment with proof of 8 years <p>If you are not able to produce the above, you will be required to declare your employment status in the Student Employment Declaration Form during the verification process.</p>	<ol style="list-style-type: none"> 1. Original / Notarised copy of Passport 2. Original / Notarised Highest Academic Certificates and corresponding transcripts, results or letter of course completion

With reference to Clause 3.1 in the Student Contract, the student contract and this offer will not be valid, and admissions to the Course will be rejected in the event if PSB Academy is unable to verify the course application documents required for the Course within the timeline stipulated. Further action may be taken by School for cases of fraudulence.

The course fee is **SGD\$14,310.00** (including 9% GST) and is payable via **1** instalments. The first instalment is payable upon accepting this offer and signing of the student contract and is due on **14 Jun 2024**. Subsequent instalments will be invoiced one month before the due dates, which are stated in the Student Contract.

In the event of application of Bank Loan, student is to ensure bank disbursement is according to Instalment Schedule in Schedule B of the Student Contract.

Please note that payment of course fees must be made directly to PSB Academy by the student themselves.



Cert No: 2019-1-1016
ISO 9001:2015
Cert No: 2019-0798
ISO 14001:2015
Cert No: 016-45001-2019-0083
ISO 45001:2018



Cert No: 1527-2021-0118
ISO/IEC 27001:2013



Cert No: EDU-2-2005
Validity: 14/05/2022 - 13/05/2026

PSB Academy
Reg. No. 200704825E
20/05/2022 - 19/05/2026

Address 6 Raffles Boulevard, Marina Square, #03-200, Singapore 039594
T: (65) 6390 9000 | **E:** contactus@psb-academy.edu.sg | **W:** psb-academy.edu.sg

Upon successful completion of the Diploma in Media and Communications, you will be eligible for progression to the next course(s), based on the pathway offered by PSB Academy or its partner university. **Please note progression to the next course(s) will be subjected to admission requirement of the course at the point of admission by PSB Academy or its partner university.**

Pathway

Name of course	Name of Institution
Bachelor of Arts with Honours in Media and Communications	Coventry University, United Kingdom

Offer Acceptance

Please read through the attached “*Instructions on Course Acceptance*” and the PEI-Student Contract and ensure that you have understood and signed the PEI-Student contract before making payment. To accept this offer, please sign and return the following items **within 2 weeks from the date of this letter.**

- Student Contract
- Form 12 – Advisory Note to Student
- Indemnity Form/Lab Contract

For overseas international students, admission to the above course will be subjected to the Singapore Immigration & Checkpoints Authority’s (ICA) approval of your student’s pass application.

Should the approval of your student’s pass be delayed, you may be required to defer to the next intake.

****Please note that In-Principle Approval Letter (IPA) will not be released if Form 12 and student contract are not submitted back to PSB Academy together with full payment of 1st instalment of course fees****

For information on Fee Protection Scheme and Medical Insurance, you may refer to:

<https://www.psb-academy.edu.sg/student-resources/student-insurance/#fee-protection-scheme>

&

<https://www.psb-academy.edu.sg/student-resources/student-insurance/#medical-insurance>

Course Commencement

Please note that this course will only proceed if the required minimum number of students is enrolled prior to course commencement. In the event of unforeseen circumstances or administrative reasons, PSB Academy reserves the right to cancel, delay or withdraw the course. An alternative schedule/ course may be offered to you.

Request to defer Course Commencement Date

Should there be a request for deferment of the course, resulting in a later Course Completion date, prevailing course fees and terms and conditions will apply. A new contract or addendum will be issued accordingly. Please kindly inform your Programme Consultant/Country Manager before course commencement.

Congratulations on receiving your offer of admission to the above course. We are sure that you will find this course challenging and of great value in your career.

Should you have further queries, please contact Country Manager/Programme Consultant Betty Ma at tel: 6391 9232 or email: Betty.MA@psb-academy.edu.sg.

We look forward to meeting you at PSB Academy.

Yours sincerely,

Admissions



Cert No: 2019-1-1016
ISO 9001:2015
Cert No: 2019-0780
ISO 14001:2015
Cert No: 015-45001-2018-0083
ISO 45001:2018



Cert No: 1527-2023-0118
ISO/IEC 27001:2013



Cert No: EDU-2-2005
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PSB Academy

This is a computer generated letter. No signature is required.

Encl.

1. PEI-Student Contract
2. Form 12 – Advisory Note to Students
3. Indemnity Form
4. Overall Schedule
5. Information on offer pack



Cert No: 2019-1-1016
ISO 9001 : 2015
Cert No: 2019-0790
ISO 14001 : 2015
Cert No: 015-45001-2018-0083
ISO 45001 : 2018



Cert No: 1537-2023-0118
ISO/IEC 27001 : 2013



Cert No: EDU-2-2005
Validity: 14/05/2022 - 13/05/2026

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OVERALL SCHEDULE

Programme Title	: Diploma in Media and Communications
Mode	: Full Time
Programme Schedule	: E24/DIP092/02
Cohort	: FTDMC 3/24
Duration	: 01 July 2024 – 01 July 2025
Lesson Day	: Mon - Fri
Time	: AM: 8.30am – 11.30am NN: 12.00pm – 3.00pm PM: 3.30pm – 6.30pm

Term	Module	Term Start	Term End	Exam Period	
1	<ul style="list-style-type: none">Academic Reading and Writing 2Principles of JournalismBusiness Ethics <p>And</p> <p><u>Elective Path 1</u></p> <ul style="list-style-type: none">Sound and Radio Production <p>Or</p> <p><u>Elective Path 3</u></p> <ul style="list-style-type: none">Storytelling with Social Media	01 Jul 24	22 Sep 24	Main	09 Sep 24 – 22 Sep 24
				Re	02 Dec 24 – 15 Dec 24
2	<ul style="list-style-type: none">Marketing CommunicationsWritten and Speech Communication <p>And</p> <p><u>Elective Path 1 (For students who have chosen Path 1 in Term 1)</u></p> <ul style="list-style-type: none">Television and Film Production <p>Or</p> <p><u>Elective Path 3 (For students who have chosen Path 3 in Term 1)</u></p> <ul style="list-style-type: none">Editing and Publishing for Social Media	30 Sep 24	15 Dec 24	Main	02 Dec 24 – 15 Dec 24
				Re	10 Mar 25 – 23 Mar 25
3	<ul style="list-style-type: none">ManagementMass Communications	06 Jan 25	23 Mar 25	Main	10 Mar 25 – 23 Mar 25
				Re	09 Jun 25 – 22 Jun 25
Please refer to the term timetable for the exact start, examination date and timing.					

Administrative Notes

- Students will receive a Term Timetable at the first session of each term.
- Please refer to the Term Timetable for specific examination date for each module.
- No notification will be sent unless there is change in start date.
- Students who are holding a valid Student's Pass approved by Singapore Immigration and Checkpoints Authority (ICA) must abide by ICA's regulation of maintaining an attendance rate above 90% every month.
- Exam room allocation will be made known on the date of the examination.
- Main exam dates are scheduled for first attempt.
- Exam results will be released 3 weeks from the last day of exam block.
- PSB Academy reserves the right to change the schedule without prior notice.

Contact Info

City Campus 6 Raffles Boulevard, Marina Square, #03-200, Singapore 039594

Main Line: [+65 6390 9000](tel:+6563909000)

Public Holidays – 2024

Public Holidays	Year 2024	Public Holidays	Year 2024
New Year's Day	Monday 01 January 2024	Vesak Day	Wednesday 22 May 2024
Chinese New Year	Saturday - Sunday 10 February 2024 – 11 February 2024	Hari Raya Haji	Monday 17 June 2024
Good Friday	Friday 29 March 2024	National Day	Friday 09 August 2024
Hari Raya Puasa	Wednesday 10 April 2024	Deepavali	Thursday 31 October 2024
Labour Day	Wednesday 01 May 2024	Christmas Day	Wednesday 25 December 2024

2024 Public Holiday Source: <https://www.mom.gov.sg/employment-practices/public-holidays#Year-2024>



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ISO 9001:2015
Cert No: 2019-0790
ISO 14001:2015
Cert No: 016-45001-2019-0063
ISO 45001:2018



Cert No: 1527-2023-0118
ISO 45001:2018



Cert No: EDU-3-2005
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PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

This Contract binds both the Private Education Institution (PEI) and the Student once both parties sign this Contract. If the Student is under eighteen (18) years of age, the Student will be represented by the Parent/Legal Guardian.

This Contract is made between:

- | | | | |
|-----|--|---|-------------|
| (1) | Registered Name of PEI | : | PSB ACADEMY |
| | Singapore Registration Number of PEI | : | 200704825E |
| (2) | Full Name of Student | : | Li Anna |
| | <i>(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for international student)*</i> | | |
| | NRIC Number (for SC/PR)* | : | NA |
| | Student's Pass Number (if available)/ | | |
| | Passport Number (for international student)* | : | EM2496314 |
| (3) | Full Name of Parent/Legal Guardian* | | |
| | (if Student is under eighteen (18) years of age) | : | Qiu Weiwei |
| | NRIC/Passport Number* | : | |

* Delete as appropriate by striking through.

Where non-applicable, put "N.A.". Leave no fields blank.

State all dates in the format of DD/MM/YYYY.

1. COURSE INFORMATION AND FEES

- 1.1 The PEI will deliver the Course as set out in Schedule A to the Student, towards conferment of the stated qualification upon successful Course completion.
- 1.2 The PEI confirms that the Course has been permitted by the Committee for Private Education (CPE) and no amendments have been made to the Course as set out in Schedule A, unless otherwise permitted by CPE.
- 1.3 The Course Fees payable are set out in Schedule B and the optional Miscellaneous Fees in Schedule C. In the event that Student deviates from the Course schedule or in the event of any increase in costs arising from changes in prevailing legislation and regulations, PEI is entitled to review Course Fees and Miscellaneous Fees and will inform the student. Schedule B and C will be revised accordingly and will be signed by the student and PEI.
- 1.4 The PEI considers payment made 1 days/month* after the scheduled due date(s) in Schedule B as late. The PEI will explain to the Student its policy for late payment of Course Fees, including any late payment fee charged in Schedule C (if applicable) and any impact on Course/module completion (if applicable).

2. REFUND POLICY

2.1 Refund for Withdrawal Due to Non-Delivery of Course:

The PEI will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA) (not applicable for remote e-learning Course where all of the Course is delivered online ("**E-Learning Course**"))

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 except for (vi).

For (vi), only new Students commencing the Course will be refunded the entire Course Fees and Miscellaneous Fees already paid. The existing Students will only be refunded with the remaining Unconsumed Course Fee and Miscellaneous Fee already paid. This is not applicable for E-Learning Course.

2.2 Refund for Withdrawal Due to Other Reasons:

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1, the PEI will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D.

After the Student commences his/her term of study, the Student shall be subject to the same refund amounts set out in Schedule D.

2.3 Refund During Cooling-Off Period:

The PEI will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

3. ADDITIONAL INFORMATION

- 3.1** (a) Verification of course application documents of the Student is required to verify Student's suitability for the Course and to meet the Course admission requirements.
- (b) This contract and the PEI's offer will not be valid, and admissions to the Course will be rejected in the event the PEI is not able to verify the Student's course application documents required for the Course within the timeline stipulated by the PEI.
- 3.2** The PEI may from time to time disclose the Student's data with the relevant government authorities upon request or with PEI-appointed third party service vendors for the general administration of your application and/or registration and/or enquiry and/or course administration during your course of studies. By providing the Student's data to the PEI, the Student explicitly grants his/her consent for the PEI to disclose the Student's data as aforesaid. For more information on the PEI's data protection policy, kindly visit <https://www.psb-academy.edu.sg/about/general-policies>.
- 3.3** The Student shall refer to PSB Academy's website and/or Student Handbook which may be updated from time to time.
- 3.4** The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.
- 3.5** If any part of this Contract is not valid for any reason under the law of Singapore, this will not affect any other part of this Contract.
- 3.6** If the Student and the PEI cannot settle a dispute using the way arranged by the PEI, the Student and the PEI may refer the dispute to the CPE Mediation-Arbitration Scheme (www.ssg.gov.sg).
- 3.7** Save as permitted under Clause 3.2 above, all information given by the Student to the PEI will not be given to anyone else, unless the Student signs in writing that he agrees or the PEI is allowed to give the information by law.
- 3.8** If there is any other agreement between the PEI and the Student that is different from the terms in this Contract, then the terms in this Contract will apply.
- 3.9** If the Student or the PEI does not exercise or delay exercising any right granted by this Contract, the Student and the PEI will still be able to exercise the same type of right under this Contract during the rest of the time the Contract continues.
- 3.10** If this Contract is also signed or translated in any language other than English and there is a difference from the English language copy of this Contract, the English language copy will apply.

4. ON-CAMPUS / E-LEARNING / BLENDED

- 4.1** PEI offers Courses which may be delivered fully on-campus or online (through remote access platforms or on an e-learning platform or through the world wide web) or blended (a combination of both on-campus and online).
- 4.2** The specific information and instructions with regard to on-campus and E-Learning Courses are set out in the Student Handbook Section 4.
- 4.3** The Student hereby agrees to comply with all legislations, rules and regulations announced by the relevant authorities from time to time, and the Student shall be responsible for ensuring that he or she meets the requirements for physical attendance at the on-campus delivery of Courses. The PEI shall not be liable or responsible under this Agreement for the Student's failure to comply with the aforesaid Student's obligations.

SCHEDULE A
COURSE DETAILS

1)	Course Title	Diploma in Media and Communications (Full-time)
2)	Full-time or Part-time Course	Full-time
3)	a. Registered Course Duration (in months)	12
	b. Actual Course Duration (in months)	9
4)	a. Course Commencement Date	01/07/2024
	b. Date of Commencement of Studies if later than Course Commencement Date Note: "N.A." if both dates are the same	N.A.
5)	a. Course Completion Date	01/07/2025
	b. Date of Completion of Studies if earlier than Course Completion Date Note: "N.A." if both dates are the same	23/03/2025
6)	Qualification (Name of award to be conferred on the Student upon successful Course completion)	Diploma in Media and Communications (Full-time)
7)	Organisation which develops the Course	PSB ACADEMY
8)	Organisation which awards/ confers the qualification	PSB ACADEMY
9)	Course entry requirement(s)	<p>Minimum Age: •16</p> <p>Academic Level: •2 GCE 'A' Levels; OR •PSB Academy Certificate in Business Management; OR •Candidates with other qualifications will be considered as case-by-case basis</p> <p>Language Proficiency: •GCE 'O' level English (grade 1 to 6); OR •IELTS score of 5.5; OR •PSB Academy's Certificate in English Proficiency programme; OR •PSB Academy English Proficiency Test; OR •An equivalent English language qualification</p> <p>Work Experience (if applicable): •Mature candidates (\geq 30 years old with 8 years work experience)</p>
10)	Course schedule with modules and/or subjects	Refer to Overall Schedule
11)	Scheduled holidays (public and school) and/or semester/term break for course	Refer to Overall Schedule
12)	Examination and/or other assessment period	Refer to Overall Schedule
13)	Expected examination results release date	Refer to Overall Schedule
14)	Expected award conferment date	30092025

SCHEDULE B
COURSE FEES AND RELEVANT FEES

Fees Breakdown	<u>Non-Funding</u> Total Payable (with GST, if any)(S\$)
Course fee	
Standard Fee – International (2024) - 9%	13,080.00
Less Discount	(0.00)
Less 0 unit(s) exemption	(0.00)
Relevant Fees	
Student Development and Administration Fee 2024 (New International Student) - 9%	1,230.00
Medical Insurance Fee (paid by PSB Academy)	-
Fee Protection Scheme Fee (paid by PSB Academy)	-
Total Course Fees Payable:	14,310.00
No. of Instalments:	1

Please note funding amount is dependent on the funding agency approval guidelines. In the event that the agency funding requirements are for any reason not met by the student during the course duration resulting in the claim for the funded portion of fees being rejected, the student is liable to pay PSB Academy the funded portion of the course fees.

Please note that the goods and services tax (GST) will be charged at the applicable rate prevailing from time to time levied pursuant to the Goods and Services Tax Act 1993 of Singapore.

INSTALMENT SCHEDULE

Instalment¹ Schedule	<u>Non-Funding</u> Amount (with GST, if any) (S\$)	Date Due²
1 st instalment (includes relevant fees)	14,310.00	14/06/24
Total Course Fees Payable:	14,310.00	

- Each instalment amount shall not exceed the following:
 - 12 months' worth of fees for EduTrust certified PEIs*; or
 - ~~6 months' worth of fees for non-EduTrust certified PEIs with Industry Wide Course Fee Insurance Scheme (IWC)*; or~~
 - ~~2 months' worth of fees for non-EduTrust certified PEIs without IWC*.~~

* *Delete as appropriate by striking through*
- Each instalment after the first shall be collected within one month before the next payment scheduled.

**SCHEDULE C
MISCELLANEOUS FEES³**

Purpose of Fee	Amount (with GST, if any) (S\$)
Event Fee	To be advised upon registration
Hostel charges	Please refer to PSB Academy's website for the prevailing rates
Locker rental charges	Please refer to PSB Academy's website for the prevailing rates
Courier fee to despatch documents	To be advised upon request
Graduation Package and guest ticket- PSB Academy and Coventry University programmes	To be advised upon registration
Learning Resources Centre Overdue fine - books	\$S0.60 per day per item after the due date
Learning Resources Centre Overdue fine - lost book	Fines + S\$25.00 per book + cost of book
iGCSE examination fee and examination related fees	To be advised upon CIE confirmation
International Student ICA Administrative Fees - 9%	150.00
Deferment (Administrative Fee) - 9%	75.00
Late Submission of Term Deferment Request (Administrative Fee) - 9%	130.00
Course Transfer Fee - IGCSE Preparatory Course/Foundation Certificate/Certificate/Foundation Diploma/Diploma - New Singapore-Based Students - 9%	160.00
Course Transfer Fee - IGCSE Preparatory Course/Foundation Certificate/Certificate/Foundation Diploma/Diploma - New International Students - 9%	490.00
Re-examination/Re-assessment/Coursework resubmission - 9%	185.00
Appeal for review of coursework / examination result for each module (Courses Awarded by PSB Academy) (Excl. Short Courses) - 9%	185.00
Academic misconduct appeal (Courses Awarded by PSB Academy) (Excl. Short Courses) - 9%	310.00
Reprint of hard copy Certificate (per copy), excludes e-learning courses - 9%	205.00
Reprint of hard copy Transcript (per copy) excludes e-learning courses - 9%	22.00
Re-issuance of digital transcript and certificate via digital platform - 9%	44.00
Hard copy / digital copy Certifying letter (per copy) - 9%	22.00
Hard copy / digital copy Course outline (per request) - 9%	22.00
Admin fee for request for access to personal data (per request) - 9%	10.00
Late payment fee for Courses Awarded by PSB Academy and Cambridge Assessment International Education - 9%	100.00
Reprint of Official Receipt per copy - 9%	6.00
Administrative Fee Per Further Instalment Breakdown (After First Course Fee Instalment Payment) - 9%	50.00
Re-module Fee Local - 9%	937.40
Re-module Fee International - 9%	1,635.00
Medical Insurance (Outpatient) - 9%	299.60

3. Miscellaneous Fees refer to any non-compulsory fees which the students pay only when applicable. Such fees are normally collected by the PEI when the need arises

Note:

* Fees are subject to an annual review, capped at 10% increase

**SCHEDULE D
REFUND TABLE**


% of [the amount of fees paid under Schedule B only]	If Student's written notice of withdrawal is received:
[80%]	More than [28] days before the Course Commencement Date
[50%]	Within [28] days before the Course Commencement Date*
[0%]	On or after the Course Commencement Date

Note:

*Course Commencement Date shall also mean Term Commencement Date.

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

SIGNED by the PEI



Authorised Signatory of the PEI
Name: Ho Li Hoon
Date: 16 May, 2024



Stamp of PEI

SIGNED by the Student

SIGNED by the Student's parent or legal guardian
(if the student is under eighteen (18) years of age)



Name of Student:
Li Anna
Date:

Name of Parent or Legal Guardian:
Qiu Weiwei
Date:

INDEMNITY FORM

By signing this form:

I agree to participate in off-campus (Singapore) activities and agree to the following:

1. I hereby assume all risks of participating in off-campus (Singapore) activities.
2. I hereby agree to waive, release and discharge PSB Academy, their staff, organisers, officials, agents or volunteers from all liabilities, including but not limited to, liabilities for death, personal injury (whether fatal or otherwise), loss of damage to property and any other losses, damage, cost and expense whatsoever and howsoever arising out of or in connection with my participation in off-campus (Singapore) activities.
3. I shall abide by all the rules, regulations, instructions and requirements related to off-campus (Singapore) activities.
4. I confirm that I have no health-related problems that will prevent me from participating in off-campus (Singapore) activities.
5. I acknowledge that this indemnity form will be valid throughout my course of study with PSB Academy.
6. I confirm that the information given below is true.

Part 1: Student's Details	
Name in Full (as shown in passport): Li Anna	Programme APP Number: EM2496314
Signature of Student & Date:	

Part 2: Declaration by Parent/Guardian of students under 18-year-old	
I declare that I am the parent/guardian of the above student. I certify that his/her particulars given are true and correct and give my full consent for his/her participation in off-campus (Singapore) activities.	
Name of Parent/Guardian: Qiu Weiwei	Emergency Contact Number:
Signature of Parent/Guardian & Date:	

PAC-SSO-F02 R2



PSB Academy
Reg. No. 200704829E
20/05/2022 - 19/05/2026

Address 6 Raffles Boulevard, Marina Square, #03-200, Singapore 039594
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INSTRUCTIONS ON COURSE ACCEPTANCE (INTERNATIONAL STUDENTS)

Acceptance of Offer

1. Please complete and return PSB Academy-Student Contract to us by the date stated in your Letter of Offer. Failure to do so by the specified date will be taken as a rejection of the offer made by PSB Academy and/or the University and your place will be given to another applicant.
2. For student below 18 years old, parental / guardian's consent must be granted through the signing of Form 12 and Student Contract for the acceptance of offer to take effect.

Form 12 and Student Contract

3. Please reach out to your Country Manager before you electronically sign a copy of Form 12 and Student Contract. You may also watch What-you-need-to-know-about-Student-Contract via the following links:

<https://www.youtube.com/watch?v=Q8FMp55hCJk>

or

<https://mp.weixin.qq.com/s/BQcVzyZDXTnRzcHCNNikKQ> (in China).

Please note that if you are under 18 years of age, Form 12 has to be signed by your parent/guardian.

4. Course fees quoted in the student contract are for the standard duration of the course for the first attempt of the modules/units. **Prevailing course fees will be payable** if your study is extended beyond the standard duration stated in the contract, or subsequent re-enrolment in the modules/units.
5. All other miscellaneous fees payable whenever necessary are stated in the Student Contract - Schedule C.

Student's Pass Application and Fees

6. Student's Pass application typically takes 4-6 weeks to be processed at Singapore Immigration & Checkpoints Authority (ICA). PSB Academy will not be liable for late approval of Student's Pass application.
7. In the event that your Student's Pass is not approved on time or you are unable to arrive on time for the commencement of class, PSB Academy:
 - reserves the rights to defer / withdraw you from the programme;
 - will not be liable if you enter Singapore without a valid Pass;
8. In the event that your Student's Pass application is rejected by ICA, we will refund you the paid programme fees (if any). Please note that the Application Fee is non-refundable.
9. Any candidate found to have given inaccurate or false information to PSB Academy for declaration to ICA or to have deliberately omitted material information related to the application for admission will be required to leave or be expelled from the School.

Fees and Payment Instructions

10. Please note that the PSB Academy-Student Contract MUST be signed before payment is made to PSB Academy Pte Ltd

The 1st instalment/or full course fee (if applicable) has to be made before the due date stated in the PSB-Academy- Student Contract. Only then, PSB Academy will proceed to confirm your course enrolment and release the In-Principle Approval (IPA) Letter of your Student's Pass upon receipt of payment from you.

Version 7 (25 May 2023)



Cert No: 2019-1-1016
ISO 9001:2015
Cert No: 2019-0790
ISO 14001:2015
Cert No: OHS-45001-2019-0083
ISO 45001:2018



Cert No: 1927-2023-0118
ISO/IEC 27001:2013



Cert No: EDU-2-2005
Validity: 14/05/2022 - 13/05/2026

PSB Academy
Reg. No. 200704825E
20/05/2022 - 19/05/2026

Address 6 Raffles Boulevard, Marina Square, #03-200, Singapore 039594
T: (65) 6390 9000 | E: contactus@psb-academy.edu.sg | W: psb-academy.edu.sg

INSTRUCTIONS ON COURSE ACCEPTANCE (INTERNATIONAL STUDENTS)

11. The acceptable modes of payment are:

- Over-the-Bursar Counter @ Main Wing
 - a. Cash
 - b. Cheque
 - c. NETS
 - d. Visa / Mastercard credit/debit cards / Amex
- Payment Kiosk @ Main Wing
 - a. Cash
 - b. NETS
 - c. Visa / Mastercard credit/debit cards / Amex
- Payment Kiosk @ STEM Wing
 - a. NETS
 - b. Visa / Mastercard credit/debit cards / Amex
- Online Payment
 - a. DBS/POSB Internet banking
 - b. PayNow (Bank Mobile App)
 - c. Visa/Master online payment
 - d. Interbank transfer
 - e. Flywire (International currencies only)
 - f. Swift / telegraphic transfer

Click [here](#) for more details.

12. **For payment in Singapore Dollars (SGD) by Bank Draft/Cheque**, payment should be paid to “PSB Academy Pte Ltd”. Please note that we do not accept post-dated cheque/Bank Draft.

13. **For payment by Flywire**, please follow the simple steps below to submit your payment:

1. GET STARTED

Go to psb-academy.edu.sg/flywire. Enter your payment amount and country of origin.

2. SELECT PAYMENT METHOD

Review the payment options provided and select your preferred method. Options may include bank transfer, debit/credit card in your home currency, electronic payment, or other local options.

3. ENTER YOUR DETAILS

Create your account, then enter some basic information to initiate your payment. We will include this information with your payment for easy identification by your institution.

4. MAKE YOUR PAYMENT

Follow the instructions provided to send funds to Flywire via your selected method.

BANK TRANSFERS Follow the instructions provided to send your funds. Depending on your bank, payment may be made online, in person, or over the phone.

DEBIT/CREDIT CARD Enter your card details online to complete your payment in your home currency. Note: Additional local payment options may be available depending on your country of origin.

5. TRACK & CONFIRM

Track your payment by logging into your Flywire account at any time. Receive text and email status updates each step of the way, including a confirmation when your payment has been delivered.

Version 7 (25 May 2023)



Cert No: 2019-1-1016
ISO 9001 : 2015
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Cert No: OHS-45001-2019-0083
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INSTRUCTIONS ON COURSE ACCEPTANCE (INTERNATIONAL STUDENTS)

After the payment is complete, before your course commencement:

Student Log-ins

The student will receive a Student ID and student email account, which you will use to activate the following 3 accounts:

- Student Portal
The student portal will allow access to billing/payment matters. Access to module results for non-undergraduate and non-postgraduate programmes is also available via this portal.
- Microsoft 365 Account (MS365)
All students will be given their PSB Academy Microsoft 365 (PSBA M365) account. With this account, you can enjoy the following PSB Academy and Microsoft services:
 - Login to PSB Access mobile app
 - Microsoft 365 applications (Email, Microsoft Words, Excel, PowerPoint and etc)
For more information, please log in to “ <https://www.office.com> ”
 - Login to Blackboard (only applicable if you are onboard PSB Academy Learning Management System)
- PSBAccess mobile app
The mobile app will serve as an eStudent Card where it can allow physical entry into the campus via facial-recognition SMARTGantry system. Hence, a recent passport photo of the student should be uploaded as soon as M356 account is activated.
The mobile app also allows the student to have access to class timetable, attendance, submission of medical certificates and Leave of Absence (LOA) request. More features will be added as progressive enhancement.
- Blackboard (Learning Management System)
This is not applicable to undergraduate and postgraduate students as the University will onboard them to the University Learning Management system once matriculated.

Student Services

14. PSB Academy provides services such as airport pick-up, accommodation arrangement and other student's pass matters to all new international students. Please fill in the Meet & Greet Form and fax it back to us 2 weeks before your departure from your home country. Student Service Package fee applies.

Arrival for Course Enrolment and Orientation

15. You are expected to arrive at PSB Academy 1 week before your course commencement to allow ample time to do medical check-up and completion of formalities of Student's Pass at ICA.
16. The dates for pre-enrolment and orientation will be sent to you separately with the IPA letter after your Student's Pass application is approved by ICA and payment has been received by PSB Academy.

Programme Orientation & Student Handbook

17. The details of programme orientation will be emailed to the student approximately 7 days before course commencement.

Version 7 (25 May 2023)



Cert No: 2019-1-1016
ISO 9001:2015
Cert No: 2019-0790
ISO 14001:2015
Cert No: OHS-45001-2019-0081
ISO 45001:2018



Cert No: 1927-2023-0118
ISO/IEC 27001:2013



Cert No: EDU-2-2005
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INSTRUCTIONS ON COURSE ACCEPTANCE (INTERNATIONAL STUDENTS)

18. Students are advised to refer to the relevant PSB Academy Student Handbook and/or the relevant University Student Handbook for all operational and administrative matters relating to the course.

Correspondence

19. All correspondence with the student students shall be made through their local address whilst the student is studying in Singapore.
20. International students are required to furnish the school their Singapore address and contact details. Any change in addresses and/or personal particulars of the participants shall also be made in writing to PSB Academy via this [link](#).

Version 7 (25 May 2023)



Cert No: 2019-5-1016
ISO 9001 : 2015
Cert No: 2019-0790
ISO 14001 : 2015
Cert No: OHS-45001-2019-0083
ISO 45001 : 2018



Cert No: 1927-2023-0118
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Guideline on Taking Photograph for Student's Pass Card

Obtaining a Student's Pass card from Singapore requires applicants to follow strict photo requirements. The photos must be very sharp and clear. Any photos that the authorities find to be sub-standard will be rejected.

Specification of Photographs

Sample of size of the passport photograph



- ❑ The full face of the applicant must appear in the photograph with the image of the applicant's face measuring **25mm (1") and 35mm (1 3/8")** from chin to crown of head, and with the shoulders of the applicant just visible.
- ❑ Taken full face with you looking directly at the camera with head straight and eyes open with **no hair across and/or covering your eyes or eyebrows**. Both edges of your face and the top of your shoulder must be clearly shown. You must not look over any shoulder and your head must not be tilted.
- ❑ The **background screen of the photograph must be white**; except that where the applicant's hair is white the background must be light grey.
- ❑ The photograph must be printed on **high quality paper at high resolution with a matt or semi-matt finish** with no ink marks or creases.
- ❑ Taken without **wearing any hat or other head covering**, unless you habitually wear a hat or head covering in accordance with your religious or racial custom. If any such hat or head covering is worn, the photograph must still be a full frontal view of your head and shoulders, showing your facial features in entirety with eyes open and clearly visible.
- ❑ If you wear **glasses**, the photograph must show your eyes clearly with **no flash reflection off the glasses**. The frames shall not cover any part of your eyes. Tinted glass and sunglasses are not allowed.



Cert No: 2019-1-1016
ISO 9001:2015
Cert No: 2019-0790
ISO 14001:2015
Cert No: 015-45001-2019-0083
ISO 45001:2018



Cert No: 1527-2022-0118
ISO/IEC 27001:2015



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Guidelines on Taking Photograph

1. You should face the camera directly

Correct



Incorrect



2. Facial features should be clearly evident in the photo

Correct



Incorrect



3. Eyeglasses should be worn if normally use, there should be no reflection on the eyeglasses.

Correct



Incorrect



4. Photograph Background should be plain white

Correct



Incorrect



5. The photograph should not be cropped off

Correct



Incorrect



6. The photograph should have an even exposure

Correct



Incorrect



Income Insurance Limited
Group Hospital & Surgical Insurance
Product Summary – Private Education Institution

Product Information

This is an expense reimbursement plan that helps to reduce your financial burden in event of you being hospitalised. The insurer will reimburse the following eligible expenses incurred according to the limits set out in the Benefits Schedule.

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy. Please consult Howden Insurance Brokers (S.) Pte. Limited or your Private Education Institution should you require further explanation.

Members' Eligibility for Coverage

The entry age of the Insured Member must not exceed 69 at last birthday.

Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Insurance Company.

Deductibles

There are no deductibles for this plan.

Pro-Ration Factors/ Co-Insurance

A pro-ration factor is applied if you are hospitalised:

- a) in a ward higher than that specified in the Benefits Schedule in Singapore Government / Singapore Government Restructured Hospital or
- b) in a private hospital in Singapore

Overseas Hospitalisation (during school-related activities only)

***Reasonable expenses** apply if you are hospitalized in a hospital outside Singapore.

Reasonable expenses mean expenses paid for medical services or treatment which are appropriate and consistent with the diagnosis and according to accepted medical standards, and which could not have reasonably been avoided without negatively affecting the **insured member's** medical condition. These expenses must not be more than the general level of charges made by other medical service suppliers of similar standing in Singapore for the services and supplies.

Cover does not apply: *1) when you travel expressly for treatment outside Singapore*

2) when you are out of Singapore for a period exceeding ninety (180) consecutive days at a time

Minimum Period of Confinement

For day surgery cases, there are no minimum hours to be eligible for claim. However, for non-surgical admissions, when you are charged for a full day room and board, you can submit the claim for assessment.

Exclusions

The following services, expenses, treatment items, procedures, conditions, activities and their related complications are not covered under **your policy**, except as specifically covered under **this policy**.

(a) **Pre-existing condition**, unless the **insured member** has been insured continuously for 12 months under **this policy** or any group hospital and surgical insurance issued in Singapore provided that the period between the last resignation date and the commencement of his/her insurance coverage under **this policy** is not more than 30 days from the last resignation date.

(b) All health screening related examinations including multiphasic health screening, laboratory tests and X-rays, screening mammograms; services (irrespective of whether there is hospital confinement) for the primary purpose of diagnosis, medical check-up, genetic screening; pap smear; cytology test; any treatment of a preventive nature including but not limited to immunisation/vaccinations.

(c) Rest cures, hospice care, home or outpatient nursing or palliative care, community hospital, nursing homes, sanatoria or similar establishments; stay in any healthcare establishment for social or non-medical reasons.

(d) Outpatient rehabilitation services including but not limited to physiotherapy, occupational therapy, speech therapy (unless recommended by the same **Registered Medical Practitioner** treating him/her during his/her hospital confinement and all charges are payable under and subject to Post Hospitalisation Treatment **benefit**); heat therapy; counselling or education; Traditional Chinese Medicine (TCM); hydrotherapy; osteopathic; podiatric; chiropractic; dietician; naturopath; homeopath; foot reflexology; alternative or complementary treatments.

(e) Expenses, administrative or other charges of a non-medical nature in connection with the provision and/or performance of medical supplies and/or services.

(f) Developmental delay and/or learning disabilities.

(g) Eye examination, surgical procedure for correction of eye refraction, procurement or use of contact lenses or eye-glasses; surgical procedure for correction of squint or other eye misalignment.

(h) Any dental treatment including but not limited to crowning, dentures, bridges tooth implantation or re-implantation, oral surgery, orthognathic surgery, temporo-mandibular joint disorder; oral and maxillofacial surgery except where such surgery is for the repair or damage caused solely by an **accident** covered under **this policy**.

(i) Implants that are not surgically implanted and prostheses of any kind; dental implants; purchase or rental for home or outpatient use of braces, appliances, equipment, machines and other devices including but not limited to wheel-chair, walking or home aids of any kind, dialysis machine, oxygen machine and any other hospital-type equipment; stem cell support; homograft; heterograft and artificial organ.

(j) Pregnancy or complication arising from pregnancy; childbirth, conditions and its complication arising during or after childbirth; prenatal or postnatal care, post-delivery confinement; abortion or termination of pregnancy or any form of related stay in **hospital** or treatment.

(k) Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment; ligation; medical services or supplies provided or surgical procedures required or recommended subsequent to consultations at fertility clinics, In-Vitro Fertilisation clinics, reproductive assistance clinics or centres, clinics or centres for reproductive medicine.

(l) Circumcision unless **medically necessary**.

(m) Birth defects; congenital **illness** or abnormalities.

(n) Admission for sleep test for diagnostic purposes unless it is followed by **surgery**; any **surgery** or treatment for obesity, weight reduction or weight improvement including but not limited to bariatric surgery, gastric balloon, gastric banding, gastrectomy, gastric bypass regardless of whether it is caused (directly or indirectly) by a medical condition or whether treatment is **medically necessary**.

(o) Venereal Diseases, Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV).

(p) Conditions relating to skin including but not limited to mole, acne, pigmentation, scars, xanthelasma or vitiligo; conditions relating to hair; enhancement of bodily function or appearance including but not limited to plastic surgery, cosmetic treatment and treatment for beautification purposes, except for plastic **surgery** which are **medically necessary** arising from an **illness** or **injury** while the **insured member** is insured under **this policy**.

(q) Intentional, self-inflicted injuries or attempted suicide whether the **insured member** is sane or insane; psychological disorders, personality disorders, behavioural disorders, emotional or mental conditions and any **illness or injury** resulting from such disorders or mental conditions; drug addiction or alcoholism and any **illness or injury** resulting from or under the influence of alcohol or drugs.

(r) Use of medical drugs or any treatment not licensed by an official governmental control agency of the country in which drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.

(s) Hormone Replacement Therapy, health supplements or vitamins, toiletries including but not limited to moisturiser, cream, gel, lotion whether prescribed or non-prescribed.

(t) Injuries arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, strike, riot, civil commotion, military or usurped power; Full-time service in any of the armed forces including National Service under Section 10 of the Enlistment Act, Cap. 93 of the Republic of Singapore except National Service reservist duty or training under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore.

Termination of Insured Member's Cover

There are other circumstances whereby the cover of the Insured Member will terminate.

The following is a list of some of these circumstances:

- Insured Member attains 75 age last birthday;
- Insured Member ceases to be a student with the school;
- Insured Member dies;
- Insured Member's maximum policy limits (\$20,000 per policy year) have been exhausted.

Cover on the Insured Member automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract. No premium refund for early termination of Insured Member or Policy before the expiry date.

Expenses covered by other sources

In the event an **insured member** is covered under:

- a) Any occupational insurance including but not limited to any insurance effected pursuant to the Work Injury Compensation Act (cap.354) and any revisions thereof;
- b) Any insurance coverage under the government legislation; or
- c) Other group or individual insurance excluding Integrated Shield Plan and its rider

The **benefits** payable under **this policy** shall be limited to the balance of the medical expenses incurred which are not covered or payable by the above listed (a) to (c), subject to the benefit limits computed in accordance to the **table of insured benefits** and terms and conditions of **this policy**.

Right of recovery

The insurer may recover any amount **they** paid for charges that are not covered under **this policy** or exceeded the maximum benefits limit as specified in the **table of insured benefits**. The **policyholder** and/or the **insured member** shall fully indemnify and reimburse **us** for such amount within 30 days from the date of notice given by **us** requesting for reimbursement.

Claims Procedure

Insured Members are to submit the following documents to us through the school within 30 days from the date of discharge from hospitalisation, from the date of death or from the date expenses were incurred for which the claim is made, whichever is applicable:

Admission to Government/Restructured Hospitals (Alexandra, Changi, KK Women's & Children, National University, Singapore General and Tan Tock Seng, Ng Teng Fong, Khoo Teck Puat, Sengkang General Hospital)

- Duly Completed Claim Form
- A copy of the Inpatient Discharge Summary given to patient upon discharge
- A copy of the Day Surgery Authorization Form signed by the patient before surgery
- A copy of the Referral Letter, if any
- Final Original Hospital Bill showing the Medisave deduction
- Original Pre/Post Hospitalisation Medical Bills

Admission to a Private Hospital (Parkway East, Gleneagles, Mount Alvernia, Mount Elizabeth, Raffles, Thomson Medical Centre and Day Surgery Centers/Clinic)

- Duly Completed Claim Form
- Medical Certification of Treatment to be completed by the attending physician/surgeon
- A copy of Referral Letter if any
- Final Original Detailed Hospital Bills
- All Other Original Medical Bills related to admission/surgery

Frequently Asked Questions (FAQs)

Private Education Institution (PEI) Group Hospitalisation & Surgical Insurance

1. What does the insurance cover?

The insurance covers mainly medical expenses incurred for hospitalisation and/or surgery due to illness or accident in a Singapore Government/Restructured hospital.

Please refer to the Benefits Schedule given to your school for the details.

2. Which hospital can I seek treatment at?

You can seek treatment at the following Singapore Government/Restructure Hospitals:

- Singapore General Hospital
- Alexandra Hospital
- KK Women's & Children's Hospital
- National University Hospital
- Tan Tock Seng Hospital
- Changi General Hospital
- Khoo Teck Puat Hospital
- Ng Teng Fong General Hospital
- Sengkang General Hospital

Please note that hospitalisation in a Ward higher than that you are entitled to or in Private Hospitals is subject to a pro-ration factor. For hospitalisation in overseas hospitals, you will only be covered up to the reasonable and customary cost of treatment in Singapore Government / Restructured Hospital for similar or comparable treatment or the cost incurred in the foreign hospital, whichever is lower. In such cases, you may not be fully reimbursed for such claims incurred.

3. Will I be covered if I go back to my home country or travel during vacation?

No. The policy covers you 24 hours in Singapore or overseas when you are involved in school-related activities.

4. I am a part-time student who opted to be covered. Am I covered during work?

No, you will not be covered for illness or injury sustained during work.

5. Are pre-existing conditions covered?

For students on compulsory scheme, pre-existing conditions are covered after you have been insured for 12 consecutive months.

6. What should I do if I need to stay in the hospital or have surgery? Do I have to pay the medical costs myself?

Please settle the medical bills directly with the hospital and retain all **ORIGINAL** bills to be submitted to the insurance company. Please note that you may have to pay the cash deposit determined by the hospital and should you choose to stay in a higher class of ward or a private hospital, your claim may not be fully covered.

For pre or post hospitalisation / surgery and emergency outpatient treatment, please pay first and claim reimbursement.

7. Are outpatient services or treatment for illness covered?

GP outpatient services for illness (e.g. common cold, fever etc.) are not covered.

8. Is outpatient treatment after an accident covered?

Yes. Emergency Outpatient Accidental Treatment must be sought in a hospital/clinic by a Registered Medical Practitioner or by Chinese Physician or physiotherapist within 48 hours from time of accident. Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

9. How do I make a claim?

Please refer to claim procedure on page 4.

10. When I utilize my Medisave/Medishield Integrated Plan to pay for my treatment, how will my claim be reimbursed (for Singapore citizens and PRs only)?

Payment made by Medisave will be refunded to the respective Medisave Account holder and Medishield Integrated Plan.

11. When do I need to submit the claim?

You should submit the claim or give notice that you will be making a claim as soon as possible but within 30 days from discharge. For late submission/notification, please provide a valid reason.

12. I have submitted my hospitalisation/surgery claim earlier. I wish to submit follow-up treatment bills. What should I do?

Please inform your school when submitting the bill that it is for follow-up treatment so that we are able to trace your records. The claim form is not required.

13. How long does it usually take to process my claim?

Upon receipt of all required documents including **ORIGINAL** bills, approved claims will be settled within 6 to 8 weeks.

14. How will I be notified of the result of my claim?

You will be notified through your school. Reimbursement for approved claims will be via cheque payment to you through your school.

15. When will my insurance end?

The insurance will end when one of the following occurs, whichever happens first:

- when you cease to be a registered student of your school
- exhaustion of the policy limit applicable to you during the policy year
- expiry of the insurance policy

16. If I have questions or need assistance, who should I contact?

Howden Insurance Brokers (S.) Pte. Limited

Tel : (65) 6510 3781

Email : alice.toh@howdengroup.com

Website : www.howdensingapore.com

Income Customer Service Hotline (Claims)

Tel: (65) 6332 1133

Important - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your school has with '**Income Insurance Limited**'.

BENEFITS SCHEDULE - PSB ACADEMY PTE LTD

(A) Group Hospitalisation & Surgical Insurance Policy No.4000139528

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU & HDW)	⁴As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
2) Intensive Care Unit	
3) High Dependency Ward	
4) Other Hospital Services	
5) Surgical Expenses *	
6) Daily In-hosp Physician's Consultation (max 120 days)	
7) Pre-hospitalisation Specialist Consultation ¹ (up to 90 days before admission)	
8) Pre-hospitalisation Diagnostic X-ray & Lab Fees ¹ (up to 90 days before admission)	
9) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
10) Emergency Outpatient Treatment (due to accident only) ³	
11) Ambulance Fee - \$150	
12) Medical Report Fees - \$100	
13) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	50%
14) Overall Maximum Limit Per Policy Period (Item 1 to 12)	20,000
15) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	1,000
16) Outpatient Kidney Dialysis (per policy year)	3,000
17) Outpatient Cancer Treatment (per policy year)	
18) Death Benefit	5,000

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ Emergency Outpatient Accidental Treatment must be sought in a hospital/clinic by a Registered Medical Practitioner or by Chinese Physician or physiotherapist within 24 hours from time of accident. Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

⁴Policy extends to cover eligible medical expenses arising from Covid-19 in a Community Hospital in Singapore

* Surgical Schedule to be applied only to private hospital

(B) Group Personal Accident Insurance Policy No. 4000139537

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$20,000



INTERNATIONAL STUDENTS:

PLEASE MAKE YOUR NEXT
EDUCATION PAYMENT AT

psb-academy.edu.sg/flywire



FLYWIRE IS THE SAFE & EASY WAY TO PAY

✓ TRUSTED & SECURE

✓ GREAT CUSTOMER SERVICE

✓ PAY IN YOUR HOME CURRENCY

✓ PAYMENT TRACKING

✓ CONVENIENT ONLINE SITE

✓ COMPETITIVE EXCHANGE RATES

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INTERNATIONAL EDUCATION PAYMENTS MADE EASY

Trusted by thousands of students around the globe, Flywire is the safest, most convenient way to make international education payments to institutions worldwide.



A BETTER PAYMENT EXPERIENCE FOR YOU

AVOID UNEXPECTED FEES

Unexpected bank fees can result in a short balance on your account when payment reaches your institution. Flywire ensures your tuition is delivered in full every time.

PAY IN YOUR HOME CURRENCY

Avoid unnecessary bank fees and receive favorable foreign exchange rates.

PAYMENT TRACKING

Track your payment online 24x7 and receive email and text alerts each step of the way.

CUSTOMER SERVICE

Enjoy multilingual customer support via phone, chat, and email.



WHY YOUR INSTITUTION USES FLYWIRE

EASY PAYMENT IDENTIFICATION

International payments can be hard to identify. With Flywire, your institution is always able to identify and match your payment to your account.

PAYMENT VISIBILITY

Your institution will be able to follow your payment from initiation to delivery into their account.

DIRECT COMMUNICATION

Flywire has direct communication with your institution for fast and easy resolution should any issues arise.



HOW TO MAKE YOUR PAYMENT

Paying tuition with Flywire is safe, fast, and convenient. Follow the simple steps below to submit your payment:

1. GET STARTED

Go to psb-academy.edu.sg/flywire. Enter your payment amount and country of origin.

2. SELECT PAYMENT METHOD

Review the payment options provided, and select your preferred method. Options may include bank transfer, debit/credit card in your home currency, electronic payment, or other local options.

3. ENTER YOUR DETAILS

Create your account, then enter some basic information to initiate your payment. We will include this information with your payment for easy identification by your institution.

4. MAKE YOUR PAYMENT

Follow the instructions provided to send funds to Flywire via your selected method.

BANK TRANSFERS Follow the instructions provided to send your funds. Depending on your bank, payment may be made online, in person, or over the phone.

DEBIT/CREDIT CARD Enter your card details online to complete your payment in your home currency.

Note: Additional local payment options may be available depending on your country of origin.

5. TRACK & CONFIRM

Track your payment by logging into your Flywire account at any time. Receive text and email status updates each step of the way, including a confirmation when your payment has been delivered.

GET STARTED WITH YOUR PAYMENT TODAY!

psb-academy.edu.sg/flywire

QUESTIONS? SUPPORT@FLYWIRE.COM / [FLYWIRE.COM/HELP](https://flywire.com/help)





CURRENCY COMPARISON


Flywire's solution is built to serve the needs of every international student. To date, we've processed payments from over 90% of countries/territories around the globe. Students enjoy preferred local payment methods, 24x7 multilingual support, a translated site in key languages, and payment tracking every step of the way. Institutions benefit from an administrative dashboard with daily disbursement details, customized payment pages, and 24x7 customer service.

Students from China, India, Korea, and Brazil make up the majority of the world's international student population. Flywire offers robust payment options to best serve those key markets.







KEY COUNTRIES	BANK TRANSFER	CREDIT CARD/ E-PAYMENT	FLYWIRE BENEFITS
China (CNY)	✓	✓	<ul style="list-style-type: none">• Robust solution for China with payment in CNY through familiar, local partners and multiple online payment options in addition to branch deposits• Local Bank transfer in CNY• UnionPay (Chinese credit card) in CNY• Alipay (Chinese eWallet) in CNY• WeChat in CNY• Translated payment experience
India (INR)	✓	✓	<ul style="list-style-type: none">• Robust solution for India with payment in INR through familiar, local partnerships, including branch deposits• Local Bank transfer in INR• Mastercard/VISA payments in INR• A2 Form couriering
South Korea (KRW)	✓	✓	<ul style="list-style-type: none">• Students can pay at the bank, online, at an ATM, or even on a mobile phone• Local Bank transfer in KRW• Mastercard/VISA payments in KRW• Translated payment experience
Brazil (BRL)	✓	✓	<ul style="list-style-type: none">• Students can pay at the bank or online via local bank transfer in BRL• Payment through Boleto Bancário• MasterCard/Visa/Amex and other local credit cards accepted in BRL

COUNTRY ¹	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
Afghanistan (AFN)		✓	
Åland Islands (EUR)	✓	✓	✓
Albania (ALL)		✓	
Algeria (DZD)		✓	
American Samoa (USD)	✓	✓	✓
Andorra (EUR)	✓	✓	✓
Angola (AOA)		✓	
Anguilla (XCD)		✓	✓
Antarctica		✓	
Antigua and Barbuda (XCD)		✓	✓
Argentina (ARS)		✓	✓
Armenia (AMD)		✓	
Aruba (AWG)		✓	
Australia (AUD)	✓	✓	✓
Austria (EUR)	✓	✓	✓ 
Azerbaijan (AZN)		✓	✓
Bahamas (BSD)		✓	✓
Bahrain (BHD)		✓	
Bangladesh (BDT)		✓	✓
Barbados (BBD)		✓	✓
Belarus (BYR)		✓	
Belgium (EUR)	✓	✓	✓ 
Belize (BZD)		✓	✓
Benin (XAF)		✓	✓
Bermuda (BMD)		✓	✓
Bhutan (BTN)		✓	
Bolivia (BOB)		✓	✓
Bonaire, Saint Eustatius, and Saba (USD)		✓	✓
Bosnia and Herzegovina (BAM)		✓	
Botswana (BWP)		✓	✓
Bouvet Island (NOK)	✓	✓	✓
Brazil (BRL)	✓	✓	✓
British Virgin Islands (USD)	✓	✓	✓
Brunei Darussalam (BND)		✓	✓
Bulgaria (BGN)		✓	✓






* E-wallet option includes Paypal where applicable

COUNTRY	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
Burkina Faso (XOF)		✓	✓
Burundi (BIF)		✓	
Cambodia (KHR)		✓	
Cameroon (XAF)		✓	✓
Canada (CAD)	✓	✓	✓ 
Cape Verde (CVE)		✓	
Cayman Islands (KYD)		✓	✓
Central African Republic (XAF)		✓	✓
Chad (XAF)		✓	✓
Chagos Island (MUR)		✓	✓
Chile (CLP)		✓	✓
Christmas Island (AUD)		✓	✓
Cocos (Keeling) Islands (AUD)		✓	✓
Colombia (COP)		✓	
Comoros (KMF)		✓	
Congo (XAF)		✓	✓
Congo, The Democratic Republic of (CDF)		✓	
Cook Islands (NZD)	✓	✓	✓
Costa Rica (CRC)		✓	✓
Cote D'Ivoire (XOF)		✓	
Croatia (HRK)	✓	✓	✓
Curacao (ANG)		✓	
Cyprus (EUR)	✓	✓	✓ 
Czech Republic (CZK)	✓	✓	✓
Denmark (DKK)	✓	✓	✓
Djibouti (DJF)		✓	
Dominica (XCD)		✓	✓
Dominican Republic (DOP)		✓	✓
Ecuador (USD)	✓	✓	✓
Egypt (EGP)		✓	✓
Ethiopia (ETB)		✓	✓
El Salvador (USD)	✓	✓	✓
Equatorial Guinea (XAF)		✓	
Eritrea (ERN)		✓	
Estonia (EUR)	✓	✓	✓ 
Ethiopia (ETB)		✓	✓

* E-wallet option includes Paypal where applicable

COUNTRY	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
European Union (EUR)	✓	✓	✓
Falkland Islands (FKP)		✓	✓
Faroe Islands (DKK)	✓	✓	✓
Fiji (FJD)		✓	✓
Finland (EUR)	✓	✓	✓ 
France (EUR)	✓	✓	✓ 
French Guiana (EUR)	✓	✓	✓
French Polynesia (XPF)		✓	
French Southern Territories (EUR)	✓	✓	✓
Gabon (XAF)		✓	✓
Gambia (GMD)		✓	
Georgia (GEL)		✓	✓
Germany (EUR)	✓	✓	✓ 
Ghana (GHS)		✓	✓
Gibraltar (GIP)		✓	✓
Greece (EUR)	✓	✓	✓ 
Great Britain (GBP)	✓	✓	✓ 
Greenland (DKK)	✓	✓	✓
Grenada (XCD)		✓	✓
Guadeloupe (EUR)	✓	✓	✓
Guam (USD)	✓	✓	✓
Guatemala (GTQ)		✓	✓
Guernsey (GGP, GBP)	✓	✓	✓
Guinea (GNF)		✓	
Guinea-Bissau (XOF)		✓	
Guyana (GYD)		✓	✓
Haiti (HTG)		✓	
Heard Island and McDonald Island (AUD)		✓	✓
Honduras (HNL)		✓	✓
Hong Kong (HKD)	✓	✓	✓
Hungary (HUF)	✓	✓	✓
Iceland (ISK)		✓	✓
India (INR)	✓	✓	✓
Indonesia (IDR)		✓	✓
Iraq (IQD)		✓	
Ireland (EUR)	✓	✓	✓ 








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COUNTRY	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
Isle of Man (GBP)	✓	✓	✓
Israel (ILS)	✓	✓	✓
Italy (EUR)	✓	✓	✓ 
Jamaica (JMD)		✓	✓
Japan (JPY)	✓	✓	✓
Jersey (GBP)	✓	✓	✓
Jordan (JOD)		✓	✓
Kazakhstan (KZT)		✓	✓
Kenya (KES)		✓	✓
Kiribati (AUD)		✓	✓
Korea, Republic of (KRW)	✓	✓	✓
Kuwait (KWD)		✓	✓
Kyrgyzstan (KGS)		✓	
Lao People's Democratic Republic (LAK)		✓	
Latvia (LVL)		✓	✓ 
Lebanon (LBP)		✓	✓
Lesotho (LSL)		✓	✓
Liberia (LRD)		✓	
Libya (LYD)		✓	
Liechtenstein (CHF)		✓	✓
Lithuania (EUR)	✓	✓	✓ 
Luxembourg (EUR)	✓	✓	✓ 
Macau (MOP)		✓	✓
Macedonia (MKD)		✓	
Madagascar (MGF)		✓	
Malawi (MWK)		✓	
Malaysia (MYR)	✓	✓	✓
Maldives (MVR)		✓	✓
Mali (XOF)		✓	
Malta (EUR)	✓	✓	✓ 
Marshall Islands (USD)	✓	✓	✓
Martinique (EUR)	✓	✓	✓
Mauritania (MRO)		✓	✓
Mauritius (MUR)	✓	✓	✓
Mayotte (EUR)		✓	
Mexico (MXN)	✓	✓	✓


* E-wallet option includes Paypal where applicable

COUNTRY	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
Micronesia, Federated States of (USD)	✓	✓	
Moldova (MDL)		✓	
Monaco (EUR)	✓	✓	✓ 
Mongolia (MNT)		✓	
Montenegro (EUR)	✓	✓	✓ 
Montserrat (XCD)		✓	✓
Morocco (MAD)		✓	✓
Mozambique (MZN)		✓	
Namibia (NAD)		✓	✓
Nauru (AUD)	✓	✓	✓
Nepal (NPR)		✓	✓
Netherlands (EUR)	✓	✓	✓ 
New Caledonia (XPF)		✓	
New Zealand (NZD)	✓	✓	✓
Nicaragua (NIO)		✓	✓
Niger (XOF)		✓	
Nigeria (NGN) ²		✓	✓
Niue (NZD)	✓	✓	
Norfolk Island (AUD)	✓	✓	✓
Northern Mariana Islands (USD)	✓	✓	
Norway (NOK)	✓	✓	✓
Oman (OMR)		✓	✓
Pakistan (PKR)		✓	✓
Palau (USD)	✓	✓	✓
Palestine (JOD,EGP)		✓	
Panama (PAB)		✓	✓
Papau New Guinea (PGK)		✓	
Paraguay (PYG)		✓	✓
Peru (PEN)		✓	✓
Philippines (PHP)		✓	✓
Pitcairn (NZD)	✓	✓	✓
Poland (PLN)	✓	✓	✓
Portugal (EUR)	✓	✓	✓ 
Puerto Rico (USD)	✓	✓	✓
Qatar (QAR)	✓	✓	✓

* E-wallet option includes Paypal where applicable

COUNTRY	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
Reunion (EUR)	✓	✓	✓
Romania (RON)	✓	✓	✓
Russia (RUB)		✓	✓
Rwanda (RWF)		✓	
Saint Barthelemy (EUR)		✓	✓ 
Saint Helena (SHP)		✓	
Saint Kitts and Nevis (XCD)		✓	✓
Saint Lucia (XCD)		✓	✓
Saint Martin (French Side) (EUR)	✓	✓	✓ 
Saint Pierre and Miquelon (EUR)	✓	✓	✓ 
Saint Vincent and the Grenadines (XCD)		✓	✓
Samoa (WST)		✓	
Sao Tome and Principe (STD)		✓	
San Marino (EUR)	✓	✓	✓ 
Saudi Arabia (SAR)	✓	✓	✓
Senegal (XOF)		✓	✓
Serbia (RSD)		✓	✓
Seychelles (SCR)		✓	✓
Sierre Leone (SLL)		✓	✓
Singapore (SGD)	✓	✓	✓
Sint Maarten (Dutch Side) (ANG)		✓	
Slovakia (EUR)	✓	✓	✓ 
Slovenia (EUR)	✓	✓	✓ 
Solomon Islands (SBD)		✓	
Somalia (SOS)		✓	
South Africa (ZAR)	✓	✓	✓
South Georgia and the South Sandwich Islands (EUR)		✓	✓
Spain (EUR)	✓	✓	✓ 
Sri Lanka (LKR)		✓	✓
Suriname (SRD)		✓	
Svalbard and Jan Mayen (NOK)	✓	✓	✓
Swaziland (SZL)		✓	✓
Sweden (SEK)	✓	✓	✓
Switzerland (CHF)	✓	✓	✓
Taiwan (TWD)		✓	✓
Tajikistan (TJS)		✓	

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COUNTRY	BANK TRANSFER IN LOCAL CURRENCY	BANK TRANSFER IN CLIENT'S SETTLEMENT CURRENCY	CREDIT CARD/ E-WALLET*
Tanzania (TZS)		✓	
Thailand (THD)	✓	✓	✓
Timor-Leste (USD)	✓	✓	
Togo (XOF)		✓	✓
Tokelau (NZD)	✓	✓	✓
Tonga (TOP)		✓	
Trinidad & Tobago (TTD)		✓	✓
Tunesia (TND)		✓	✓
Turkey (TRY)	✓	✓	✓
Turks and Caicos Islands (USD)	✓	✓	✓
Tuvalu (AUD)	✓	✓	✓
Uganda (UGX)		✓	
Ukraine (UAH)		✓	
United Arab Emirates (AED)	✓	✓	✓
United States (USD)	✓	✓	✓ 
United States Virgin Islands (USD)	✓	✓	✓
Uruguay (UYU)	✓	✓	✓
Uzbekistan (UZS)		✓	
Vanuatu (VUV)		✓	
Vatican City State (EUR)	✓	✓	✓ 
Venezuela (VEF)		✓	
Vietnam (VND)		✓	✓
Wallis and Futuna (XPF)		✓	
Western Sahara (MAD)		✓	
Yemen (YER)		✓	✓
Zambia (ZMW)		✓	
Zimbabwe (ZWD)		✓	

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1. Due to comprehensive sanctions, we are currently unable to process payments originating from the following countries: Cuba, Iran, Myanmar (Burma), North Korea, Sudan and Syria.

2. Due to Nigeria's central bank severely limiting the amount of Nigerian naira made available for foreign transactions, Flywire has temporarily suspended the acceptance of credit cards as payment. This safeguards you from being charged inordinate fees by credit card providers. Students paying in naira can continue to use Flywire's bank transfer payment option but with the understanding that the bank's ability to perform the bank transfer is dependent on available currency. As it is the bank performing the conversion, you will want to ask them about applicable fees.



Dear Student,

Learning Support Services at PSB Academy

Congratulations on being accepted into PSB Academy!

Student Care & Guidance offers Personal Counselling and Learning Support services. Students who are diagnosed with a condition (medical, learning and/or psychological) may wish to access the services should there be a need. This service is offered free-of-charge.

The services rendered are according to specific needs. If you have received special exam arrangement before in your previous educational institution and wish to apply the same in PSB Academy, you will need to make an application at Student Care & Guidance to assess your eligibility.

If you are requesting for Learning Support service, please note that the following supporting documents will be required for the assessment of eligibility:

- Diagnosis report
- Accommodation letter from your previous institution, if any
- Other relevant medical documents, if any

Our counsellors will be available to discuss the appropriate support that may be provided for you during the course of your studies.

To make an appointment, please contact 6390 9214, or email to care@psb-academy.edu.sg.

Please do not hesitate to contact us if you have any enquiries or need any support. We wish you a great learning journey with us at PSB Academy.

Warm regards,

Pearly Wong (Ms)

Vice President

Student Success Office (SSO)



PSB Academy
Reg. No. 200704825E
20/05/2022 - 19/05/2026

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