



CaseTrust for Education
Information & Application Kit

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ANNEXES

Annex	Topic
A	Standard Student Contract (Sample)
	<u>Application for Student Tuition Fee Account (Escrow)</u>
B1	- Work Processes
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Chapter 1 - Background

1.1 SINGAPORE – THE GLOBAL SCHOOLHOUSE

1. Singapore is well positioned to be a Global Schoolhouse – a world-class education hub that is internationally renowned for its intellectual capital and creative energy. This compelling hub will comprise a vibrant ecosystem of leading international and local educational institutions, working together to create a strong education sector that will enhance Singapore’s economic growth.

2. The aim is to grow the number of international students studying in Singapore to around 150,000 by the year 2012. To date, Singapore has 60,000 international students from major source countries such as China, Indonesia, Malaysia, India and Vietnam, with a quarter of these students studying in PEOs¹.

1.2 INTRODUCTION OF EDUCATION EXCELLENCE FRAMEWORK

3. To compete with the best education markets around the world, Singapore recognises the need to achieve the highest standards possible across the education industry and to build global confidence in our Singapore Education Brand.

4. The proposed Education Excellence Framework aims to achieve this by putting in place a system to ensure quality standards and to provide an upgrade path for PEOs to grow towards becoming top-quality educational institutions.

5. The framework focuses on building trustworthiness, professionalism, as well as business and academic excellence. It has two tiers – first, an essential or mandatory tier, which requires PEOs to ensure high quality student welfare practices and standards and gives PEOs the right to enrol international students. Second, a voluntary tier, tied to privileges, is focused on enhancing business and academic excellence. The key elements of the framework is summarised in Table 1.

Table 1: Summary of Education Excellence Framework

Tier	Focus area	Mechanism	Agency responsible	Benefits	With effect from
TIER 1 – ESSENTIAL	Student Welfare Practices & Standards	CaseTrust for Education	CASE	PEO will be able to offer placement for international students	By 1 September 2005
		▪ Student Protection Scheme	Banks & Insurance firm		By 1 December 2004
TIER 2 – VOLUNTARY	Academic & Business Excellence	SQC for PEOs	SPRING	- Green lane privileges for students’ passes & overseas promotion by Singapore Tourism Board - Work/attachment privileges	On-going since February 2003
		Accreditation	SPRING		To be announced

¹ Private Education Organisations (PEOs) are defined as entities that are in the business of education and training but fall outside the scope of Singapore’s public school system (i.e. the 3 national universities, polytechnics, ITE, JCs, secondary schools, and primary schools), foreign-system schools, and EDB-promoted leading postgraduate, private comprehensive universities and private secondary schools. PEOs can be privately-funded, privately-run as commercial enterprises, or be operated as non-profit societies. They usually (but not necessarily) offer 3rd party foreign university degrees/programmes. They may or may not be registered with the Ministry of Education.

Chapter 2 – CaseTrust for Education

2.1 WHY CASETRUST FOR EDUCATION?

6. CaseTrust is an award given to businesses in Singapore that are committed towards maintaining a high-level of good business and customer practice. Since April 1999, CaseTrust has become the industry standard for quality business and customer practices in different commercial industries, ranging from employment agencies to retailers. Today, more than 600 shops and online stores don the CaseTrust logo at their premises, and CaseTrust has inadvertently become a mark of assurance for all consumers – The Key to Consumer Confidence.

7. CASE¹ is committed to champion the cause of the consumer (in this case, the student). The CaseTrust for Education scheme has been customised specifically by CASE for the education industry in Singapore. The scheme will enhance the confidence of international students and their parents in the quality of education in Singapore. It will give them the assurance that CaseTrust for Education PEOs have put in place proper systems and practices to look after the welfare and interest of international students in Singapore. This will encourage more international students to consider studying in Singapore.

2.2 WHAT IS CASETRUST FOR EDUCATION?

8. CaseTrust for Education is part of the essential tier under Education Excellence Framework.

9. A PEO that achieves CaseTrust for Education is certified as an organisation that possesses the foundation for good quality student welfare practices and standards. The PEO will have the following mechanisms in place:

Clear Fee Policies

- Clearly articulated and documented policies on course fees and fee refund. These must be fully disclosed to the student and adhered to according to the terms and conditions of the contract between the PEO and the student.

Well-Defined Student Redress Practices and Systems

- A student-redress system with proper and clearly defined dispute resolution mechanisms for the student and the PEO. This will include mediation by CASE Mediation Centre and recourse to the Small Claims Tribunals and the Courts, if necessary.
- A Student Protection Scheme to protect the students' tuition fees in the event the PEO being unable to continue operations for adverse situations such as insolvency and regulatory closure of the PEO.

Disclosure of the PEOs' Commitment to Quality

- A self-declaration by the Chief Executive Officer of the PEO clearly spelling out quality criteria such as the school's student-teacher ratio, the course fees, refund and redress policies, the size and number of the classrooms in the PEO, the number of full-time teachers/lecturers and other relevant information that will be of interest to all its students. This information will be made easily available for all (eg. in the PEO's website).

Well-Trained Personnel

¹ CASE is Singapore's national body championing the cause of the consumer, and is committed to protecting and enhancing the interests of consumers through information and education, and promotion of an environment of fair and ethical trade practices.

- PEOs must ensure that it has strong academic and administrative staff who are capable of delivering quality educational programmes as well as providing excellent student services.

2.3 WHO DOES IT APPLY TO?

10. From 1 September 2005, all PEOs that want to enrol international students will need to have CaseTrust for Education status before being able to offer placement for international students.

Chapter 3 – Student Protection Scheme (SPS)

3.1 WHAT IS SPS?

11. The SPS serves to protect the students' fees in the event a PEO is unable to continue operations due to insolvency, and/or regulatory closure. Furthermore, the SPS protects the student if the PEO fails to pay penalties or return fees to the student arising from judgments made against it by the Singapore courts.

12. There are two schemes¹ that the PEO can choose from – the Student Tuition Fee Account (Escrow) or the Student Tuition Fee Insurance.

3.2 WHAT IS THE STUDENT TUITION FEE ACCOUNT (ESCROW)?

13. Tuition fees paid by the students to the PEOs will have to be left in the custody of a third party, in this case the CASE-endorsed banks participating in the Student Tuition Fee Account (Escrow) scheme. When specified conditions for its release have been met, the banks will disburse the tuition fees on a regular basis to the PEO.

14. This disbursement will stop if the circumstances in Paragraph 11 occur.

15. Please see Annexes B1 to B4 for details of the Student Tuition Fee Account (Escrow).

3.3 WHAT IS THE STUDENT TUITION FEE INSURANCE?

16. The Student Tuition Fee Insurance indemnifies students for their tuition fees paid in advance to the PEO for the following events:

- a. When circumstances listed in Paragraph 11 occur, or
- b. Upon death or total permanent disability of the student.

17. Please see Annexes C1 to C3 for details of the Student Tuition Fee Insurance.

¹ The two SPS schemes supported and recognised by CaseTrust for Education are:

(1) CASE-endorsed Student Tuition Fee Account (Escrow) provided by CASE-endorsed banks

(2) CASE-endorsed Student Tuition Fee Insurance provided by CASE-endorsed insurance company.

Note: All future references of the two SPS schemes refer only to that supported and recognised by CaseTrust for Education.

Chapter 4 – Student Contract

4.1 WHAT ARE THE STANDARD STUDENT CONTRACT AND ITS MANDATORY REQUIREMENTS?

18. The Standard Student Contract is a legally binding contract between a PEO and its students that embodies the following mandatory requirements:

- a. Clear definition of course details – course title, pre-requisites, qualification awarded, course duration
- b. Full disclosure of all costs for tuition/non-tuition fees
- c. Commitment to Student Protection Scheme – either Student Tuition Fee Account (Escrow) or Student Tuition Fee Insurance
- d. Clear definition of refund policies covering:
 - PEO's failure to commence course on stipulated course-start date (full refund)
 - PEO's failure to complete course on stipulated course-end date (full refund)
 - PEO's midway termination of course (full refund)
 - Time frame for student withdrawal from the course (full or partial refund)
- e. Clear definition of dispute resolution mechanisms.

19. This Standard Student Contract is provided by CASE.

20. Please see Annex A for a sample of the Standard Student Contract.

4.2 WHAT IS THE CASE-APPROVED STUDENT CONTRACT?

21. The CASE-Approved Student Contract is an alternative to the Standard Student Contract. It can be tailored to suit PEOs' unique business practices while still be encompassing the five mandatory requirements listed in Paragraph 21.

22. The PEO has to submit its proposed contract to CASE for vetting and approval¹. The costs incurred will need to be borne by the relevant PEO.

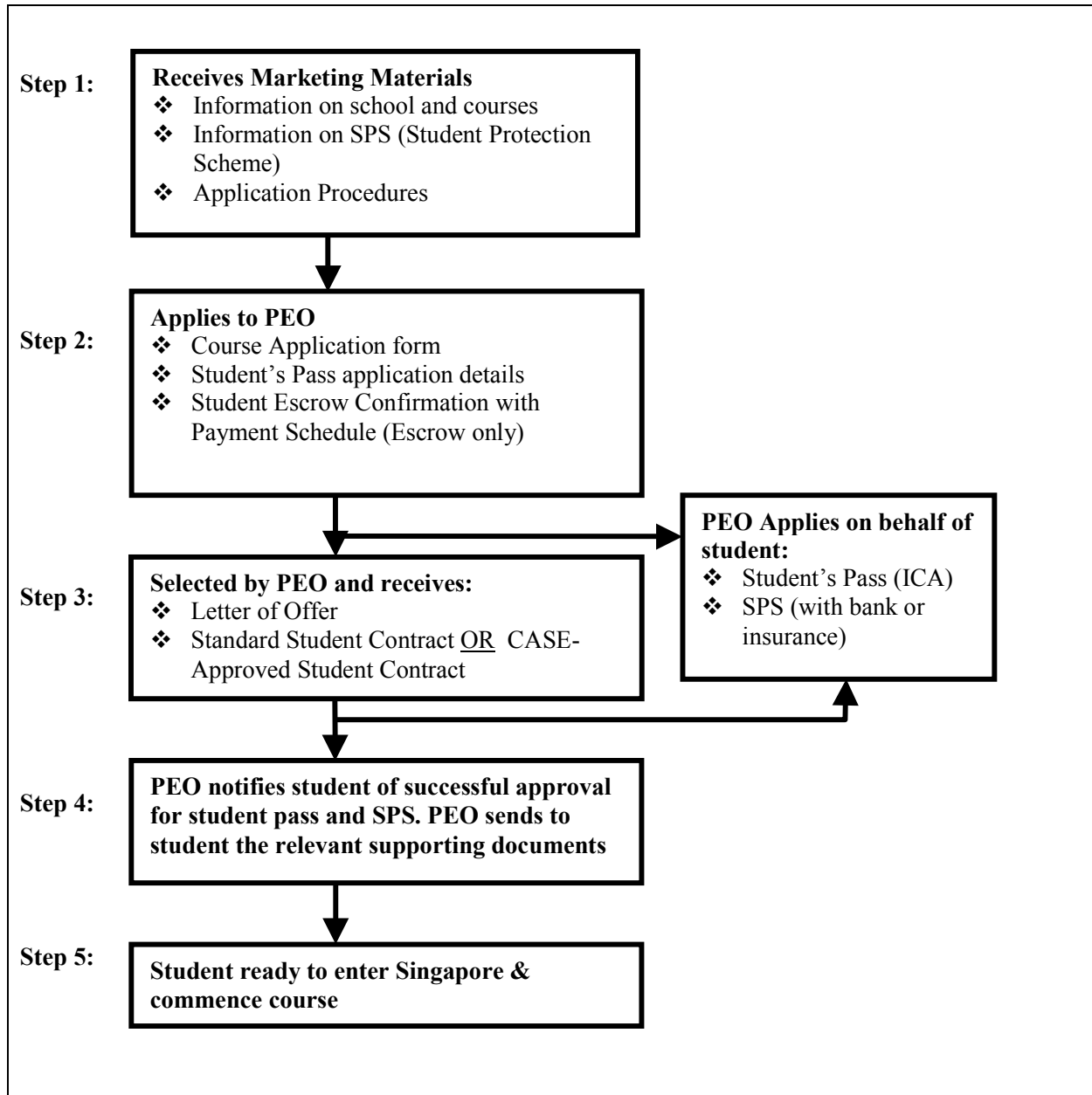
¹ Any subsequent variation in the CASE-Approved Student Contract will need to be cleared by CASE.

Chapter 5 – International Student Application

5.1 PROCEDURE TO APPLY FOR STUDY IN SINGAPORE

23. For an international student interested to study in a PEO in Singapore, the procedures are summarised in Table 2 below.

Table 2: International Student Application Procedure



5.2 WHAT ARE THE CHANGES IN THE STUDENT'S PASS APPLICATION?

24. With effect from 1 December 2004, student's pass applications submitted to the Immigration & Checkpoints Authority (ICA) must include the necessary documentation to show that the international students are covered under the Student Protection Scheme¹.
25. Please see Annex D1 for a sample of the required document for Student Tuition Fee Account (Escrow) scheme.
26. Please see Annex D2 for a sample of the required document for Student Tuition Fee Insurance scheme.
27. Student's pass applications can be submitted to ICA only if the international student is enrolling in a PEO that has attained CaseTrust for Education.

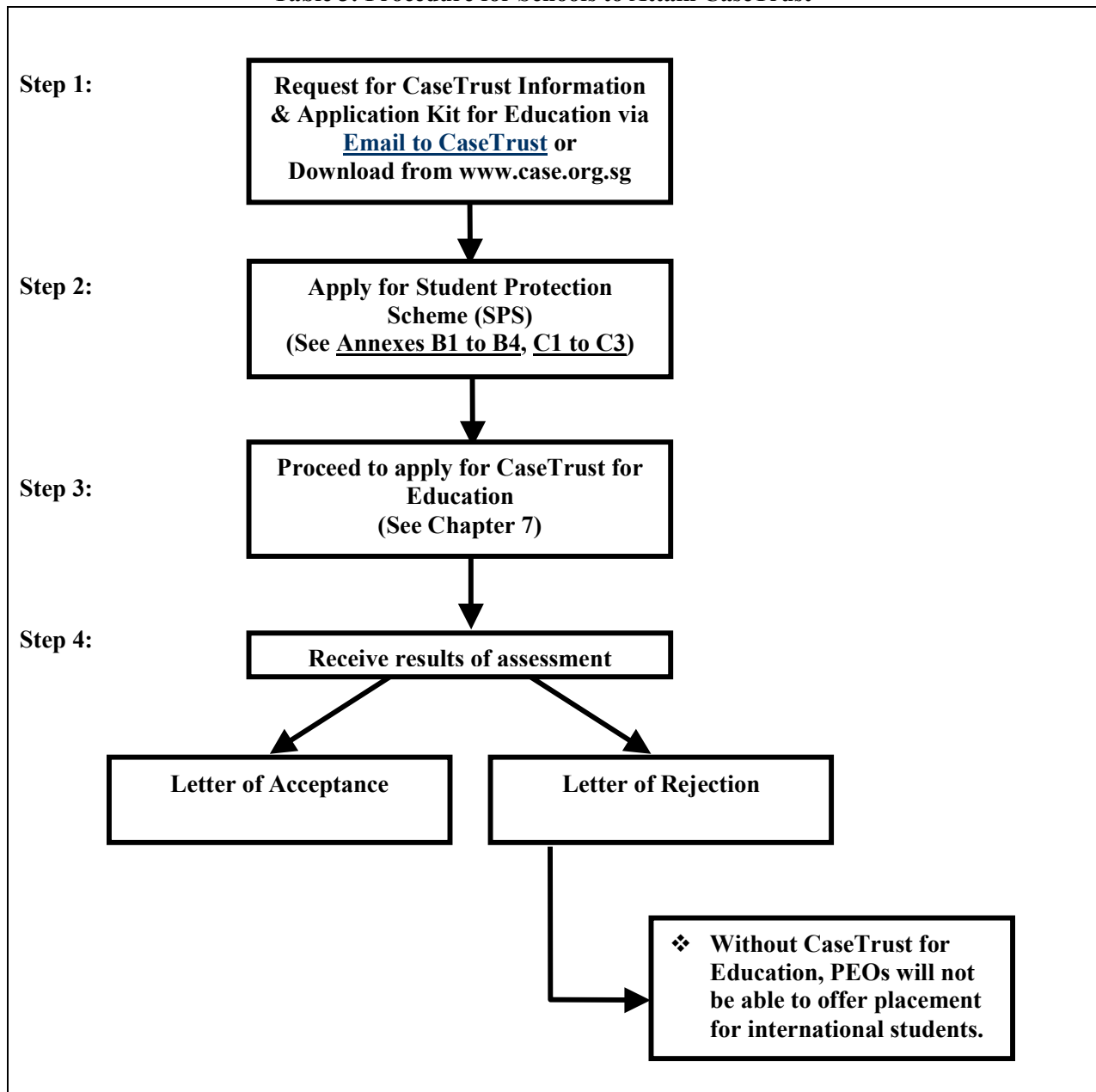
¹ Existing international students who are renewing their Students' Passes based on courses they have been enrolled on before 1 December 2004 need not be covered under Student Protection Scheme. Hence there is no need to show documentary proof of Student Protection Scheme when they are renewing their Students' Passes.

Chapter 6 – Procedure for PEOs to Attain CaseTrust for Education

6.1 WHAT SHOULD PEOs DO TO ATTAIN SPS/CASETRUST FOR EDUCATION?

28. The procedure for PEOs that wish to attain SPS/CaseTrust for Education is summarised in Table 3 below¹.

Table 3: Procedure for Schools to Attain CaseTrust



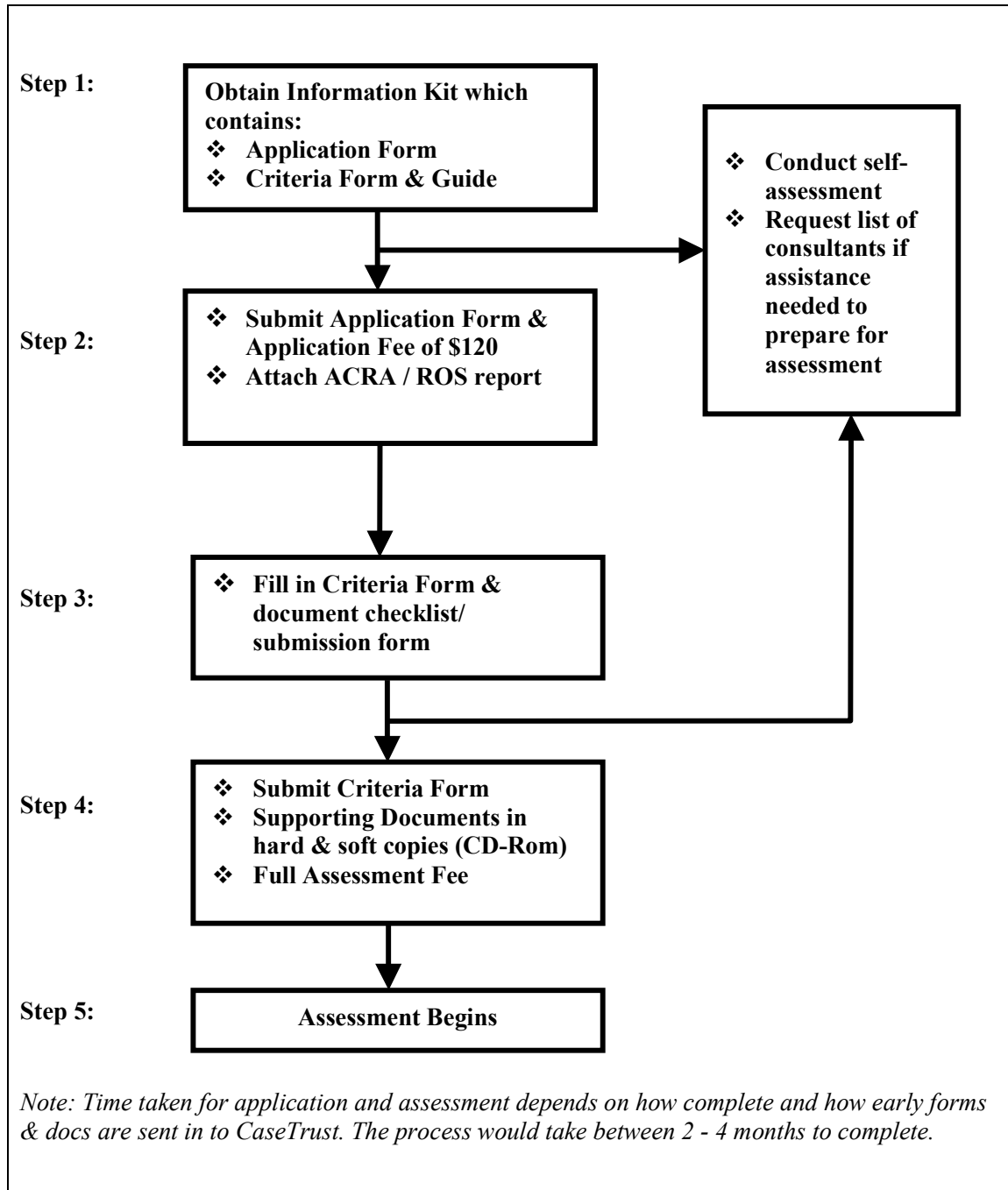
¹ Please see also Section 7.1 and 7.2 for the details of CaseTrust application and assessment procedures.

Chapter 7 - Application of CaseTrust for Education

7.1 APPLICATION PROCEDURE

29. The CaseTrust for Education application procedure is summarised in Table 4 below.

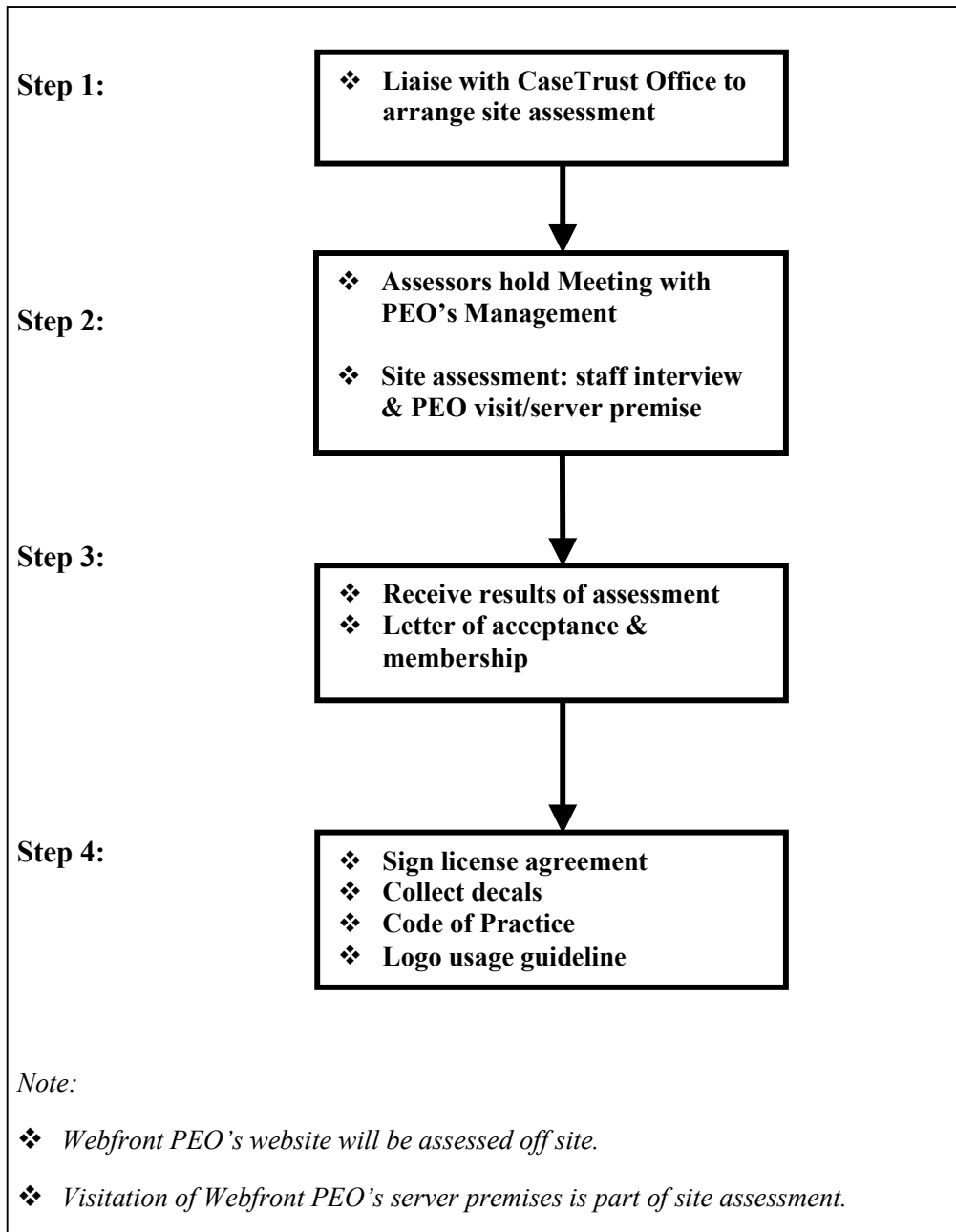
Table 4: CaseTrust for Education Application Procedure



7.2 ASSESSMENT PROCEDURE

30. The CaseTrust for Education assessment procedure is summarised in Table 5 below.

Table 5: CaseTrust for Education Assessment Procedure



7.3 FEE STRUCTURE

31. The fee structure for CaseTrust for Education is shown in Table 6 below:

Table 6: CaseTrust for Education Fee Structure

Type of Fees	Small PEO:	Medium PEO:	Large PEO:
	Sales Turnover (less than \$1M)	Sales Turnover (\$1M-\$15M)	Sales Turnover (more than \$15M)
Application Fee	S\$120	S\$120	S\$120
Full Assessment*	S\$680	S\$1,700	S\$2,500
Interim Assessment**	S\$340	S\$850	S\$1,250
Annual Management Fee	S\$600	S\$1,200	S\$2,000

Important Notes:

- Companies applying for the CaseTrust Accreditation Scheme must submit the documentations within 6 months from the date of application. The applicant must obtain full accreditation within 1 year from the date of the application.
- Fees are subject to change, depending on economic situation and discretion of the CaseTrust Secretariat.
- *Full-term assessment is conducted every 4 years.
- **Interim assessment is conducted every 2 years.
- Fees are to be paid in advance.
- The PEO must go through the full assessment first, and the interim assessment after 2 years. CASE reserves the right to perform more than one interim assessment during the 4-year period.
- If the PEO does not pass the assessment, it must pay a re-assessment fee equivalent to the full assessment fee in order to continue with the application.
- The annual management fee is payable only after the PEO clears the assessment process.
- The PEO need to pay for the cost of variation of Standard Student Contract if the PEO requests for changes to the contract.
- In addition to the above fees, the PEO has to pay mediation fees to CASE if mediation is required. Please see Table 9 for more information.

Refund and Cancellation

Below are the cancellation fees in the event the applicant cancels application under the following circumstances:

- a. Application Fees of \$120 is strictly not refundable.
- b. Assessment Fees are refundable if withdrawal request is made within 14 days after the submission of your application.
- c. If withdrawal request is made at least 3 days **before** commencement of Site Assessment, 50% of the Assessment Fees will be refundable.
- d. Assessment Fees are strictly non-refundable if withdrawal request is made within 3 days before Site Assessment.

32. For a small PEO, the fee structure over 4 years is shown in Table 7 below.

Table 7: Illustration of Fee Structure for a Small PEO over 4 Years

Type of Fee	Year 1	Year 2	Year 3	Year 4	Total
Application fee	120	-	-	-	120
Full Assessment	680	-	-	-	680
Interim Assessment	-	-	340	-	340
Annual Management fee	600	600	600	600	2,400
Total	1,400	600	940	600	3,540

33. For a webfront (E-commerce) PEO, the fee structure is shown in Table 8 below.

Table 8: Webfront (E-Commerce) PEO Fee Structure

Type of Fee	Small PEO: Sales Turnover (less than \$1M)	Medium PEO: Sales Turnover (\$1M-\$15M)	Large PEO: Sales Turnover (more than \$15M)
CaseTrust Basic: Application Fee	S\$50	S\$50	S\$50
CaseTrust Basic: *Full Assessment	S\$1,600 (waived)	S\$1,600 (waived)	–S\$1,600 (waived)
Interim Assessment	S\$340	S\$340	S\$340
CaseTrust Basic: Annual Management Fee	S\$600	S\$1,200	S\$2,000

Important Notes:

- As part of the push to encourage more businesses to attain the TrustSg¹ seal, interested PEOs will enjoy the following benefits:
 - Participate in TrustSg-related marketing events.
 - National endorsement.
 - 50% of Full Assessment Fees* would be subsidized by trust mark certification fees funded by IDA for eligible PEOs. This is capped at maximum of \$800. CaseTrust has waived the remaining \$800 Full Assessment Fees. Full-term assessment is conducted every 4 years.

¹ TrustSg scheme is applicable only for web-front (E-commerce) PEOs.

34. For PEOs that wish to use CASE Mediation to resolve disputes with students, the fee structure is shown in Table 9 below.

Table 9: Fee Schedule of CASE Mediation Centre

Claim Range	Student		PEO	
	CASE Member	Non-Member	CaseTrusted	Non-CaseTrusted
\$	\$	\$	\$	\$
5,000 and below	15	35	30	35
5,001 – 10000	15	50	45	50
10,001 – 20,000	25	100	90	100
20,001 – 30,000	125	200	180	200
30,001 – 40,000	225	300	250	300
40,000 and above	325	400	350	400

7.4 CaseTrust Accreditation Scheme:

35. The Applicant is bound by the Terms and Conditions herein and such variations, which may be from time to time, be made by the CaseTrust Department, and upon submission of their Application to the CaseTrust Department.
36. An Application to join CaseTrust must be accompanied by:
 - (a) Completed Application Form as prescribed, together with any supporting documents required
 - (b) Application Fees
 - (c) Assessment Fees
37. The application will be considered **NULL & VOID**, with the applicant considered to have failed the assessment if
 - (a) Documents for assessment are not submitted within 6 months from date of application.
 - (b) The applicant failed to obtain CaseTrust within the period of 1 year.
38. The Application Fees herein will not be refunded if the Applicant fails to qualify for Assessment for any reasons whatever. The Assessment Fees would however be refunded in the event of an outright disqualification.
39. If an Applicant fails the prescribed Assessment conducted, the Applicant may be given a further opportunity to qualify to be accepted under the scheme and such would be decided by the Assessor or Assessors assigned and, for so long as the Applicant does not exceed 2 further Assessments. All subsequent Assessment Fees, if any, must be paid by the Applicant.
40. The Applicant may ask for a review of the Assessment with reasons. Upon receipt of the review fee, the Applicant's request will be considered by the Head of Assessment, and if appropriate, forwarded to the CaseTrust Department. Such review will be allowed at the discretion of the CaseTrust Secretariat and will be final. This review fee will be refunded if the review is found in the Applicant's favour.
41. In the event that there is a need by the Applicant to consult with an existing panel of Consultants (whose names are available by request), then, the Applicant will liaise directly with such Consultants, who will be independent of the CaseTrust Department, and appropriate fees will be paid to them for the Consultancy. The CaseTrust Department will under no circumstance be liable for any advice rendered by such Consultants.

Membership Details

42. Membership for the Scheme will be for a period of 4 years, renewable every year, subject to the Assessment and Investigation results, feedback from the public i.e. complaints if any, and other relevant factors. The CaseTrust Department reserves the right to revoke or not renew membership should members fail to adhere to the standards set by the CaseTrust Department.
43. Members who make changes to its company ownership after obtaining accreditation will be subjected to Interim Assessment and have to furnish CASE with a Deed of Assignment. This assessment shall be independent of other assessments that the member is scheduled to undertake.

Standards

44. Members are required to maintain the CaseTrust standards as stated, among other things, in the Assessment Criteria provided. The criteria may be revised from time to time and the Members must be so bound by such.
45. Upon acceptance of membership, store-based retailers are required to display their policies clearly in their stores or such policies must be easily accessible to Consumers. Web-based retailers are required to publish their web policies on their web sites.
46. Members must have a proper criterion to deal with complaints and a dispute resolution programme in place and, which is transparent and known to Consumers.
47. In order to uphold the standards, which may be updated from time to time, set by CaseTrust, all members shall adhere to the Code of Practice and abide by penalties imposed upon breach/infringement of the Code of Practice.

Condition Precedent

48. Members should allow CaseTrust representatives into their premises for auditing and/or investigation purposes, whether notified or not. If a fee is required or any expense incurred for such investigation, such fee or expense should be refunded upon the Member's notification of the investigation by the CaseTrust Department.

Audit/Investigation

49. The Applicant has been made aware of the CaseTrust Department's empowerment to deal with breach/infringement of the Code of Practice. Members who commit a breach/infringement shall be imposed a fine, be suspended, expelled or blacklisted, either singly or jointly, depending on the severity of the offence, or by any other appropriate means.
50. Members who are lifted from suspension orders will be required to undergo an Interim Assessment.

Termination

51. Upon termination of the CaseTrust Accreditation Scheme membership, all CaseTrust related Materials including the CaseTrust Decal must be returned to the CASE office within 7 days, and such Materials and such Decal should not be used in any manner whatsoever by the member before its return.

52. The CaseTrust Department reserves the right to revoke membership should members fail to adhere to the License Agreement or breach the Terms and Conditions herein, or for whatever reasons, as the CaseTrust Department deems fit.

7.5 APPLICATION PACKAGE FOR CASETRUST FOR EDUCATION

53. The application form for CaseTrust for Education is found in pages 20 to 24.
54. The preparation for CaseTrust for Education is found in pages 25 and 26.
55. The criteria of CaseTrust for Education are found in pages 27 to 40.
56. The document checklist is found in page 41.

APPLICATION PACKAGE
CASETRUST FOR EDUCATION



CaseTrust for Education Application Form

Instructions: <ol style="list-style-type: none"> 1. Applications for store and E-commerce assessment are separate, even if the applications are from the same PEO. 2. Please type or write clearly using black or blue ink for all forms. 3. Where not applicable, fill in the blanks using NA or NIL. Please note that blank answers are not acceptable, and may result in delay in processing of your application. 4. Attach separate sheets if the space provided is insufficient. 	
Particulars of Your PEO¹	
Name of PEO:	
Office Address:	
Registered Office Address:	
Venue of Classroom(s):	
Tel:	Fax:
Website:	Email:
Number of Classrooms:	Number of Students:
Registry of Companies & Businesses (RCB)/ACRA Reg. No.:	
Registry of Societies Ref. No.:	
Charity Reg. No.:	
MOE License No. (if any):	
Date of Registration (dd/mm/yyyy):	
Trade/Corporate Memberships:	
Have you or your Directors/Partners/Owners ever been rejected/suspended/removed from any assessment scheme, including but not limited to this Scheme, or own other PEO? YES / NO If yes, please provide details (attach additional sheets if necessary):	

¹The PEO must be a separate legal entity. If it is part of a holding company but is also a legal entity by itself (e.g. it has an ACRA registration number, Registry of Societies Ref. No., etc), it must apply under this entity and not the holding company.

Contact Particulars	
Name & Title of CEO of PEO: *Dr/Mr/Mrs/Mdm/Ms	
Name & Title of Contact Person for CaseTrust: *Dr/Mr/Mrs/Mdm/Ms	
Tel:	Fax:
Email:	
Size of PEO	
<ul style="list-style-type: none"> o Small – Sales Turnover (less than S\$1M) and Non-GST Registered o Medium – Sales Turnover (S\$1M to S\$15M) o Large – Sales Turnover (more than S\$15M) 	
Student Population Breakdown	
o Total Student Size _____ Number of Foreign Students _____	
Type of PEO	
<ul style="list-style-type: none"> o Sole Proprietorship o Partnership o Private Company o Public Company o Others _____ 	
Main Educational Programmes/Services and Nature of PEO	
<ul style="list-style-type: none"> o Business (e.g. HR, Marketing, PR, Mkt Comm) o IT o Tourism & Hospitality o Arts, Media & Design o Fine Arts (e.g. painting, sculpture & Design) o Performing Arts (e.g. ballet, theatre, music) o Media (e.g. games development, animation) 	<ul style="list-style-type: none"> o Vocational o Technical (e.g. automotive, machining) o Culinary o Lifestyle (e.g. spa, make-up, beauty therapy) o Others (e.g. hairdressing, sound mixing, photography) o Religious o Others o Teacher Training o Sports o Nursing & Medication related o Kindergarten, Preschool, Childcare

o Language	o Please specify : _____
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Major Markets & Key Market Requirements
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If PEO/Business has branches

Number of branches:

Total no. of staff:	No. of Student Service staff:
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If PEO is a subsidiary of Holding Company
--

Name of Holding Company:

Address:

Tel:	Fax:
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Email:

Declaration

I / We Declare that:

1. All the information given is accurate and truthful.
2. The membership criteria have been fully read and understood.

Authorised Signature: _____

Name / Designation: _____

Date: _____

Company Stamp: _____

- i. Please remember to include payment of Application Fee & Full Assessment Fees together with this Application Form.
All cheque(s) payable to “Consumers Association of Singapore (CASE)”
- ii. Send completed Application Form to:

**CaseTrust Department
c/o Consumers Association of Singapore
170 Ghim Moh Road
#05-01 Ulu Pandan Community Building
Singapore 279621**

Tel: 6461 1800 Fax: 6463 7048 Email: casetrust@case.org.sg

Particulars of Applicant's Branch(es)

Name of Branch:

Address:

Tel:

Fax:

No. of Staff:

Name of Branch:

Address:

Tel:

Fax:

No. of Staff:

Name of Branch:

Address:

Tel:

Fax:

No. of Staff:

Name of Branch:

Address:

Tel:

Fax:

No. of Staff:

Name of Branch:

Address:

Tel:

Fax:

No. of Staff:

Please make copies if you have more than 5 branches.

How to Prepare Your PEO for CaseTrust for Education

Preliminary

1. Congratulations! You are now taking the first step to prepare your PEO for the future. CaseTrust for Education is a accepted quality mark that has been established to meet the demands of the modern discerning student. When you have successfully met the criteria, you will be in a better position to promote and market your courses compared to another PEO that has not met the criteria.
2. The Criteria Form is the same form that the assessors would use when they visit you for CaseTrust for Education certification. To speed up the assessment, you may use this Criteria Form as a self-assessment tool and ensure that all criteria listed are met, unless any criteria are not applicable due to valid circumstances such as the nature of your PEO. Corrective and improvement measures should be taken to close these gaps before you submit the Criteria Form and invite the assessors to visit your PEO.
3. For criteria under the **Site Assessment** column, an on-site assessment will be conducted, during which CaseTrust assessors will verify through observation and interviews the validity of the written and documented submission.

Completing the Criteria Form

4. Kindly check the box provided in the **Desk-top Assessment** and **Site Assessment** columns for every assessment criterion that applies to your PEO and for which you have fulfilled.
5. For **Desk-top Assessment**, please submit relevant documentation or provide brief written explanations and information.
6. For any criteria not applicable to your PEO, please check the NA boxes and give reasons why the criteria do not apply.

Example of Non Applicable Criterion:

Criteria	Desk-top Assessment	Site Assessment
A10. The PEO has a policy committing to clearly displaying discounted prices.	<input type="checkbox"/> The PEO has a policy on display of discounted prices. <input checked="" type="checkbox"/> NA: <u>We do not offer discount.</u>	<input type="checkbox"/> Discounted prices are clearly and prominently displayed in the PEO & in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/ communication materials

7. For open-ended questions, please give brief and relevant information.

Example of Open Ended Response:

C14. The PEO has a system for ensuring the quality of course offered.	Describe how quality is ensured: <u>Have regular inspection on lecturing staff to ensure quality of courses offered for sale to students.</u>	<input type="checkbox"/> The PEO has a quality assurance system to ensure the quality of courses conducted.
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Submission of Relevant Documents

- 8. Please ensure that all relevant documents are submitted together with the Criteria & Application Form. You may use the Documentation Checklist to ensure completeness.
- 9. Please check the NA boxes for items that are not applicable or relevant to your PEO in the Documentation Checklist.
- 10. Please number the CRITERIA on the relevant supporting documents.

Preparing for Site Assessment

- 11. Be prepared to present to CaseTrust Assessors the evidence required in the **Site Assessment** column.
- 12. You should prepare your staff and personnel to be interviewed and the relevant records examined by CaseTrust assessors.

Notice of Successful/Unsuccessful Application

- 13. CASE will notify you the outcome of your assessment in obtaining CaseTrust within 3 weeks from the Site Assessment date.
- 14. If you do not pass the assessment, you may opt for re-assessment after completing corrective actions stipulated in the Assessor's Recommendation. Re-assessment will be subjected to full assessment fees.

For more information

- 15. You may contact us at Tel: 64611800 or Email: casetrust@case.org.sg.

Criteria of CaseTrust for Education

A. POLICIES

Area	Criteria	Desk-top Assessment	Site Assessment
Delivery of Educational Courses	A1. The PEO is committed to offer educational courses of satisfactory quality and clearly communicates this commitment in their mission statement.	<input type="checkbox"/> The PEO has a mission statement reflecting this commitment.	<input type="checkbox"/> The mission statement is clearly and prominently displayed in the PEO & in communication materials.
Terms & Conditions of Course Delivery	A2. The PEO clearly declares the service guarantees to protect students against non-conformance to course guidelines.	<input type="checkbox"/> The PEO has policies on service guarantees.	<input type="checkbox"/> The policy is clearly and prominently displayed in the PEO & in the communication materials.
	A3. The PEO has a refund policy clearly stipulating the time frame and conditions for any refund.	<input type="checkbox"/> The PEO has a refund policy. <input type="checkbox"/> The refund policy clearly stipulates time frame(s) and conditions (documentation attached).	<input type="checkbox"/> The policy is clearly and prominently displayed in the PEO & in the Standard Student Contract (OR CASE-Approved Student Contract)/ communication materials.
	A4. The PEO has a clear transfer/withdrawal policy.	<input type="checkbox"/> The PEO has a clear transfer/withdrawal policy. The transfer/withdrawal policy should include the following procedures: <input type="checkbox"/> Transfer/withdrawal from existing course <input type="checkbox"/> Refund policy <input type="checkbox"/> Cancellation/transfer of Student's Pass <input type="checkbox"/> Return of deposit	The transfer/withdrawal policy is clearly defined in the Standard Student Contract (OR CASE-Approved Student Contract)/ communication materials.
	A5. The PEO clearly states the terms and conditions for any deposits paid should the course be cancelled.	<input type="checkbox"/> The PEO has a refund policy. <input type="checkbox"/> The refund policy clearly stipulates time frame(s) and conditions (documentation attached).	<input type="checkbox"/> The policy is clearly and prominently displayed in the PEO & in the Standard Student Contract (OR CASE-Approved Student Contract)/communication materials.

	A6. The PEO clearly states the pre-requisites and requirements applicable to the various courses.	The PEO has a policy stating pre-requisites and requirements for the various courses.	<input type="checkbox"/> The pre-requisites and requirements for the courses are clearly and prominently displayed in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/communication materials.
	A7. The PEO ensures that students are provided with all the necessary information prior to the beginning of the course. In the event where the information are changed, the PEO ensures that the students are promptly notified and sufficient time is given to students to prepare for these changes.	<p>The PEO provides the following information:</p> <input type="checkbox"/> Details of all pre-requisites and requirements for pre-placement of course <input type="checkbox"/> Details of PEO's orientation programmes and support programs <input type="checkbox"/> Details of student's pass application process <input type="checkbox"/> Information on various accommodation options for students <input type="checkbox"/> Copy of PEO's student grievance procedures <input type="checkbox"/> Details of the procedures and any implications of student's withdrawal from course, non-attendance, termination of course by PEOs and refunds policy. <input type="checkbox"/> Details of the protection of the students' tuition fees under the Student Tuition Fee Insurance <u>OR</u> Student Tuition Fee Account (Escrow) endorsed by CASE <input type="checkbox"/> Various fields in the application form should be presented in two languages – native language and English language. <input type="checkbox"/> Modes of notification in the event of any changes.	<input type="checkbox"/> All necessary information are provided to prospective students prior to the beginning of the course. <input type="checkbox"/> Students are promptly notified of changes, if any, and sufficient time is given to students to prepare for these changes.
	A8. The PEO clearly states that the prospective student will enter into the Standard Student Contract <u>OR</u> a CASE-Approved Student Contract.	<input type="checkbox"/> The PEO clearly states that the prospective student will enter into the Standard Student Contract <u>OR</u> a CASE-Approved Student Contract.	<input type="checkbox"/> The policy is clearly and prominently displayed in the school & in the communication materials.

	A9. The PEO clearly states that, under the Student Protection Scheme, the PEO will either have to open a Student Tuition Fee Account (Escrow) with one of the CASE-endorsed banks <u>OR</u> take up a Student Tuition Fee Insurance policy with (one of) the CASE-endorsed insurance company(ies).	<input type="checkbox"/> The PEO has a policy to take up a Student Insurance Policy or to open a Student Tuition Fee Account (Escrow) with one of the CASE-endorsed banks <u>OR</u> take up a Student Tuition Fee Insurance policy with (one of) the CASE-endorsed insurance company(ies).	<input type="checkbox"/> The records reflect that the school has a Student Tuition Fee Account (Escrow) Account <u>OR</u> a Student Tuition Fee Insurance endorsed by CASE. <input type="checkbox"/> This policy is clearly defined in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract).
Pricing & Payment	A10. The PEO has a policy committed to clearly displaying discounted prices.	<input type="checkbox"/> The PEO has a policy on the display of discounted prices. <input type="checkbox"/> NA: _____ _____	<input type="checkbox"/> Discounted prices are clearly and prominently displayed in the PEO & in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/communication materials.
	A11. The PEO clearly states the payment methods and channels available to students.	<input type="checkbox"/> The PEO has a policy on payment methods and channels. The policy states: <input type="checkbox"/> Types of payment accepted (eg. Cash, cheque, credit) <input type="checkbox"/> Types of currencies accepted	<input type="checkbox"/> Payment methods and channels available to students are clearly and prominently displayed at student recruitment stage & in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/payment schedules/payment vouchers /communication materials. <input type="checkbox"/> For payment using foreign currencies, exchange rates are prominently displayed.
	A12. The PEO is committed to avoidance of over or under-charging.	<input type="checkbox"/> The PEO has a policy on accuracy of charging.	<input type="checkbox"/> List of course fees used are clear and legible, reflecting the total amount payable and its breakdown inclusive/exclusive of GST. <input type="checkbox"/> The total amount of course fees payable and the breakdown are clearly displayed in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/payment schedules/payment vouchers /communication materials.

	A13. The PEO clearly states the non-tuition fees incurred, for example, administrative fees, course material fees and exam fees.	<input type="checkbox"/> The PEO has a policy to clearly state the non-tuition fees incurred.	<input type="checkbox"/> The non-tuition fees and its breakdown are clearly and prominently displayed in the PEO & in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/payment schedules/payment vouchers /communication materials.
Security	A14. The PEO is committed to maintaining the confidentiality of student data.	<input type="checkbox"/> The PEO has a policy on security of student data. <input type="checkbox"/> The policy states that students' particulars are solely for the purposes of completing course submission.	<input type="checkbox"/> The policy is clearly and prominently displayed in the PEO & in the Standard Student Contract (<u>OR</u> CASE-Approved Student Contract)/communication materials. <input type="checkbox"/> The policy is clearly stated in forms used to obtain student information.

B. COMMUNICATION

Area	Criteria	Desk-top Assessment	Site Assessment
External Communication	B1. The PEO provides effective mode(s) of communication to students.	Please state the modes of communication available to students: <input type="checkbox"/> Letter <input type="checkbox"/> Telephone <input type="checkbox"/> Fax <input type="checkbox"/> Email <input type="checkbox"/> Others: _____	<input type="checkbox"/> The PEO can be easily contacted by students. <input type="checkbox"/> Modes of communication available to students are made readily known and accessible.
	B2. The PEO has a system in place to inform CASE in writing of any change in the ownership of the PEO, the programmes or courses offered to the students, staff strength, addition of campus/branch, etc.	<input type="checkbox"/> The PEO ensures that a system is in place to inform CASE in writing of any change in the ownership of the PEO, the programmes or courses offered to the students, staff strength, addition of campus/branch, etc.	<input type="checkbox"/> The PEO has a system or standard form in place to inform CASE of any critical changes.
Advertising and Promotion	B3. <u>Accuracy of Information</u> The PEO's course information must reflect their pre-requisites, course applications requirements and procedures made by the company in all marketing communications (Eg. brochures, website, advertisement, etc.)	<input type="checkbox"/> The PEO ensures that course pre-requisites, applications requirements and procedures offered in the PEO match the description in marketing communications (samples of recent marketing communications attached).	<input type="checkbox"/> Actual course information offered in the PEO must match all attributes described and claimed.
	B4. <u>Adequacy of Information</u> Marketing communications include accurate and sufficient details on course fees, quality, availability and terms of courses, refund policies and other student services, etc.	<input type="checkbox"/> Marketing communications provide sufficient information on course fees, quality, availability and terms of course, refund policies and other student services, etc (samples of recent marketing communications attached).	<input type="checkbox"/> Information provided in marketing materials is sufficient for students to make adequate assessment of the PEO and the courses provided.

C. PRACTICES & SYSTEMS

Area	Criteria	Desk-top Assessment	Site Assessment
Business Processes	<p>C1. <u>Receipts for Payment of Fees</u></p> <p>a. The PEO provides students with receipts to acknowledge payment of fees either to itself and/or into the escrow account as the case may be.</p> <p>b. Receipt for the above fees should reflect full detailed information.</p>	<p><input type="checkbox"/> The PEO issues receipts to acknowledge fees paid to itself and/or into the escrow account as the case may be.</p> <p>Receipt issued includes:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Student's particulars <input type="checkbox"/> The PEO's name and address <input type="checkbox"/> Date of payment <input type="checkbox"/> Course enrolled <input type="checkbox"/> Name of College, Institute or University awarding the qualification <input type="checkbox"/> Details of payment made <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Additional charges and services rendered <input type="checkbox"/> Time frame before the fees are forfeited 	<p><input type="checkbox"/> Copies of receipt should be consistent as that submitted during desktop assessment.</p>

Business Processes	<p>C2. <u>Student Contract</u></p> <p>The PEO issues a Standard Student Contract (refer to <u>Annex A</u>), together with the letter of offer (if any), that is signed and acknowledged between the PEO and prospective students. The Standard Student Contract is legally binding and clearly defines the five mandatory requirements:</p> <p>a. Clear definition of course details – course title, pre-requisites, qualification awarded, course duration</p> <p>b. Full disclosure of all costs for tuition/non-tuition fees</p> <p>c. Commitment to Student Protection Scheme – either Student Tuition Fee Account (Escrow) or Student Tuition Fee Insurance</p> <p>d. Clear definition of refund policies covering:</p> <ul style="list-style-type: none"> - PEO’s failure to commence course on stipulated course-start date (full refund) - PEO’s failure to complete course on stipulated course-end date (full refund) - PEO’s midway termination of course (full refund) - Time frame for student withdrawal from the course (full or partial refund) <p>e. Clear definition of dispute resolution mechanisms</p> <p>Where a PEO uses the CASE-Approved Student Contract, it must fulfil the five mandatory requirements and be approved by CASE .</p>	<ul style="list-style-type: none"> <input type="checkbox"/> The PEO uses the Standard Student Contract provided by CASE <u>OR</u> <input type="checkbox"/> The PEO uses the CASE-Approved Student Contract which clearly defines the five mandatory areas and has been approved by CASE. <p><input type="checkbox"/> The PEO has a policy of providing letter of offer.</p> <p>NA: _____</p> <p>The letter of offer (if any) states:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Course enrolled for study <input type="checkbox"/> PEO enrolled in <input type="checkbox"/> Date of commencement of the course <input type="checkbox"/> Name of College, Institute or University awarding the qualification <input type="checkbox"/> Latest date that student should arrive in Singapore <input type="checkbox"/> Reference to the Standard Student Contract (<u>OR</u> the CASE-Approved Student Contract) and the necessary understanding of its contents before signatory. 	<ul style="list-style-type: none"> <input type="checkbox"/> The PEO uses the Standard Student Contract provided by CASE <u>OR</u> <input type="checkbox"/> The PEO uses the CASE-Approved Student Contract which clearly defines the five mandatory areas and has been approved by CASE. <p><input type="checkbox"/> There is correlation between the contract terms and the actual course.</p> <p><input type="checkbox"/> The letter of offer clearly states the essential information.</p>
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Area	Criteria	Desk-top Assessment	Site Assessment
Business Processes	<p>C3. <u>Refund</u></p> <p>The PEO honours the refund policies promptly within the stipulated time frame and conditions.</p>	<input type="checkbox"/> The PEO has a refund policy as stated in criteria A3.	<input type="checkbox"/> The PEO keeps records of refunds granted. <input type="checkbox"/> Records are up to date and reflect that the PEO consistently honour refund policies.
Feedback and Database Management	<p>C4. The PEO has a system to document complaint cases and a complaints resolution procedure.</p>	<input type="checkbox"/> The PEO has a system to document complaints (documentation attached). <input type="checkbox"/> The PEO has a complaint resolution procedure (documentation attached). Documentation include: <input type="checkbox"/> Student's name and contact <input type="checkbox"/> Nature of complaint <input type="checkbox"/> Manner in which complaint was resolved <input type="checkbox"/> Time taken to resolve complaint	<input type="checkbox"/> At least one staff is assigned to handle complaints. <input type="checkbox"/> There are records of the procedures handling the complaints. <input type="checkbox"/> The records reflect that the procedures handling the complaints are effective in resolving student complaints.
	<p>C5. The PEO keeps complainant informed of the status of the complaint investigation.</p>	<input type="checkbox"/> The complaints resolution procedure ensures that complainants are kept informed of the status of complaint investigation. Average time taken to initially respond to a complaint: _____ days	<input type="checkbox"/> The records of the complaints handling procedure reflect that complainants are kept informed of the status of the investigation.
	<p>C6. The PEO resolves complaints within a maximum of 21 days upon receipt of complaint.</p>	Average time taken to resolve a complaint: _____ days	<input type="checkbox"/> The records of procedures handling the complaints reflect that complaints are resolved within 21 days.

Feedback and Database Management	<p>C7. The PEO informs students of CASE mediation channel (and other alternative forms of redress, if any) should the PEO be unable to resolve the complaint amicably.</p>	<p><input type="checkbox"/> The PEO informs students of CASE mediation channel should the PEO be unable to resolve the complaint amicably.</p> <p>Other alternative forms of redress available to students (if any):</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p><input type="checkbox"/> There are records of how PEO informs students of CASE mediation channel.</p>
	<p>C8. The PEO maintains up-to-date database on student records and details.</p>	<p>The PEO possesses up-dated database on the following:</p> <p><input type="checkbox"/> Contact details and address</p> <p><input type="checkbox"/> Student attendance record</p> <p><input type="checkbox"/> Student's Pass details</p> <p><input type="checkbox"/> Student Passport details</p> <p><input type="checkbox"/> Student overseas residence contact details and address</p>	<p><input type="checkbox"/> The PEO possesses updated database on student records and details.</p>
Counselling and Advice	<p>C9. The PEO assesses and understands the educational needs and proficiencies of the prospective students to ensure that the students' needs and proficiencies are matched with the courses offered by the PEO.</p>	<p><input type="checkbox"/> The PEO has a system to assess and match the educational needs and proficiency of prospective students.</p>	<p><input type="checkbox"/> There are records of how educational needs and proficiency of prospective students are assessed and matched.</p>
	<p>C10. The PEO advises prospective students prior to enrolment on the pre-requisites for the course and inform students about requirements to go through any pre-placement courses with the PEO before gaining acceptance to the course.</p>	<p><input type="checkbox"/> The PEO has a policy to inform prospective students on pre-requisites and pre-placement courses.</p>	<p><input type="checkbox"/> There are records to inform prospective students on pre-requisites and pre-placement courses.</p>
Security	<p>C11. The PEO uses student's particulars strictly for the purpose of completing course submission information or for other legitimate purposes made known to the student prior to obtaining such particulars.</p>	<p>Please describe ways in which student information is obtained:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p><input type="checkbox"/> Methods for collecting student information clearly make known to the student the purpose for collecting information (documentation of methods attached)</p> <p><input type="checkbox"/> NA: _____</p> <p>_____</p>	<p><input type="checkbox"/> There are records of how student information is used.</p>

Security	C12. When the PEO wishes to use students' particulars for purposes other than internal marketing and billing, we make this known to the student before obtaining their particulars and obtain the consent of the student.	<input type="checkbox"/> Methods for collecting student information seek consent from students, should particulars be used for purposes other than internal marketing and billing. <input type="checkbox"/> NA: _____ _____	<input type="checkbox"/> There are records that consent is sought before information is used for purposes other than internal marketing and billing.
	C13. The PEO has a system to keep all student particulars confidential.	Describe the system for maintaining confidentiality of student data: _____ _____ _____ Describe how student confidentiality policy is communicated to staff: _____ _____ _____	<input type="checkbox"/> The PEO has a system to ensure that students' data are kept confidential.
Services	C14. The PEO has a system for ensuring the quality of course offered.	Describe how quality is ensured: _____ _____ _____ Indicate any industry codes of practice/ industrial regulatory requirements which are applicable to the PEO's education field (documentation attached): _____ _____ _____	<input type="checkbox"/> The PEO has a quality assurance system to ensure the quality of courses conducted. <input type="checkbox"/> The PEO abides by relevant codes of practice and possess necessary license issued by relevant authorities

Student Protection Scheme	<p>C15. The PEO must have a Student Protection Scheme in the form of a Student Tuition Fee Account (Escrow) (Refer to <u>Annex B</u> for Master Escrow Agreement that PEOs and students would have to comply with) or a Student Tuition Fee Insurance (Refer to <u>Annex C</u> for Master Insurance Policy that PEOs would have to comply with and students would need to be signed up and be insured).</p>	<p>(Please tick one.)</p> <p><input type="checkbox"/> Yes, the PEO has a Student Tuition Fee Account (Escrow) endorsed by CASE.</p> <p><input type="checkbox"/> Yes, the PEO has a Student Tuition Fee Insurance endorsed by CASE.</p>	<p>(Please tick one.)</p> <p><input type="checkbox"/> Yes, the PEO has a Student Tuition Fee Account (Escrow) endorsed by CASE.</p> <p><input type="checkbox"/> Yes, the PEO has a Student Tuition Fee Insurance endorsed by CASE.</p>
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D. PERSONNEL

Area	Criteria	Desk-top Assessment	Site Assessment
Performance	D1. Student support and service staff do not practice any unethical sales tactics.	Describe how the PEO ensures that staff do not use unethical sales tactics: _____ _____ _____	<input type="checkbox"/> Student service staff do not engage in pressure selling or attempt to mislead students.
	D2. Student support and service staff provides student welfare services.	Documentation to show proof that support services are provided to students, including but not restricted to: <input type="checkbox"/> Orientation programme for students <input type="checkbox"/> Assistance to students facing difficulties adapting to the new environment <input type="checkbox"/> Accommodation on advice and information <input type="checkbox"/> Advice on courses and post-graduation opportunities <input type="checkbox"/> Advice to students on internal grievance procedures.	<input type="checkbox"/> Student service staff are trained to provide student welfare services.
	D3. External agents (student recruitment agents, marketing agents or accommodation agent) appointed by PEOs must be reliable and honest.	<input type="checkbox"/> The PEO provides written contracts with the appointed agents <input type="checkbox"/> The PEO monitors the conduct of the appointed agents <input type="checkbox"/> The PEO ensures that all forms, contracts, information, advertising and representational materials by agents are accurate and approved by my company. <input type="checkbox"/> The PEO undertakes to be liable for any misrepresentation or unfair practice (as defined by the Consumer Protection (Fair Trading) Act 2004) by the appointed agents or their servants or agents.	<input type="checkbox"/> The PEO has a system to monitor the performance of the appointed agents.

Knowledge	D4. Staff working for the company should be able to provide accurate, timely and comprehensive product and service information to students and to perform service to the expected levels.	<input type="checkbox"/> The PEO provides adequate training to staff to ensure sufficient product and service knowledge (documentation on type of training provided attached).	<input type="checkbox"/> Student service staff are knowledgeable about products and services offered. <input type="checkbox"/> Staff rendering service to students are capable of meeting students' expectations.
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Documentation Checklist

The following checklist is to help you ensure that the following documents are attached together with the submission. Please check the boxes provided to indicate documents submitted.

Criteria #	Documentation	Attached	NA
A1 to A11	PEO Policy/ Set of Terms and Conditions/ Student Contract which includes:	<input type="checkbox"/>	
A1	Commitment to provide quality courses	<input type="checkbox"/>	
A2	Service guarantees	<input type="checkbox"/>	
A3	Refund policy	<input type="checkbox"/>	
A4	Transfer/withdrawal policy	<input type="checkbox"/>	<input type="checkbox"/>
A5	Deposits in event of cancellation	<input type="checkbox"/>	
A6	Pre-requisites and requirements for entry to courses	<input type="checkbox"/>	
A7	Necessary information provided	<input type="checkbox"/>	
A8	Sample marketing material that states contract policy	<input type="checkbox"/>	
A9	Documentary proof of Student Protection Scheme	<input type="checkbox"/>	
A10	Discounted prices	<input type="checkbox"/>	<input type="checkbox"/>
A11	Payment methods and channels	<input type="checkbox"/>	
A12	Accuracy of charging	<input type="checkbox"/>	
A13	Additional charges for extra services (non-tuition fees)	<input type="checkbox"/>	
A14	Confidentiality of student data	<input type="checkbox"/>	
B1	Modes of communication available to students	<input type="checkbox"/>	
B2	System that Keep CASE inform of the changes	<input type="checkbox"/>	
B3, B4 and B7	Samples of recent marketing communications	<input type="checkbox"/>	
B5	Sample of Declaration Page on Website	<input type="checkbox"/>	
B6	Samples of marketing communication for promotions	<input type="checkbox"/>	<input type="checkbox"/>
C1	Sample of receipt issued for down payment	<input type="checkbox"/>	
C2	Sample of CASE-Approved Student Contract (if not using Standard Student Contract) and letter of offer	<input type="checkbox"/>	<input type="checkbox"/>
C3	Sample of refund records	<input type="checkbox"/>	
C4	Sample of documentation of complaints	<input type="checkbox"/>	
C4, C5 and C6	Documentation of complaints resolution procedure (eg. Flowchart, standard operating procedure)	<input type="checkbox"/>	
C7	Keep CASE inform when it's unable to resolve the complaint	<input type="checkbox"/>	<input type="checkbox"/>
C8	Updated database	<input type="checkbox"/>	<input type="checkbox"/>
C9	Sample record where educational needs and proficiency of prospective students are assessed	<input type="checkbox"/>	<input type="checkbox"/>
C10	Sample record with Student's Acknowledgement	<input type="checkbox"/>	<input type="checkbox"/>
C11 and C12	Documentation of methods used to obtain student information (eg. forms)	<input type="checkbox"/>	<input type="checkbox"/>
C13	Sample of confidentiality clause	<input type="checkbox"/>	
C14	Code of Practice applicable to PEO's education field	<input type="checkbox"/>	
	Copy of license issued by relevant authority	<input type="checkbox"/>	<input type="checkbox"/>
C15	Copy of Master Escrow Agreement or Master Insurance Policy signed between bank/PEO <u>OR</u> insurance company/PEO.	<input type="checkbox"/>	<input type="checkbox"/>
D1	Ways that staff do not use unethical sales tactics	<input type="checkbox"/>	<input type="checkbox"/>
D2	Services are provided to students	<input type="checkbox"/>	<input type="checkbox"/>
D3	Documentation to ensure performance of appointed agents	<input type="checkbox"/>	<input type="checkbox"/>
D4	Documentation on training provided to staff to ensure product and student welfare services	<input type="checkbox"/>	

Chapter 8 – Frequently Asked Questions (FAQs)

8.1 FAQs ON CASETRUST

1. Why do we need to assess PEOs?

The industry is rather fragmented with varied practices. With the recent exponential rise in the entry of international students into Singapore and the increase in the number of registered PEOs, there is a need to raise quality standards amongst our PEOs to regulate the activities and standardize the practices. CaseTrust is one way of providing a structured means to achieve this objective.

2. What is CaseTrust?

Please see Section 2.1 (Paragraph 6).

3. Why is CASE involved in the education industry?

CASE is committed to champion the cause of the consumer, the student in this instance. After consultation with industry stakeholders including Singapore Education International (SEI), Association of Private Schools (APS) and Association of Small and Medium Enterprises (ASME), CASE has developed CaseTrust for Education to highlight schools that possess the foundation for good quality student welfare and business practices, instilling trust and confidence amongst both local and international students. This will create a win-win situation for the industry players to raise their standards of practice and for consumers to enjoy fair practices and ensure a good education experience while in Singapore.

4. Who are our Strategic Partners?

CaseTrust is a collaborative project between CASE, SPRING Singapore, Singapore Tourism Board (STB), Infocomm Development Authority of Singapore (IDA) and Economic Development Board (EDB). This synergy represents our desire to use this scheme will help propel businesses to a level of excellence that will be internationally recognised.

5. How does CaseTrust for Education form part of Education Excellence Framework?

The framework comprises two tiers. CaseTrust for Education will form the basic essential and mandatory tier for PEOs to ensure quality student welfare practices and standards. It is tied up to PEOs' right to offer school placement to international students. A second voluntary tier is designed to enhance business and academic excellence and is tied to certain privileges such as expediting the issuance of students' passes.

6. How do I know whether my PEO needs to apply for CaseTrust for Education?

Please see Section 2.3.

7. What is Student Protection Scheme (SPS) and how can it protect Students?

Please see Section 3.1.

8. Does my school need to apply for CaseTrust for Education if I am already SQC-certified?

Yes, so long as the PEO has or intends to enrol new international students with effect from 1 September 2005. Please see also Section 2.4.

9. Will SPRING Singapore continue to certify PEOs for SQC for PEOs?

SPRING will continue to certify organisations for SQC for PEOs so as to help them upgrade their management capabilities and enhance their competitiveness. The SQC for PEO scheme, which was introduced in February 2003, serves a different purpose compared to Casetrust for Education. It helps PEOs put in place sound management systems and processes to improve their performance and attain business excellence.

10. When will CaseTrust for Education come into effect?

Please see Section 2.4.

11. Who conducts CaseTrust Assessment?

CASE maintains a pool of professional and independent assessors and industry experts to conduct regular assessments under the CaseTrust scheme to ensure assessments and audits are unbiased.

12. What benefits can my PEO get from being CaseTrusted?

The benefits are:

- Greater exposure as CaseTrusted PEOs are publicised in the CASE website and featured in our annual reports/consumer magazines from time to time.
- Gain immediate recognition by consumers as a school they can trust.
- Ride onto free publicity programmes by CASE and other relevant Singapore government agencies.
- Educational programmes such as seminars on the Consumer Protection (Fair Trading) Act.
- Availability of mediation facilities at CASE Mediation Centre to resolve disputes at a low cost.
- Join well-known companies like Cold Storage, CK Tang & Far East Flora who are members of CaseTrust.

13. Why is there an additional vetting fee if a PEO wishes to use its own student contract (ie. CASE-Approved Student Contract) as an alternative to the Standard Student Contract?

The CaseTrust for Education scheme allows a PEO to apply to CASE to offer its existing student contracts as an alternative to the Standard Student Contract. However, there will be legal and administrative costs incurred for CASE to process the application and vet the existing agreement to ensure it satisfies the essential requirements of the Standard Student Contract. The vetting fees involved will vary with different student contracts submitted to CASE. CASE will give an indication of the vetting fees payable and payment must be made before CASE proceeds with the processing.

14. How can a prospective student find out if a particular school has attained CaseTrust for Education status?

All CaseTrusted PEOs will be listed on CASE website at www.case.org.sg. Alternatively, the prospective student can always contact CASE for further enquiries on the list of CaseTrusted PEOs.

15. How can a PEO obtain the Application Form?

To obtain the CaseTrust for Education Information & Application Kit, please contact:

CaseTrust Department

C/o Consumers Association of Singapore

170 Ghim Moh Road #05-01

Ulu Pandan Community Building

Singapore 279621

Tel: 6461 1800

Fax: 6463 7048

Email: casetrust@case.org.sg

You may also download the CaseTrust Information & Application Kit from www.case.org.sg

8.2 FAQs ON STUDENT TUITION FEE ACCOUNT (ESCROW)

1. What is a Student Tuition Fee Account (Escrow)?

Please see Section 3.2.

2. How does the Student Tuition Fee Account (Escrow) work?

a. CaseTrust and the providers of the Student Tuition Fee Account (Escrow) (DBS and HSBC) have signed a Master Escrow Agreement (MEA) (please see [Annex B2](#)) which sets out the rules governing the operation of all escrow accounts opened by the PEOs with the providers. The PEOs who wish to participate in this escrow scheme will have to sign on to the MEA.

b. When a PEO signs on to the MEA, the bank will arrange to open a Student Tuition Fee Account (Escrow) for the PEO. The PEO is to ensure that the tuition fees of its students will be paid directly into this account. The tuition fees in the Student Tuition Fee Account (Escrow) will be held on trust by that PEO for the benefit of the students.

c. As part of the course application process, the student will have to sign a prescribed form (Student Escrow Confirmation – Schedule 7 of MEA) confirming that he/she agrees to be bound by the terms of the MEA and that both the PEO and the student will abide by the tuition fees payment schedule.

d. Thereafter, prior to payment of the tuition fees, the PEO will have to issue a prescribed form (Payment Voucher – Schedule 6 of MEA) to the student stating the details of the tuition fees to be paid for the particular instalment. This Payment Voucher is to be submitted to the bank along with the student's tuition fees payment.

e. The bank shall disburse the tuition fees in the Student Tuition Fee Account (Escrow) to the PEO in accordance with the payment schedule.

3. Under what circumstances will the Student Tuition Fee Account (Escrow) scheme be suitable for PEOs?

The Student Tuition Fee Account (Escrow) scheme is suitable for PEOs that want a solution to help them reconcile their student fee payments. It is also suitable for PEOs that do not qualify for the Student Tuition Fee Insurance scheme.

4. What types of fees will need to be paid to the Student Tuition Fee Account (Escrow)?

Only the tuition fees have to be paid into the Student Tuition Fee Account (Escrow). Tuition fees means the gross payment (before any commission may be deducted) relating to all costs of a course paid by an international student.

Other fees such as accommodation expenses, examination fees and administrative fees do not have to be paid into the Student Tuition Fee Account (Escrow).

5. When and how will the tuition fees in the Student Tuition Fee Account (Escrow) be paid to PEOs?

The tuition fees in the Student Tuition Fee Account (Escrow) will be released to a PEO as follows:

- a. Initial 30% of the tuition fees – to be paid by the 5th business day after commencement date of course
- b. Balance 70% of the tuition fees – to be paid in equal monthly instalments over duration of course on the 1st day of each subsequent calendar month.

6. Can the students pay their tuition fees directly to the PEO or into the PEO's bank accounts and the PEO then remits the tuition fees to the Student Tuition Fee Account (Escrow)?

No. The PEOs are not allowed to accept direct payments of the tuition fees of the students. These tuition fees must be paid directly into the Student Tuition Fee Account (Escrow).

7. What modes of payment are accepted for crediting funds to the Student Tuition Fee Account (Escrow)?

Payment may be made by:

- a. Cheque
- b. Cashier's order
- c. Bank draft
- d. Telegraphic transfer

Additional modes of payment may be available, depending on the banks.

8. Will the PEOs have to change their existing structure for the payment of the tuition fees by the students?

Yes and no.

Yes because:

- a. Payments will have to be via the modes set out in Q7 above. The PEOs will not be able to accept payment of the tuition fees of the students by way of cash, credit cards or GIRO.
- b. The PEOs will need to issue a Payment Voucher to an international student each time he/she makes payment of the tuition fees, which is to be submitted to the banks at the time of payment.

No because:

- a. The PEOs can still continue with their existing schedules for collecting tuition fees from the students, be it by way of one or more instalments.

9. How will the students know they have to pay their tuition fees into the Student Tuition Fee Account (Escrow)?

All students will have to sign a Student Escrow Confirmation form at the outset when they apply to enrol in a PEO that is participating in the Student Tuition Fee Account (Escrow). This Student Escrow Confirmation form will state that the student agrees to be bound by the terms of the MEA and will pay their tuition fees, in accordance to the payment schedule, directly into the Student Tuition Fee Account (Escrow).

10. How do the PEOs know whether the students have paid their tuition fees into the Student Tuition Fee Account (Escrow)?

The PEOs will be given reports setting out the tuition fees paid into the Student Tuition Fee Account (Escrow). The reports will contain a breakdown of these tuition fees (with sufficient details to identify the students and the courses for which the tuition fees are paid) for reconciliation and audit.

11. What happens when there is a shortfall in the tuition fees paid into the Student Tuition Fee Account (Escrow)?

When there is a shortfall in the tuition fees paid into the Student Tuition Fee Account (Escrow), this will be reflected in the reports sent to the PEO.

12. What happens when there is a dispute between the PEO and the international student regarding the tuition fees paid into the Student Tuition Fee Account (Escrow)?

The PEO or the international student shall refer the dispute to CASE Mediation Centre for mediation with the aim to resolve the dispute amicably.

13. Can the international students ask the banks to refund them the tuition fees in the Student Tuition Fee Account (Escrow)?

No. The bank is only entitled to release the tuition fees from the Student Tuition Fee Account (Escrow) in the following two situations:

- a. For payment to the PEOs in accordance with the terms of the MEA (please see [Q5](#))
- b. For payment to the students in accordance with the instructions issued by CASE in the events of PEO's insolvency, regulatory closure or failure to pay penalties/fines awarded by the Singapore courts to the student.

14. What are the charges for Student Tuition Fee Account (Escrow)?

The charges and fee structure may differ between the banks endorsed by CASE. Please refer to their respective product brochures for information on charges.

15. Will there be interest paid on the tuition fees in the Student Tuition Fee Account (Escrow)?

As stated in the MEA, the Student Tuition Fee Account (Escrow) is a non-interest bearing account. As such, no interest will be paid on the tuition fees in the Student Tuition Fee Account (Escrow).

16. Will the bank be able to provide the PEO financing to bridge the PEO's cashflow requirements?

The banks will be available to discuss the PEO's financing requirements. Please see Section [8.4](#) for the banks' contacts.

17. How does a PEO apply for the Student Tuition Fee Account (Escrow)?

The application procedures differ between the banks endorsed by CASE. Please refer to [Annex B3](#) (DBS) and [Annex B4](#) (HSBC) for the application procedures and contact details.

18. How will the PEO prove that it has established a Student Tuition Fee Account (Escrow) under the CASE-endorsed Student Protection Scheme?

Submit the following documents to CASE:

- a. Original PEO Accession letter
- b. Original Certificate of PEO Escrow Establishment

19. Is there any additional document to be submitted to ICA for the Student's Pass application for a student enrolled onto Student Tuition Fee Account (Escrow)? What is the Form of Acknowledgement of Student Escrow Confirmation for?

The Form of Acknowledgement of Student Escrow Confirmation (please see [Annex D1](#)) needs to be included, as documentary proof of Student Protection Scheme, during the Student's Pass application submitted to ICA.

20. What happens if the student pays the tuition fees in advance and the student's pass is rejected?

The fees credited to the Student Tuition Fee Account (Escrow) will be refunded in full (less bank charges) to the student according to the student details provided in the Student Escrow Confirmation. The PEO will need to submit the Rejection Refund Letter (Schedule 8 of MEA) to the bank.

8.3 FAQs ON STUDENT TUITION FEES INSURANCE

1. What are the main features of the Student Tuition Fee Insurance?

Please see Section 3.3.

2. What is “limits of liability”?

The limits of liability refers to the maximum sum that the insurance company is liable to pay the insured student under the insurance policy.

3. What is the period of insurance offered by the Student Tuition Fee Insurance?

Please see Annex C3.

4. What is the expected amount of insurance premium and how is it calculated?

The expected amount of insurance premium depends on the insurance company’s fee structure. Please see Annex C3 or contact the insurance company for more information.

5. What is the documentary proof of insurance coverage?

A personal Certificate of Student Insurance will be given to all students insured under this Scheme to prove that the insurance cover is in place. This certificate is also important when making a claim on the policy.

6. How does a student make a claim?

Please see Annex C3.

7. Is there any additional document to be submitted to ICA for the Student’s Pass application for a student enrolled onto Student Tuition Fee Insurance?

With effect from 1 Dec 2004, the Confirmation of Student Insurance (please see Annex D2) needs to be included in the Student’s Pass application submitted to ICA.

8. Is the Student Tuition Fee Insurance provided by all PEOs?

No. This insurance coverage is available only with PEOs that have applied and are approved by the CASE-endorsed insurance company.

8.4 WHO TO CONTACT FOR FURTHER QUERIES?

For further queries, please contact the appropriate agencies:

General Enquiry on CaseTrust for Education

CaseTrust Department:

Consumers Association of Singapore
170 Ghim Moh Road
#05-01 Ulu Pandan Community Building
Singapore 279621
Email: casetrust@case.org.sg
Tel: 6461 1800
Website: www.case.org.sg

Enquiry on Student Tuition Fee Account (Escrow)

DBS:

Gina Chiew: 6878 5177
Susanna Ng Lee Hong: 6878 9887

HSBC:

Mr Chum Wei Wei
Assistant Vice President
Tel: 6530 2710
Email: weiweichum@hsbc.com.sg

Enquiry on Student Tuition Fee Insurance

**Aegis Insurance Services
(Administration Agency for NTUC Income)**

15 Queen Street,
#03-07, Tan Chong Tower,
Singapore 188537.
Tel : 6837 0306
Fax : 6837 0305
Mobile : 9856 3573 (Mr. Richard Tay) and 9387 0446 (Mr. Evan Chng)
Email : richard@aegisic.com and evan@aegisic.com