

## FPS Information

The College has in place a Fee Protection Scheme as stipulated by the Council for Private Education (CPE) (the “FPS”) by way of insurance facility to provide fee protection to all its local and international students. Under the insurance scheme, the College is allowed to collect the total fees from the students directly.

The College, as stipulated under the FPS will collect the total course fees in equal instalment amounts from the Student with each collection not exceeding the collection cap calculated according to the following formula for EduTrust-certified PEI:  $X/Z \times 12$  (X is the total course fees; and Z is the total duration of Course in months).

All Course fees paid (except Application fee and GST) are protected under FPS by way of an insurance facility. The appointed FPS provider is **Lonpac Insurance Bhd**. The certificate of insurance is to be sent to the Student via email on the same day the Student pays the fee. The insurance coverage commences from the date of payment of the fees till the due date of the next payment or the course end date whichever is earlier. The original COI will be given to the Student to retain.

Please refer to CPE’s website ([www.cpe.gov.sg](http://www.cpe.gov.sg)) for more details of the FPS and to verify that you are protected under FPS.

A copy of the master insurance agreement between CPE and Lonpac Insurance Bhd (the “Master Insurance Agreement”) and acceded to by the College for the purpose of insuring, among other things, the Student is available on the College website at [www.sheltoncollege.edu.sg](http://www.sheltoncollege.edu.sg). The Master Insurance Agreement sets out, among other things, the events under which Lonpac Insurance Bhd shall indemnify the Student for Fees paid to the College. FPS Insurance Premium is based on Total Course Fees  $\times 0.015 + 7\%$  GST.

学院实施私立教育理事会 (CPE) 所规定的保险措施来执行 “学费保障计划” (以下称 “FPS”), 以保障所有本地及国际学生。在此计划下, 学院可直接收取学生学费。学院会依照 FPS 规定收取学生缴纳的均等分期付款金额, 而且每笔收款均不超过按以下公式计算的收款限额 (获得教育信托认证的学院):  $X/Z \times 12$  (X 代表总学费; Z 代表课程总持续期间 (按月计))。

所交学费 (除了申请费和消费税) 都将受到学费保障计划 - 学费保险的保障。学院指定的保险公司为 Lonpac Insurance Bhd. 保险证书将在学生交付学费的同一天发到学生的电子邮箱。保险有效期从交付学费之日起至下次交费日期或课程结束之日止 (视何者为先)。保险证书原件将交由学生保管。

有关学费保障计划的详情及查询是否被保, 请查询 CPE 网页 ([www.cpe.gov.sg](http://www.cpe.gov.sg))。

学生可上学院网站 [www.sheltoncollege.edu.sg](http://www.sheltoncollege.edu.sg) 了解 CPE 及 Lonpac Insurance Bhd 签订的且学院特别出于投保目的同意加入的主保险协议。“主保险协议” 特别阐明了在哪些情况下 Lonpac Insurance Bhd 应向学生赔偿其已付的费用。FPS 保费的计算是根据学费总额  $\times 0.015 + 7\%$  GST。