

**FORM 12  
PRIVATE EDUCATION ACT  
(NO. 21 OF 2009)**

**PRIVATE EDUCATION REGULATIONS**

**ADVISORY NOTE TO STUDENTS**

This notice is for a prospective student.

You are strongly encouraged to thoroughly research on the private education institution (PEI) conducting the course before signing up for any course. You should consider, for example, the reputation of the PEI, the teacher-student ratio of its classes, the qualifications of the teaching staff, and the course materials provided by the PEI.

By signing and returning the Student Contract (the "Contract"), you agree to the terms and conditions which will bind you and the PEI, if you accept the PEI's offer of a place in a course of study offered or provided by the PEI.

You should ask the PEI to allow you to read a copy of the Contract (with all blanks filled in and options selected) in both English and the official language of your home country, if necessary. For your own protection, you should review all the PEI's policies, and check carefully that you agree to all the terms of the Contract, including the details relating to each of the following sections, before signing the Contract:

- a. The duration of the course, including holidays and examination schedules, and contact hours by days and week;
- b. The total fees payable, including course fees and other related costs;
- c. Dates when respective payments are due;
- d. The refund policy in the event of voluntary withdrawal (by you) or enforced dismissal from the course programme (by PEI);
- e. The Fee Protection Scheme you are subscribed to and its coverage;
- f. The dispute resolution methods available; and
- g. Information about the PEI's policies on academic and disciplinary matters.
- h. The degree or diploma or qualification which will be awarded to you upon successful completion of the course.

If you have any doubt about the contents of the Contract, or if the terms are different from what the agent or PEI have informed you previously, or advertised, you should- always seek advice and/or clarifications before signing the Contract.

-----  
*This portion below is to be completed by the signatory of the Student Contract, i.e. either the student, or if the student is below the age of 18, his parent or guardian.*

I, \_\_\_\_\_ (NRIC/Passport number) \_\_\_\_\_  
(name of ~~student~~parent/guardian) ( NRIC/passport no)

have read and understood this advisory note before signing the Student Contract

for myself / my ward \*\* \_\_\_\_\_ (NRIC/Passport number) \_\_\_\_\_  
(name of ward) ( NRIC/passport no)

with **GEMS World Academy (Singapore) Pte Ltd.**  
(name of PEI)

\_\_\_\_\_  
(signature of ~~student~~ or parent/guardian)

## 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 : GEMS World Academy (Singapore) Pte Ltd  
Registration Number : 200803726H
- (2) Full Name of Student : \_\_\_\_\_  
(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / as in passport for international student)\*  
NRIC Number (for SC/PR)\* : \_\_\_\_\_  
Student's Pass Number (if available)/ : \_\_\_\_\_  
Passport Number (for international student)\* : \_\_\_\_\_
- (3) Full Name of Parent/Legal Guardian\* : \_\_\_\_\_  
(if Student is under eighteen (18) years of age)  
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 Council 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.
- 1.4 The PEI considers payment made after 30 days of the invoice per 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;
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

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.

#### 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.

**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** The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.
- 3.2** 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.
- 3.3** 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.cpe.gov.sg](http://www.cpe.gov.sg)).
- 3.4** All information given by the Student to the PEI will not be given by the PEI to anyone else, unless the Student signs in writing that he agrees or unless the PEI is allowed to give the information by law.
- 3.5** 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.
- 3.6** 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.
- 3.7** 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.

**SCHEDULE A**  
**COURSE DETAILS**

Note: The information provided below should be the same as that submitted to the CPE.

1) Course Title	
2) Course Duration (in months)	9.30 months
3) Full-time or Part-time Course	Full-Time Course
4) Course Commencement Date	11 August 2020
5) Course Completion Date	19 June 2021
6) Date of Commencement of Studies if later than Course Commencement Date <i>Note: "N.A." if both dates are the same</i>	N/A
7) Qualification <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	N/A
8) Organisation which develops the Course	International Baccalaureate Organization
9) Organisation which awards/ confers the qualification	International Baccalaureate Organization
10) Course entry requirement(s)	<p><b>Age requirements</b> Students must meet the minimum entry age requirements for the relevant grade level. These ages are outlined on the school website, <a href="http://www.gwa.edu.sg">www.gwa.edu.sg</a></p> <p><b>Documentation</b> Students who are new to the school must provide the relevant official documents to verify their prior schooling, if applicable, at the time of admission. Please refer to the school website for a complete list of documentation required. Students already in the school must successfully complete their current grade in order to move to the next grade level.</p>
11) Course schedule with modules and/or subjects	<p>In general, students attend lessons full-time, 5 days per week, from 8.45am through to 3:30pm from Mondays to Fridays. Nursery have half day options, 9:00am to 12:30pm Monday to Fridays. Pre K and KG1 have half day options, 9:00am to 1:30pm Monday to Fridays.</p> <p><b><u>Nursery</u></b> Students in Nursery take the following skills:</p> <ul style="list-style-type: none"> <li>● Self-management skills</li> <li>● Thinking skills</li> <li>● Social skills</li> <li>● Communication skills</li> <li>● Motor skills</li> </ul> <p><b><u>Early Years</u></b> Students in Pre-K to KG2 take the following skills:</p> <ul style="list-style-type: none"> <li>● English (Reading, Speaking &amp; Writing)</li> <li>● Physical Education/ Swimming</li> <li>● Mandarin</li> <li>● Arts</li> <li>● Mathematics</li> <li>● Music</li> </ul>

	<p><b><u>Primary Years</u></b>  Students in G1 to G5 take the following subjects:</p> <ul style="list-style-type: none"> <li>● Physical Education</li> <li>● Language Acquisition : Mandarin/Spanish/ French</li> <li>● English : Reading, Speaking and Writing</li> <li>● Science</li> <li>● Visual Arts</li> <li>● Mathematics</li> <li>● Social Studies</li> <li>● Music</li> <li>● EAL</li> </ul> <p>*Students entering Grades 1-5 who are identified by the school as needing EAL support after taking WIDA assessment must participate in the EAL Programme</p> <p><b><u>Secondary Years</u></b>  Students in G6 to G10 take the following subjects:</p> <ul style="list-style-type: none"> <li>● Language and Literature ( English)</li> <li>● Language Acquisition : Mandarin/Spanish/ French</li> <li>● Individuals and Societies</li> <li>● Science</li> <li>● Mathematics</li> <li>● Arts: Drama, Visual Art and/or Music</li> <li>● Design</li> <li>● Physical and Health Education</li> <li>● EAL</li> </ul> <p>*Students entering Grades 6-10 who are identified by the school as needing EAL support after taking APTIS assessment must participate in the EAL Programme</p> <p><b>Students in G11 and G12 take the subjects based on their individual course selection-</b>  Please refer to the subject selection on our website  <a href="http://www.gwa.edu.sg/Secondary-Years">http://www.gwa.edu.sg/Secondary-Years</a></p>
<p>12) Scheduled holidays (public and school) and/or semester/term break for course</p>	<p><b><u>Academic Calendar Date</u></b></p> <p>07<sup>th</sup> August 2020 - New Student Orientation Day (Nursery to Grade 12)</p> <p>11<sup>th</sup> August 2020 - Induction Day for all Grade 6 &amp; Grade 11 Students</p> <p><b>1st Semester : 11<sup>th</sup> August 2020 - 18<sup>th</sup> December 2020</b>  School Holidays - 3<sup>rd</sup> October 2020 to 18<sup>th</sup> October 2020  Students return to School -19<sup>th</sup> October 2020  School Holidays - 19<sup>th</sup> December 2020 to 10<sup>th</sup> January 2021  Students return to School - 11<sup>th</sup> January 2021</p> <p><b>2<sup>nd</sup> Semester : 11<sup>th</sup> January 2021 - 18<sup>th</sup> June 2021</b>  Lunar New Year Holidays - 06<sup>th</sup> February 2021 to 14<sup>th</sup> February 2021  School Holidays -27<sup>th</sup> March 2021 to 11<sup>th</sup> April 2021  Students return to School -12<sup>th</sup> April 2021  Summer break -20<sup>th</sup> June 2021 to 10<sup>th</sup> August 2021</p> <p>For Singapore public holidays, it will be as gazetted by the Ministry of Manpower.  For full details, please view the Academic Calendar on the school website,  <a href="http://www.gwa.edu.sg">http://www.gwa.edu.sg</a></p>

<p>13) Examination and/or other assessment period</p>	<p>Nursery to Grade 5 - Undertake on going assessment, through a variety of assessment types</p> <p>Grade 6 to Grade 8 - Formative and summative assessments in each subject</p> <p>Grade 9 to Grade 12 - Continuous assessments, as well as semester examinations.</p> <p>Grade 10 - Option to undertake external IGCSE examinations in May/June 2021</p> <p>Grade 12 - Final IB DP External Examination examinations in May 2021</p> <p><b><u>Examination Dates</u></b></p> <p><b>Semester 1: November 2020 to December 2020</b> SY Examination Week (Grade 9 - Grade 12)</p> <p><b>Semester 2: May 2021 to June 2021</b> SY Examination Week (Grade 9 - Grade 12)</p>
<p>14) Expected examination results release date</p>	<p>Report Cards are sent home quarterly (Four times per year). Parents may access school reports via ManageBac with their login details.</p> <p>Q1: 30<sup>th</sup> September 2020 (Interim Reports Published) Q2: 11 December 2020 (Semester 1 Report Published) Q3: 24 March 2021 (Interim Reports Published) Q4: 18 June 2021 (Semester 2 Report Published)</p>
<p>15) Expected award conferment date</p>	<p><b>GEMS World Academy Certificate</b> 19<sup>th</sup> June 2021</p> <p><b><u>IB Diploma:</u></b></p> <p>For Grade 12: The IB Diploma will be awarded to students after the DP results are released in July.</p>

**SCHEDULE B  
COURSE FEES**

1. Fees Breakdown	Total Payable (with GST, if any) (S\$)
Annual Course Fees	
<b>Total Course Fees Payable:</b>	
<b>No of Instalments:</b>	<b>2</b>

**INSTALMENT SCHEDULE**

2. Instalment <sup>1</sup> Schedule	Amount (with GST, if any) (S\$)	Date Due <sup>2</sup>
1st instalment		Semester 1 30 days from date of invoice issuance.
2nd instalment		Semester 2 30 days from date of invoice issuance.
<b>Total Course Fees Payable</b>		

1. Each instalment amount shall not exceed the following:
  - 12 months' worth of fees for EduTrust certified PEIs\*;
  - ~~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.
2. Each instalment after the first shall be collected within one week before the next payment scheduled.
3. The tuition fees may be pro-rated when a new student commences his/her studies mid- way through the academic year, which will be calculated on a pro-rated week basis from the date the student starts at GWA (Singapore) within a semester until the end of the semester.

**SCHEDULE C**  
**MISCELLANEOUS**  
**FEES<sup>3</sup>**

Purpose of Fee	Amount (with GST, if any) (S\$)
Registration Fee (One-time, non-refundable payment)	S\$800
Admissions Fee (One-time, non-refundable payment) * Fee is waived for second child onwards due to sibling waiver	S\$5,200
English as an Additional Language (EAL) Fee : Level 1 Intensive English as an Additional Language (EAL) Fee : Level 2 Enhanced *This is payable once the students are assessed and determined by GWA (Singapore) that such support is required The EAL programme fees may be pro-rated when a new student commences his/her studies mid- way through the academic year, which will be calculated on a pro-rated week basis from the date the student starts at GWA (Singapore) within a semester until the end of the semester.	S\$8,400 per annum S\$6,300 per annum
Experiential Learning Programme (ELP) Fees which include but are not limited to: <ul style="list-style-type: none"> <li>● Camps</li> <li>● Field trips</li> <li>● In-Country Programme</li> <li>● Visa Entry Costs</li> </ul>	Ranging from S\$100 to S\$3,000 (Specific to individual ELP camp)
Examination fee (e.g. IGCSE, IBDP/IBCP, etc)	Ranging from S\$1 – S\$2,000
Competition and Activity Fees <ul style="list-style-type: none"> <li>● Competition Fee</li> <li>● Swim Meet Fee</li> <li>● Theatre Fee</li> <li>● Etc</li> </ul>	Ranging from S\$1 - S\$6,000 (If the activity is held overseas, more charges may be incurred)
Graduation Fee	Ranging from S\$70 - S\$200
School Uniforms (Paid to External Vendor) * Please refer to price list from our e-store at <a href="https://tci.sg/gems/">https://tci.sg/gems/</a>	Ranging from S\$ 23.50 - \$100 (Per Pair)
Lost or damaged textbooks/library books (Initial copies of textbooks are provided free-of-charge)	Price will depend on book value
Lost or damaged IT equipment i.e. Macbook Air, Ipad Air, portable charger, cables	Price will depend on item
Door-to-Door Bus Service (Paid to external vendor) *Charges are dependent on distance travelled. Please refer to Bus Service pricing list on school website, <a href="http://www.gwa.edu.sg">www.gwa.edu.sg</a>	
Extra-Curricular Activities provided by external vendor(s)	Ranging from S\$1 per class to S\$300 per class
Bank Charges	1.5% - 3%

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.



**SCHEDULE D**  
**REFUND TABLE**

% of [the amount of fees paid under Schedules B]	If Student's written notice of withdrawal is received:
100%	Within 7 working days 'cooling-off' period upon signing of the Contract and regardless of before or after Course Commencement Date
75%	On or before 45 calendar days before the Course Commencement Date
10%	7 to 44 Calendar days before the Course Commencement Date
0%	Within 7 days before the Course Commencement Date.
0%	If a student has commenced school, there will be no refund of fees for early withdrawal regardless of when notice of withdrawal is (unless during the 'cooling-off' period).

**A. Outstanding Payments**

Students with outstanding accounts may have their GWA (Singapore) attendance privileges restricted by GWA (Singapore) until such time as their accounts are current. Continued outstanding accounts may lead to the exclusion of the student, with holding of academic records, and claims for lost fees made against the family. If any payment remains due upon withdrawal from GWA (Singapore), transcripts, transfers, or other records may not be released until full payment is received.

**B. Non-Payment of Fees**

Non-payment of any Fees may result in GWA (Singapore) withholding reports, references and/or examination results, as well as temporary or permanent exclusion from GWA (Singapore).

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

SIGNED by the PEI

\_\_\_\_\_  
Authorised Signatory of the PEI

Name:

Date:

\_\_\_\_\_  
Seal 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:

Date:

\_\_\_\_\_  
Name of Parent or Legal Guardian:

Date: