

Student Handbook

1 *About Us*

Ashford College of Management & Technology (ACMT) (formerly known as AMGT Management School), was established in 2002 to provide quality educational and training services for individuals and organizations.

Since our inception, we have tied up with various prestigious professional business bodies to offer a range of high quality on-line programmes, distance learning programmes and workshops. The distance learning programmes include courses from diploma to postgraduate levels in different specializations, including:

- Accounting/Finance
- Business Communication
- Foundation English
- Business Statistics
- Economics
- E-Commerce
- Human Resources
- Internet Systems Development
- Information Systems
- Organisational Theory
- Sales / Marketing
- Systems Thinking

Located at the business district of Singapore, our training facilities include training classrooms, discussion rooms and a library for research purposes. All the training and discussion rooms are equipped with audio visual aids. The rooms are networked and students have access to the Internet through broadband.

2 *Our Mission*

WE ARE COMMITTED TO OFFER EDUCATIONAL COURSES OF HIGH QUALITY

For every educational programme we offer, we will understand the requirements that meet the students' needs, and

WE WILL CONFORM TO THOSE REQUIREMENTS WITHOUT EXCEPTION

For every process we perform, the performance standard is

DO IT RIGHT THE FIRST TIME EVERY TIME

3 *Service guarantee*

We guarantee that our services and course delivery system is suitable, adequate and effective through

CONTINUAL IMPROVEMENT

We will conform to applicable statutory and regulatory requirements without exception

4 *Refund policies*

4.1 Notification and Arrangement

ACMT shall inform the Student immediately within three (3) working days if

- ACMT fails, for any reason, to commence the Course on the Course Commencement Date;
- ACMT terminates the Course, for any reason, prior to the Course Commencement Date;
- ACMT fails, for any reason, to complete the Course by the Course Completion Date;
- ACMT terminates the Course, for any reason, prior to Course Completion Date; or
- The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA).

ACMT shall, within seven (7) working days of notifying the Student in writing of above circumstances (i) to (iv), provide the Student with information and details of the alternative confirmed course arrangement to allow the Student to make timely and appropriate decision on the alternative arrangement.

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4.2 Withdrawal for Cause:

Subject to Force Majeure, the Student shall be entitled to immediately withdraw from the Course by giving written notice to ACMT of his/her intention to do so if ACMT is in breach of any of its obligations under this Agreement or fails to perform its obligation(s) under the circumstances in Clause 4.1 (i) to (iv).

4.3 Refunds for Withdrawal for Cause:

For circumstances under Clause 4.1, ACMT shall, within seven (7) working days after notifying the Student, refund to the Student:

- (i) The entire amount of the Course Fees; and
- (ii) The Miscellaneous Fees*.

ACMT shall also, as soon as practicable after receiving the Student's notice of withdrawal under Clause 4.2 (and in any event no later than seven (7) working days after receiving such notice) refund to the Student the amounts stated in this Clause 4.3.

4.4 Refunds for Withdrawal Without Cause:

Where the Student withdraws from the Course for any reason other than those set out in Clause 4.2 or Force Majeure, ACMT shall, subject to Clause 4.8, as soon as practicable after receiving the Student's written notice of withdrawal (and in any event no more than seven (7) working days after receiving such notice) refund to the Student the following sums (less any applicable bank administrative charges properly paid/payable under Clause 9):

% of the aggregate amount of the Course Fees and Miscellaneous Fees Paid	If Student's written notice of withdrawal is received
[70]	("Maximum Refund") More than [21] days before the Course Commencement Date
[50]	Before, but not more than [7] days before the Course Commencement Date
[20]	After, but not more than [3] days after the Course Commencement Date
[10]	More than [3] days after the Course Commencement Date, but not more than [7] days after the Course Commencement Date
[0]	More than [7] days after the Course Commencement Date

4.5 Cooling-Off Period

ACMT shall provide the Student with a cooling-off period of [7] working days after signing Student Contract. Within these [7] days and regardless whether the Course Commencement Date has passed, the Student can submit written notice of withdrawal to ACMT and receive the Maximum Refund amount stipulated by ACMT under Clause 4.4 (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any ACMT administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges properly paid/payable under Clause 9). Any dispute in respect of how much Course Fees have been consumed pursuant to this clause shall be referred to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Clause 12, and only in respect of such decision, the decision of the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) shall be final and binding on all parties.

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ACMT shall also bring to the Student's notice **Student's Rights to Cancel Agreement** by notifying the student of his rights under the cooling-off period, and receive written acknowledgement as provided therein by the Student that **Student's Rights to Cancel Agreement** has been brought to his notice. In the event that the notice in **Student's Rights to Cancel Agreement** has not been brought to the Student's attention, the cooling-off period of [7] working days shall only commence from the date that **Student's Rights to Cancel Agreement** has been brought to the Student's notice, and the Student has acknowledged the same. The Student shall have the right to withdraw from the Course and receive a refund as stated in this Clause 4.5 anytime before the notice in **Student's Rights to Cancel Agreement** has been brought to the Student's attention.

This Clause 4.5 takes precedence over ACMT's refund policy stated in Clause 4.4.

4.6 **Deemed Withdrawal:**

A Student who transfers from the Course to another course with ACMT shall, for the purposes of this Clause 4, be deemed to have withdrawn from the Course and the provisions of Clause 4.4 shall apply save as otherwise agreed between ACMT and the Student.

4.7 **Change of Course:**

Further to Clause 4.6, a fresh ACMT -Student Contract under this format shall be executed between ACMT and the Student for any change of Course, whether with the same PEI or otherwise.

4.8 **No Double Claim:**

For the avoidance of doubt, if the Student and/or his/her parent/guardian receives any payment from ACMT or the Escrow Bank pursuant to a provision of Student Contract or the Master Escrow Agreement in respect of any matter or damage, then the Student and his/her parent/guardian shall not be entitled to claim against ACMT or the Escrow Bank for the same payment in respect of the same matter or damage pursuant to any other provision of Student Contract or the Master Escrow Agreement.

5 ***Transfer/withdrawal policy***

5.1 A Student who transfers from the Course to another course with ACMT shall, for the purposes of this Clause 4, be deemed to have withdrawn from the Course and the provisions of Clause 4.4 shall apply save as otherwise agreed between ACMT and the Student.

5.2 A Student who withdraws from ACMT to enrol with another school shall be deemed to have withdrawn from ACMT.

6 ***Medical Insurance Scheme***

6.1 **ACMT's Undertaking to provide medical insurance coverage:**

ACMT hereby confirms and undertakes to the Student that it has in place a medical insurance scheme for all its students as required by CPE under EduTrust certification scheme. This medical insurance scheme shall minimally provide for an annual coverage limit of not less than S\$20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration, and the Student is encouraged to seek advice on whether more comprehensive insurance cover is required or desired.

ACMT -appointed medical insurance provider: HSBC Insurance

SC/PR and non-Student's Pass International Students (Opt out)

A SC/PR or a non-Student's Pass international student who is protected by his own medical insurance coverage in Singapore can opt out from the medical insurance scheme arranged for by the PEI. If the preceding condition holds and if the Student opts out, he is to tick the box on the right and sign on the dotted line below the box.

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Signature:

(To be signed by Legal Guardian if the Student is under eighteen (18) years of age)

7 Pre-requisites and requirements for various courses

The pre-requisites and requirements for courses are clearly defined in the Standard Student Contract and communication material.

8 Standard student contract

Prospective student will enter into the Standard Student Contract with Ashford College of Management & Technology.

9 Fee protection scheme

ACMT hereby confirms and undertakes to the Student that it has in place a Fee Protection Scheme as stipulated by the Council for Private Education (CPE) (the "FPS") by way of a Student Tuition Fee Account (Escrow) pursuant to the terms and conditions of the CPE-PEI Agreement dated 22 December 2009 made between CPE and the PEI.

10 Payment method and channels

Payment of fee is to HSBC Escrow Account by cheque or TT in Singapore dollar. For cheque payment, pre-paid envelope will be provided. A receipt will be issued for the amount paid.

HSBC Escrow Account detail as following:

Name of PEI : Ashford College of Management & Technology Pte Ltd

Escrow Account Number : 152-591814-002

Escrow Account Name : Ashford College of Management & Technology Pte Ltd – FPS
Escrow Account

11 Over or under-charging

ACMT is committed to avoidance of over or undercharging.

List of course fees used are clear and legible, reflecting the total amount payable and its breakdown exclusive of GST.

The total amount of course fees payable and the breakdown are clearly defined in the Standard Student Contract, payment schedules, payment vouchers and communication materials.

12 Jurisdiction

The parties hereby irrevocably agree that the courts of Singapore are to have jurisdiction to settle any disputes which may arise out of or in connection with Standard Student Contract which cannot be settled successfully through the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) and that, accordingly, any legal action or proceedings arising out of or in connection with Standard Student Contract ("Proceedings") may be brought in those courts and the parties irrevocably submit to the jurisdiction of those courts PROVIDED THAT nothing in this Clause shall limit the right of any party to take Proceedings in any other court of competent jurisdiction nor shall the taking of Proceedings in one or more jurisdictions preclude that party from taking Proceedings in any other jurisdiction, whether concurrently or not.

13 Modes of communication

Student can get in touch with the School via the following ways:

Mail: No.3, Coleman Street,
#02-12A/14
Peninsula Shopping Centre
Singapore 179804

Telephone: (65) 6222 1908

Fax: (65) 6222 2768

Email: mktg@ashford.com.sg

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14 Self-declaration by CEO

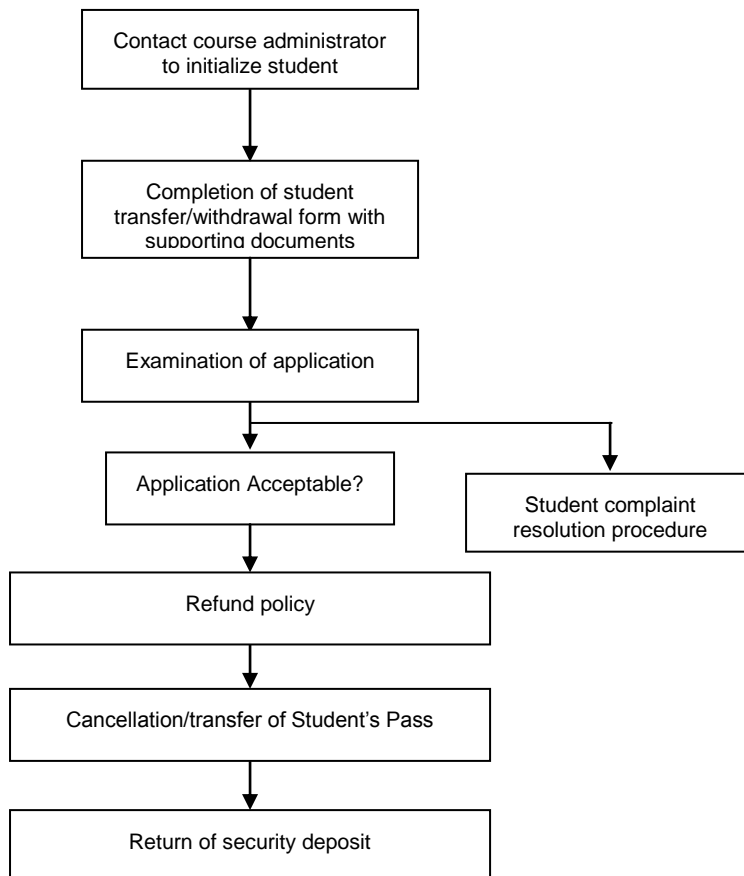
The CEO declares the important information:

- Student-teacher ratio: 12:1
- Student redress policies: student complaint resolution procedure
- Capacity: 39
- Size and number of classrooms: 3 classrooms of size 8 to 17
- All types of fee payable in enrolment and course:

Registration fee
Student's Pass Application Fee
Course Fee
Course material fee
FPS Escrow Fee
Examination fee

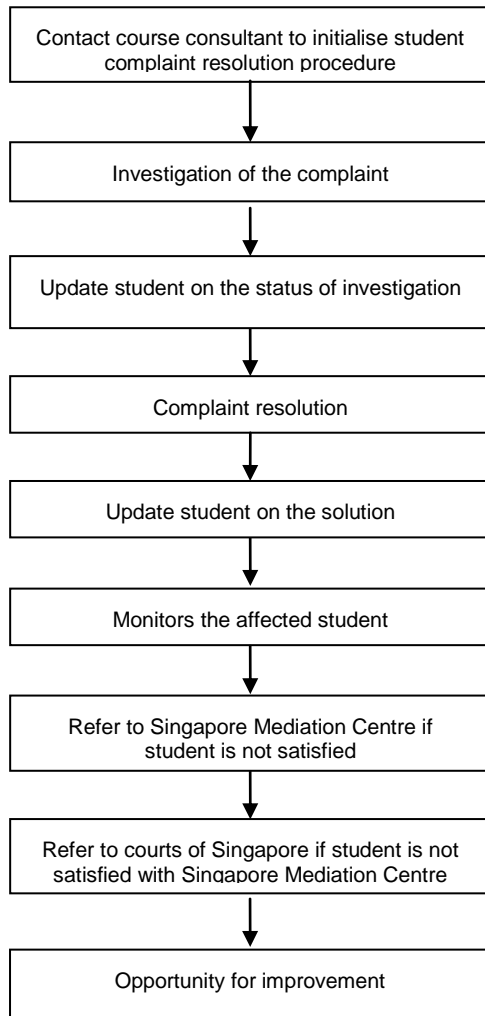
- Number of full-time teachers: 3
- Number of contract teachers: 7

15 Transfer/withdrawal/refund application procedure



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16 *Student complaint resolution procedure*



17 *Orientation programme*

Orientation programme is conducted during the first session of the course.

18 *Assistance to students*

ACMT provides assistance to students facing difficulties adapting to the new environment. Please contact our course administrator if you need any assistance.

19 *Accommodation*

ACMT does not provide nor recommend any accommodation arrangement.

20 *Post-graduation opportunities*

ACMT provides advice on courses and post-graduation opportunities. Please contact our course administrator if you need any assistance.

21 *Mode of notification of changes*

In the event of any changes that affect the student, ACMT will inform the student in writing.

22 *Punctuality*

ACMT expects all students to be in class at least 10 minutes before the commencement of the lesson.

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23 ***Attendance***

Your attendance requirement is expected to be 100%. In the event that your attendance is less than 90%, your student pass will be cancelled. You have to apply leave to absent from class. The leave must be supported by relevant document. For sick leave, you have to support it with recognized medical leave certificate.

24 ***Attire and grooming***

ACMT expects all students to dress decently and groomed when in ACMT premises. Bermuda and slippers are not allowed.

25 ***Inside the classroom***

ACMT expects students to be respectful to the teachers. If there is any grievance, our course consultants are available to listen to you. Food and drink are not allowed in class. Handphone has to be switched. You are to be attentive to your teacher.

26 ***Outside the classroom***

You must not make any noise outside the classroom. No running around the school premises and playing with the lift. If you encounter any problem outside the classroom, any contact our course consultant for assistance.

27 ***Staff room***

Students are not allowed to enter the staff room without permission.