

## Fee Protection Scheme-FPS

All Private Education Institutions in Singapore must have in place a Fee Protection Scheme (FPS) to provide protection for all fees paid by all their students. FPS protects students' fees in the event that a PEI is unable to continue operating due to insolvency, and/or closure, as well as if a PEI is unable to pay a judgement sum due to a student.

Insworld student fees are protected through operating an FPS Group Insurance Scheme (FPS-G) with Lonpac Insurance Bhd, a CPE appointed FPS Service Provider. Lonpac Insurance Bhd Fee Protection Scheme.

Master Certificate of Insurance

Policy NO. Z23BX01104780

Validity Period: 01 May 2023 to 30 April 2024

Click here to view our [FPS Certificate](#)

All standard compulsory course fees, including tuition fees, additional tuition fees due to a change in programme (subject to a new contract), standard/mandatory examination fees, and course enrolment fees are covered by the FPS-G. Insworld does not collect fees beyond 12 months.

Other miscellaneous items including application fees, re-examination fees, supplementary examination fees, external examination charges for non-standard or non-compulsory exams, Student's Pass charges, textbooks and stationery do not come under the FPS-G.

Only after signing the Advisory Note to Students and Student Contract, the student is allowed to pay the course fee to Insworld's bank account.

### Note:

1. The FPS is mandatory for all Insworld students.
2. Under the FPS Insurance Scheme, please ensure that you have signed the Advisory Note to Students and the Student Contract before paying the course fees to Insworld.
3. Should you need more information with regards to this Fee Protection Scheme (FPS), please refer to the Committee for Private Education (CPE)'s section of Skills Future SG website ([www.ssg-wsg.gov.sg](http://www.ssg-wsg.gov.sg)).