



STUDENT HANDBOOK



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Welcome Message

Dear Student

We are very pleased to welcome you to our school.

Insworld Institute is a unique school situated in Singapore. We provide private education to local and international students using a British-based curriculum that has been adapted to meet the needs of learners from around the world.

Insworld's distinctive approach to teaching and learning is based around understanding our students. Because we work only in small groups, we get to know them well; how they work and how they learn. Small classes give us the flexibility to adapt our work to meet their specific learning needs and their learning styles. Our extensive experience of teaching in small groups ensures that each student receives individual attention and academic support that is focused on their particular requirements. We believe our innovative approach offers students the best chance to realise their academic potential.

Insworld is about more than achieving good grades. We are a diverse, inclusive community that encourages students to be engaged, independent individuals. We promote an ethos that fosters mutual respect and consideration for others through embracing diversity and social responsibility. Our staff and students work together to create a supportive and welcoming school environment in which every student can flourish and feel appreciated for who they are.

With every good wish for your studies with us.



Arthur Davis
Principal



About Insworld Institute

Insworld was established in 2001 to provide a British-style education in Singapore. It was officially opened in 2004 by the British High Commissioner, His Excellency Sir Alan Collins CMG.

Skills and Workforce Development Agency (SWDA) Registered, EduTrust Certified

The Singapore Private Education Act 2009 requires all private education institutions in Singapore to be registered with the Skills and Workforce Development Agency (SWDA) for Private Education, and to comply fully with all SWDA regulations.

The SWDA serves to protect student interests through ensuring that private education providers achieve and maintain high standards in the management and delivery of their programmes.

Insworld Institute has been registered with the SWDA since May 2010, when it was granted EduTrust Provisional Accreditation. Since 2015, Insworld has held a full EduTrust Certificate.

PEI Registration Number: 200008126N

Validity: 20/05/2026 to 19/05/2031

EduTrust Cert No: EDU-2-2059

Validity: 18/02/2023 – 17/02/2027

Mission, Vision, Values and Culture

Vision

To be internationally recognised for the provision of British Education in Singapore.

Mission

To provide the highest standards of British Education whilst caring for the needs of the individual.

Values

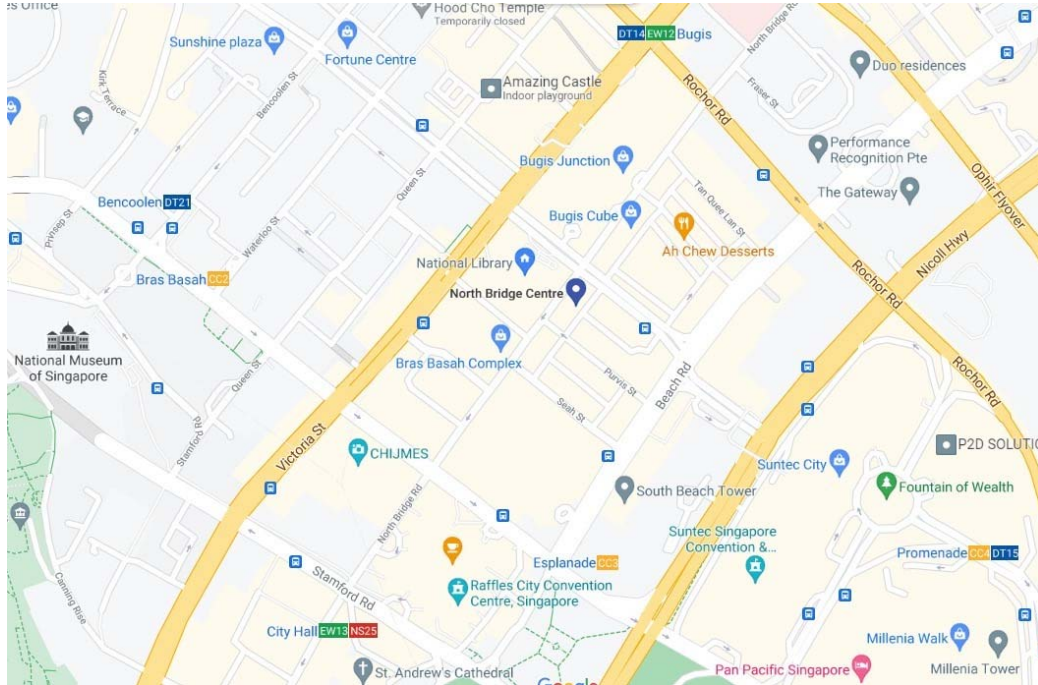
- Leadership
- Social Responsibility
- Integrity
- Diversity

Culture

Fulfilment of individual potential through hard work and mutual respect.

School Premises

Insworld Institute is situated in Singapore's Central Business District. The school occupies premises located in the National Library Building (Insworld NLB) and in the North Bridge Centre (Insworld NBC). The school has 9 classrooms at NLB and 11 classrooms at NBC. Please refer to **APPENDIX A**.



It is very easy to reach the school by MRT

- Bugis (East West Line, Downtown Line)
- City Hall (North South Line, East West Line)

There are also plenty of buses and bus stops located within a minute's walk from the school.

Address:

Insworld Institute Pte Ltd
Insworld NLB
100 Victoria Street #08-02, National Library Building,
Singapore 188064

Insworld NBC
420 North Bridge Road, #05-11/12 North Bridge Centre,
Singapore 188727

Administration Office #05-11/12
Classrooms units: #02-07, #02-09, #04-06, #04-27

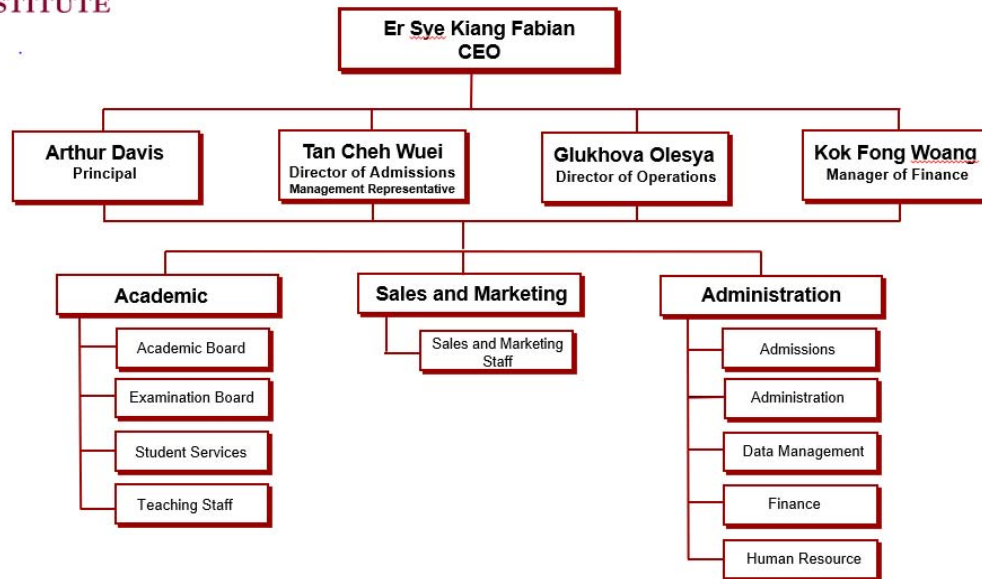
Telephone Number: (65) 6732 1728

Email Address: enquiries@insworld.edu.sg

School Organisation



INSWORLD ORGANISATION STRUCTURE



Our Management Team

Managing Director	Mr Er Sye Kiang Fabian
Principal	Mr Arthur Davis
Director of Admissions Management Representative	Ms Tan Cheh Wuei
Accounts Manager	Ms Janet Kok Fong Woang
Director of Operations	Ms Olesya Glukhova

Our Managers

Mr Er Sye Kiang Fabian
Ms Tan Cheh Wuei
Mr Er You Di Fellini

For full list of the school's Academic and Examination Board Members, Academic Staff, subjects taught by different teachers and Non-Academic Staff, please refer to **APPENDIX B**.

Studying at Insworld

Insworld Institute models its educational approach on best practice in the United Kingdom (UK). We provide local and international students with a student-centred and holistic education which promotes intellectual and personal development as well as academic achievement. Insworld programmes are academically rigorous but flexible.

We believe in adapting our teaching to meet each student's specific learning needs, not in teaching rigid programmes in a regimented way. All our courses are conducted full time, delivered face to face, and assessed through examinations. The school maintains a teacher-student ratio of 1:12, although most of our class size is an average of 4 to 8 students.

Insworld Institute teaches a British-based curriculum which prepares students for International GCSE, GCE A-Level and International Advanced Level examinations. (These are set and administered by Pearson Edexcel, a fully accredited UK Exam Board and Awarding Body.

In addition, Insworld teaches preparatory English Language programmes (EAS – English for Academic Study) which are intended to support the language learning of students prior to their beginning a full academic programme, and a Lower Secondary (Key Stage 3) programme (EITP – Edexcel International Tuition Programme) that aims to provide a secure academic foundation for students who wish to progress to International GCSE studies.

Pearson Edexcel international qualifications are benchmarked against UK academic standards and are recognised internationally as having equal academic rigour. The main difference between Pearson Edexcel International qualifications and their UK equivalent is that they are designed to be more accessible to the international learner.

Pearson Edexcel International qualifications allow students to transfer easily to other programmes, or to progress on to the next level of their education. The academic credits earned through taking these exams will be recognised at other schools and by universities, in Singapore and overseas.

Course information

Insworld Institute teaches programmes to prepare students for external Pearson Edexcel exams at three levels.

In addition, Insworld offers programmes in English for Academic Study (EAS) for students whose English Language ability is not at the level required to proceed to their chosen course.

Course offered	Recommended Age	Academic Level	Course Developer	Awarded Conferred By
English For Academic Study	12 and above	N.A.	Insworld	Insworld
Edexcel International Tuition Programme	12-14	Junior Secondary UK Key Stage 3	Insworld	Insworld
Preparatory Course for Pearson Edexcel International General Certificate of Secondary Education (International GCSE) Examinations	14-16	High School UK Key Stage 4	Pearson Edexcel	Pearson Edexcel
Preparatory Course for Pearson Edexcel International General Certificate GCE A-Level International Advanced Level	16-18	Junior College UK Key Stage 5	Pearson Edexcel	Pearson Edexcel

Course Graduation

Students who successfully complete a course at Insworld will be awarded a Certificate of Completion. This Certificate will be made available within 14 working days after the completion of the course.

For full course information, please refer to the Academic Guidebook for each of the above course.

English for Academic Study (EAS)

The EAS is an integrated English Language and Academic Skills programme, designed to improve students' communicative and academic English so that they can join an Insworld academic programme.

In addition to focusing on developing language abilities, EAS programmes teach practical academic and study skills.

Entry Requirements

Academic Qualifications	Completed 6 years of primary education or equivalent
English Language	Take school placement Test
Course Duration	3 terms (9 months) Full-time

EITP (Edexcel International Tuition Programme)

Insworld teaches a Junior Secondary programme (EITP). This is benchmarked to the UK Key Stage Three syllabus, part of the UK National Curriculum. The EITP course provides students with an essential grounding in the basics of the subjects they will go on to study at International GCSE level.

In addition, the EITP curriculum provides necessary training in Academic and Study Skills. English Language support is available for those who need it. At the end of their EITP course Students may opt to take externally assessed Pearson Edexcel exams at this level.

Entry Requirements

Academic Qualifications	Completed 6 years of primary education or equivalent
English Language	IELTS 4.0 or equivalent
Course Duration	18 months (6 terms) Full-time

Students who do not meet the minimum English Language requirement to join this programme will be required to take an English for Academic Study (EAS) course.

International GCSE

The Preparatory Course for Pearson Edexcel International General Certificate of Secondary Education (International GCSE) examination programme is an intensive course designed to provide students with a solid academic foundation in the subjects they study, and to deepen and develop their analytical and critical thinking skills.

Entry Requirements

Academic Qualifications	Completed junior secondary programme or equivalent
English Language	IELTS 4.5 or equivalent
Course Duration	18 – 22 months (6 terms) Full-time

GCE A-Level, International A-Level (IAL)

The Preparatory Course For Pearson Edexcel General Certificate Of Education (Advanced Level) Examination and Preparatory Course For Pearson Edexcel International Advanced Level (IAL) Examinations programme prepare students to take three or four subjects at A-Level. A-Level and IAL programmes require students to study subjects in depth, and to learn to apply evaluative, interpretative and analytical skills to their knowledge and understanding. For these reasons, A-Levels are recognised by universities worldwide as valid indicators of academic achievement and potential.

Entry Requirements

Academic Qualifications	Completed International GCSE or equivalent
English Language	IELTS 5.0 or equivalent
Course Duration	18 - 22 months (6 terms) Full-time

Pre-Course Counselling

Prior to admission, all potential Insworld students are given Pre-Course Counselling. This is to ensure that they have been given all the information they will need to make a properly informed decision about joining Insworld. Pre-Course Counselling ensures potential students are informed about entry requirements, including English Language requirements, admissions procedures, our programmes and progression routes, our facilities, our terms and conditions including fees and payment schedules, our policies and practices, and our mission, culture and values. We will also check that students and parent(s)/guardian(s) have been given only accurate information about Insworld Institute. All this important information can also be found in this handbook.

After a student has applied to join Insworld Institute, and the application has been accepted, successful students will be offered a place at Insworld Institute. This is in the form of a letter of offer. If the student accepts this offer, a Student Contract will be prepared. Prior to the signing of the Student Contract, all details of the proposed programme, including admissions requirements (and any exemptions that may apply) the modules to be studied on the course, student support services, the assessment schedule, and the criteria for academic progression will be carefully explained. In addition, the terms and conditions for the payment of fees, the operation of the Fee Protection Scheme, the Insworld Termination and Refund Policy, and the Course Deferment and Transfer Policy will be explained in full.

International students will additionally be provided with information about relevant Singapore legislation and regulations, particularly those relating to the ICA (Immigration and Checkpoints Authority) and the Ministry of Manpower. International students will also receive information concerning Student's Pass application requirements and procedures, medical insurance, accommodation and living costs. All this information is also in the letter of offer, the Student Contract and the Student Handbook.

In addition to Pre-Course Counselling, when they join the school, students are required to attend an Orientation Programme, which provides essential information about studying at Insworld. On completion of the Orientation Programme, students will be asked to acknowledge that they have attended and understood the session, and will be given a hard copy of the Student Handbook and the Academic Guidebook.

Students are also required to sign the Advisory Note. This document lists the information that Insworld is required to present to all prospective students prior to their signing a contract.

Parents or guardians of students who are under 18 years of are also required to sign the Student Contract and Advisory Note. All fees that must be paid are also set out and explained in the Student Contract.

Application Procedures

Before you decide to apply to the school, it is essential that you receive Pre-Course Counselling from the school.

The Insworld Institute Application Form can be obtained directly from the school, through an accredited education agent or downloaded from the Insworld website. When you submit an application form, please ensure that you have supplied all the information and documents requested in the form.

All prospective applicants will be interviewed by the Principal or a member of the Management Team before an offer is made or during the first week of school.

For detailed application and admission procedures, please refer to **APPENDIX C.**

Fees and Fee Protection Scheme

Tuition Fees are calculated according to the student's course, the duration of the course and the subjects the student is studying.

In addition, Standard Compulsory Fees are also payable. These include a non-refundable application fee to cover the cost of the entrance examination (if any), and a Course Enrolment Fee which covers the Fee Protection Scheme Insurance Premium, Medical Insurance, 2 sets of school uniform, the cost of Mandatory Sports & Enrichment Activities & School Social Events and a one-time Student's Pass application fee (if applicable). As part of the enrolment process, you or your parent(s)/guardian(s) will have to agree a fee payment schedule with the Finance Manager. Please respect this schedule and pay fees promptly. There is no late payment surcharge. However, if payment is overdue by more than 7 days, the student may be suspended from school until such payment is made. If payment is overdue by more than 30 days, the student may be expelled (pending appeal).

Please refer to the school's website for a full breakdown of tuition fees and miscellaneous fees.

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 students. The FPS protects students' fees in the event that a PEI is unable to continue operating due to insolvency, and/or closure, or if a PEI is unable to pay a sum due to a student as determined by a court judgment.

Insworld student fees are protected through operating an FPS Group Insurance Scheme (FPS-G) with Lonpac Insurance Bhd, a Skills and Workforce Development Agency (SWDA) of Singapore appointed FPS Service Provider:-

Master Certificate of Insurance
Policy NO. Z26BX01142918
Validity Period: 01 May 2026 to 30 April 2027

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 to cover more than 12 months of its provision. 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.

For list of fees required to be covered by FPS-G and other miscellaneous fees not required to be covered by FPS-G, please refer to **APPENDIX D**.

Term Dates

ACADEMIC YEAR		START		END	
2026	Term 3	Mon	13 Jul 2026	Fri	25 Sep 2026
	Term 4	Mon	05 Oct 2026	Fri	11 Dec 2026
2027	Term 1	Mon	04 Jan 2027	Fri	26 Mar 2027
	Term 2	Mon	05 Apr 2027	Fri	18 Jun 2027
	Term 3	Mon	12 Jul 2027	Fri	24 Sep 2027
	Term 4	Mon	04 Oct 2027	Fri	17 Dec 2027
2028	Term 1	Mon	10 Jan 2028	Fri	24 Mar 2028
	Term 2	Mon	03 Apr 2028	Fri	16 Jun 2028
	Term 3	Mon	10 Jul 2028	Fri	22 Sep 2028
	Term 4	Mon	02 Oct 2028	Fri	15 Dec 2028

Timetables

Timetables are published at the beginning of each term. The subjects indicated on your personal timetable are the subjects that you are enrolled to study.

Usually, the timetable for each term is slightly different, so please make sure that you are using an up-to-date timetable. It is also possible that adjustments will have to be made to the timetable during the early part of the term. Please check for any updates to your timetable.

Timetables are available on the Student Portal (Management Information System), on the Insworld SchoolBase App, or from Student Services.

You must attend all the classes on your timetable. A register of attendance is taken for each lesson, and a record of attendance is sent to your parent(s)/guardian(s) on a weekly basis. Students who do not attend classes or other compulsory events without a valid explanation, or who are persistently late for classes could face disciplinary action.

Students are also required to look at the on-line assembly posted each week by the school. This will notify you of upcoming events and remind you of important dates and other matters connected with the operation of the school.

Students may choose to participate in Extra-Curricular Activities (ECAs). These take place every Tuesday and Thursday from 5.15pm to 6.00pm. ECAs include some sporting activities, but also other pastimes such as photography and dance, and outreach activities intended to develop social responsibility. Participation is strongly encouraged. But is not compulsory.

If you are not sure about any timetable matter, please speak to Student Services.

The School Day

The school is open from 8.45am to 6.00pm, Monday-Friday (except Singapore Public Holidays). Lessons are scheduled between 9.00am and 4.30pm.

You **must** attend every lesson in your timetable, and you are expected to be **on time** for every lesson. Please make every effort to be in the classroom, ready to start work when the lesson begins.

If you think you may be late for a lesson, or if you are sick or unable to come to school for any other reason, please contact the school/ Student Services by email or phone.

Lateness

We have a very simple way to determine if you are late; -

- If you arrive for a class before it has started, you are on time.
- When you arrive for a class after it has begun, you are late.

The teacher's decision on these matters will be final.

If you are late, your teacher will decide if you are allowed to join the class. If you are allowed to join the class, you **will be marked as late** on the register. If your teacher decides not to let you join the class, you **will be marked as absent** on the register.

If you **are not present** at the school when you should be in a class, Student Services may try to contact you to find out where you are and **will contact** your parent(s)/guardian(s) to inform them of your absence. If there is no satisfactory explanation for your absence or lateness, we may **take disciplinary action** against you if this is deemed appropriate.

If you are late or absent from classes and subject to disciplinary sanctions, the school will attempt to find out why this is happening and will endeavour to work with you and your parent(s)/guardian to find a solution to this problem. The school will always inform your parent(s)/guardian of any disciplinary measures taken against you.

If no improvement can be made to a persistent disciplinary problem the school will take further disciplinary sanction against you, which may include detention, probation, and/or suspension from school. In extreme cases, the school reserves its right to **dismiss/expel** the student.

These policies are set out in full in the Student Code of Conduct. Please refer to **APPENDIX E.**

Classes

All classes for programmes you are enrolled to study **are compulsory**. Please ensure that you attend them all punctually, and please be prepared for all your lessons.

Insworld Institute has a student-centred teaching methodology. We want to focus on what you need to learn and find the best way to help you to learn it.

This means we want our students to be active participants in classes. Please do not sit in silence if something is not clear, or if you have a comment to make. Ask questions if there is something you do not fully understand, or if something needs more explanation.

Please never feel shy about speaking to the teacher in class – it always helps the teacher to know what you have understood and to know what requires more work. Our teachers will always try to teach you in the way that suits you best, so please help them by giving as much feedback as possible during lessons. Similarly, if you are concerned about any aspect of your course content or delivery, please speak to your Personal Tutor or any senior member of the academic staff.

Homework

Not all teachers set homework for each lesson, but if you are given a homework assignment, it is very important that you **complete** it and **submit it before the deadline**. Teachers will mark and return all homework within two (2) school days or at the next lesson. If you are not sure what is expected from a homework task, please speak to your teacher.

Personal Tutor

Each A-Level student is assigned a Personal Tutor. This is usually a member of the teaching staff, although not always one of your subject teachers.

You are required to meet with your Personal Tutor at least once a week. During these meetings, your Personal Tutor will help you to produce SMART targets for your academic studies and will monitor your progress carefully against these targets. Your Personal Tutor will check your test scores and your grades for effort and look at your attendance and conduct. If any aspect of your performance is a cause for concern, the Personal Tutor will discuss it with you, and may speak to Student Services about discipline problems, or to your subject teacher regarding academic difficulties. For academic problems, it may be recommended that you have extra one-to-one sessions with your subject teacher.

Also, please speak to your Personal Tutor if you are concerned about any part of your course, or any aspect of life at the school. This is an important source of feedback for the school and will help us to improve what we do.

Assemblies

Students studying for International GCSE qualifications, or students on the EITP or EAS programmes will have a weekly assembly.

The leader of each assembly group will manage the weekly meetings. In the assembly, any important information from the school will be explained clearly and students will be reminded of important dates or other matters. The assembly leader will also present an opportunity for students to give feedback on any issue that concerns them.

The assembly will also give students an opportunity to practice their presentation skills, by preparing and delivering presentations on important and relevant themes.

Attendance for weekly assemblies is compulsory, and will count towards your attendance record. If you wish to speak privately to the assembly leader about any academic or personal matter, they will be happy to meet you and listen to what you want to say. Alternatively, you may speak to any senior member of staff. The important thing is to let us know if anything is not right for you.

Student Portal

When you enrol as a student, as part of the orientation package, you will be given a log-in to the Insworld Student Portal (your parent(s)/guardian will also be given access to the Insworld Parents Portal). This will allow you to access important information such as your timetable, and to view your attendance record and test scores.

The school will also publish information on the Student Portal, such as changes in timetable, exam timetables and information about special events and holidays.

The Student Portal is an important channel of communication. Please log on regularly to check if there are any changes which affect you.

We will also communicate with you and your parent(s)/guardian by email.

Please use email to contact the school, as it provides a permanent record of any communication.

Weekly Announcements

The school will send a weekly announcement via email to all students, parents and guardians by Friday evening each week of the school term. This message will contain all important announcements, reminders of significant dates, any changes in regulations or practice and any advice or guidance that is deemed necessary. You are to read these emails to keep yourself informed.

SchoolBase App

Please download the SchoolBase App, which gives access to information held on the school's Management Information System. This is the best way to get the latest information about matters affecting you and your studies. It is also the easiest way to access the on-line weekly assembly, and to see your grades for your weekly attendance and effort. The SchoolBase Centre Code is 7544.

Textbooks

If you need a textbook for your course, you **MUST** buy one. It will not be possible for you to do the course properly without one.

If you need to purchase a textbook for your course, please speak to Ms Cheong Mei Wan in Student Services. She will be able to order the textbook. This normally takes about two (2) weeks.

There is a book list for each subject available on the Student Portal. Please do not buy textbooks without your teacher's recommendation.

Mobile Phones

Insworld Institute has a 'No Phones' policy for classes. You may not use your mobile phone as a dictionary or as a calculator in a class.

Please hand your phone to the teacher at the beginning of a class. If you are seen looking at your phone during a lesson, it will be **confiscated and not returned** to you until 6.00pm.

Uniform

The school dress code is intended to promote a greater sense of school identity and belonging, while being practical and safe. It also makes it easier for students to decide what to wear in the morning. The school uniform is always to be worn when you are attending school, or when participating in school events organised outside normal school hours (unless otherwise specified).

Students are expected to wear: -

- The white shirt, burgundy polo T-shirt with their grey trousers/skirt on every school day.
- School Blazer or School Sweater **(no other types cardigans or sweaters are allowed)**.
- Covered shoes preferably in white, black or dark grey. No slippers, sandals, high heels or boots.
- Skirt length **should not be more than 8 cm above the knees**.



The school prohibits: -

- 'Extreme' haircuts and hair colours. Hairstyles should appear clean, neat and tidy.
- Wearing excessive jewelry.
- Wearing excessive make-up.
- Tattoos. All visible Tattoos should be covered up.

Please follow these guidelines. If the Principal or Student Services considers that you are not dressed appropriately for school you may be asked to remove any offending items, or to return home to change your clothes.

Students with tattoos must ensure that they are not visible. Female students are not permitted to wear excessive make-up. If the Principal or Student Services considers a student to be wearing too much make-up, she will be asked to remove it.

Student Council

Each year Insworld students elect a Student Council. The main groups are A-level students, International GCSE students and EITP and EAS students, who each elect two (2) representatives. The Student Council then appoints a Chair and a Secretary. Other students may be co-opted to join the council.

The Student Council meets each week during the term to discuss matters which affect students, and to raise issues or make suggestions to the school management. The Student Council is also heavily involved in the organization and management of social events such as the Cultural Festival and celebrations for special days such as Teachers' Day Celebrations, Graduation ceremonies and Halloween.

The Student Services Officer liaises between the Student Council and the school management, to make sure that the student voice is accurately represented and heard by the school leaders. The school will listen to what the Student Council says – so please speak to your Student Council representative if there is anything you feel could be changed or improved.

School Reports

Insworld Institute regularly sends reports to parent(s)/guardian(s) so that they can keep track of their child's progress.

Weekly Report

Weekly Report Term 4 2022



Student ID: T0636632A

Tutor: Mr D Neupane

Course: Pearson Edexcel International Advanced Level

Term: Term 4 2024 (30-Sept-2024 to 13-Dec-2024)

Subjects	Smart Target	ACADEMIC WEEK																							
		Week 1		Week 2		Week 3		Week 4		Week 5		Week 6		Week 7		Week 8		Week 9		Week 10		Week 11		Week 12	
		G	P	G	P	G	P	G	P	G	P	G	P	G	P	G	P	G	P	G	P	G	P	G	P
Maths (A41 MATH P1, P2 A)	NA	NA	100	A1	100	A1	100	B1	100	A1	100	A2	100	A1	100	A1	100	NA	N	NA	N	NA	N	NA	N
Physics (A41 PHYSICS)	A	NA	100	A1	100	NA	100	A1	100	NA	100	A1	100	NA	100	A1	100	NA	N	NA	N	NA	N	NA	N
Further Pure Maths (A41 FURTHER MATHS 1)	A	NA	100	B1	100	B1	100	A1	100	A1	100	A1	100	NA	100	A1	100	NA	N	NA	N	NA	N	NA	N
Mechanics (M2) (A41 MECHANICS 2)		NA	100	B1	100	A1	100	NA	100	A1	N	A1	100	A1	100	A1	100	A1	N	NA	N	NA	N	NA	N
Statistics S2 (A41 STATISTICS 2 A)	A	NA	100	B1	100	NA	100	NA	100	B1	100	A1	100	A1	100	NA	100	NA	N	NA	N	NA	N	NA	N

Grade	Percentage	Attainment
A	75% to 100%	Outstanding
B	60% to 74%	Good
C	45% to 59%	Satisfactory
D	30% to 44%	Poor
E	0% to 29%	Unacceptable work and/or No work completed

Effort
1 Outstanding
2 Exceeds Expectations
3 Meets expectations
4 Unexcused absence or work not submitted
5 Unexcused absences and work not submitted

Release Date
*G Weekly Grades
*P Weekly Attendance Percent

The weekly report lists the subjects you are studying. The SMART target is the grade you have agreed with your Personal Tutor that you should be achieving. Your weekly test score, and the teacher's evaluation of your effort are recorded in column 'G.' For example, a score of B2 means that your test score was good, and that your effort exceeded expectations. The column 'P' records attendance as a percentage (i.e., 100% means that you attended all classes on time for that subject in that week).

Your Personal Tutor will look at your weekly report and will monitor your academic progress. The weekly report will help them to identify any areas where you may be having problems. It should then be possible to take some action to help you improve your performance.

End of Term Report

Insworld will send you, and your parent(s)/guardian(s) an End of Term Report at the end of each term. There are two parts to each End of Term Report.

1. Subject Teacher's Assessment

Each of your subject teachers will complete this form. It comprises: -

- A comment from the teacher on your overall performance, including where and how you can improve.
- A grid in which specific aspects of work and conduct are evaluated
- A table containing your weekly grades for test scores and effort, an average for these grades over the term, your score from any internal exam you have taken, a term average based on weekly grades and exam results and your overall percentage of attendance for the term.

Please note that if your average attendance is below 75% for a subject, you will not get a grade for that subject, and will be considered to have failed that subject.

2. Principal's Report

This is an overall evaluation of your performance over the term. It will highlight areas which are giving the school concern and make recommendations about how to address these concerns effectively to improve academic performance.

External Examinations

Insworld Institute teaches programmes which prepare students for exams set and administered by Pearson Edexcel, a fully accredited UK Exam Board and Awarding Body.

Our curriculum is based on British models, and the exams our students take are benchmarked to UK specifications. Pearson Edexcel International GCSE, IAL and GCE A-Level exams are recognised internationally as equivalent in academic rigour and value to GCSE and A-Level exams taken in the UK and O-Level and A-Level exams taken in Singapore.

You can take external exams at different times of the year (see schedule below).

Course Title	External Exam Dates	Expected Results Release Date	Expected Award Conferment Date
Edexcel International Tuition Program (International Lower Secondary)	May/June	August	October
Pearson Edexcel International GCSE Exams	May/June November	August February	October May
Pearson Edexcel GCE Advanced Level Exams	May/June	August	October
Pearson Edexcel International Advanced Level Exams	January May/June October	March August February	May October April

When you complete a unit or module in a subject as part of your course, please speak to your teacher about whether you should register to take the exam in that unit/module in the next exam session. If your teacher feels that you may need to do more work to achieve a satisfactory exam result, we strongly urge you to follow their advice.

Insworld recommends that students should only take external exams when they are ready to do so. It is possible to re-take exams in different units or modules, but please note that some universities will not consider applications from students who have achieved good overall grades only after re-taking exams.

To enter for an external exam, you must complete an Exam Entry Form, available from the Director of Assessment, Ms Cheong Mei Wan, in Student Services. On this form you will have to state the subject and the module code(s) of the exam(s) you want to take. If you are under 18 years of age, you must also obtain the agreement of your parent(s)/guardian. Please register to take exams at least three months before the exam session begins (i.e. register in February for May/June exams).

When the Exam Entry Form has been checked, and your subject teacher has agreed that you should take the exam(s), you will be registered on-line as an exam candidate. You will then be sent an email to confirm your entry, and an exam timetable. This information will also be sent to your parent(s)/guardian and will be uploaded onto the Student Portal, the SchoolBase App, and the Parent Portal. In addition, it will be posted on the school website and prominently displayed on noticeboards in the school.

About two (2) weeks before the actual exam you will be sent a hard copy of the exam timetable with details of what you will need (identification, equipment etc.) to participate in the exam.

The Pearson Edexcel GCE A-Level, IAL, and International GCSE exam schedule is also published on the Edexcel website www.edexcel.com at least two (2) months before the start of each exam date. All exams take place under strictly controlled conditions. These are displayed in the exam room and on the door of the exam room. You must follow all exam instructions.

If you are found to have cheated or to have attempted to cheat during an externally marked exam, you will be permitted to finish the paper, but your conduct will be reported to the external Exam Board (Pearson Edexcel), who will conduct an enquiry and then determine what action should be taken against you. The Exam Board is likely to disqualify you from the exam, and from all other exams you have taken in that exam series.

External exam results are usually released about two (2) months after the exams have been taken (e.g., mid-August for exams taken in May/June, mid-March for exams taken in January). You can collect your exam results in person from the school on the day they are published or ask someone to collect them for you. For this to happen, you must provide the person collecting your results with a letter of authorisation signed by you (or your parent(s)/guardian if you are under 18). You must also tell the school in advance that someone will be collecting your results, and let the school know this person's name.

Insworld can send results to your home address by courier but will only do so if you have paid the courier fees in advance.

If you have registered to take an external exam, but do not take it, the exam fees will not be refunded and you will need to re-register to take the exam at a future date.

Assessment Results, Awards and Appeal Process

The procedures for communicating assessment results and handling the appeals process are shared with students during the orientation program and are available on the school's website.

Internal Assessment Results

Teachers will usually return the exam scripts to students on the last two days of the term. The marks are entered into the MIS with teachers' comments on every subject the student takes, as well as an overall report written by the school Principal.

The end of term report will be sent by email within two weeks of the last day of the exam.

External Examination Results

External examination results are typically released within 3 months from the last day of the Examination Series. Moderated results are posted by EDEXCEL on www.edexcel.com.

The original results slip is delivered to the school by courier service.

Results are communicated to students by:

- Emailing results slips, or
- Self-collection of the Edexcel Results Slip from Student Services (students may nominate someone to collect results on their behalf, provided the school is informed in advance in writing of the identity of any person nominated to collect results).

Appeals Process

Students are informed of the appeals procedures for internal and external examinations before exams, with details available on:

- School website
- School Notice Board
- Student Handbook

The outcome of each enquiry will be confirmed by Pearson Edexcel in the case of external assessments and by the school in the case of an internal assessment. Where there is a change in the grade, a new results slip will be issued to the student within 1 week to reflect the new grade.

Internal Assessment Appeals:

Exam scripts are usually distributed to the students and discussed with their subject teacher during the last week of the term. Students who are not satisfied with the results may appeal with the Examination Officer within 7 days of receiving the exam results.

The Examination Officer will raise the appeal with the Examination Board and the script will be reviewed before a decision is made. The Examination Board's decision is final and will be communicated to the student (and parent/guardian if required).

External Examination Appeals:

Students may request a copy of an exam script within 14 working days of results release date, or request a re-mark and a copy of the reviewed marked script within 20 days, by submitting Form FMACD70 (External Assessment Post Results Service) and paying any applicable fees. The form can be downloaded from the school website www.insworld.edu.sg or Student Portal and submitted to Student Services either by email or in person.

Forms for External Appeal

Form	Purpose
JCQ Candidate Consent Form	Form issued by JCQ must be signed by the candidate before the exam centre (Insworld) can process the appeal and request a copy of the marked exam script.
Form FMACD70 External Examination Post Results Service	For candidates who want their paper to be re-marked. There is a fee for this service.

A student who appeals a result must complete and sign the Candidate Consent Form with the understanding that there are 3 possible outcomes from the appeal process:

- The original mark is lowered, so the final grade may be lower than the original grade awarded
- The original mark is confirmed as correct and there is no change to the final grade
- The original mark is raised, so the final grade may be higher than the original grade awarded. If the final grade is higher than the original grade, the re-mark fee is waived.

The awarding body (Pearson Edexcel) has an 'Enquiry about Results Services' provision. A fee is payable for these services. The following options are available for post-results service after the exam results have been received.

- Clerical re-checks
This service will include the following checks:
 - That all parts of the scripts have been marked
 - The totalling of marks
 - The recording of marksThe re-check should be completed within 1 month of receiving the request.
- Post-results review of marking
This is a post-results review of the original marking, to ensure that the agreed mark scheme has been applied correctly.

Outcome of Enquiry

The outcome of each enquiry will be confirmed by Pearson Edexcel in the case of external assessments and by the school in the case of an internal assessment. Where there is a change in the grade, a new result slip with the new grade will be issued to the student within 1 week.

Internal Exam and Assessment

In addition to weekly tests, you will have to take internal exams in your different subjects at the end of each term:

Term	Exam month
Term 1	March
Term 2	June*
Term 3	September
Term 4	December

*At the end of Term 2 (June) most students will be involved with external exams. Therefore, only students NOT taking external exams are required to take internal exams in June.

An internal exam timetable will be published about two weeks before the end of each term. It will be uploaded onto the website, posted on the Student Portal and sent to all stakeholders by email as well as being displayed prominently on noticeboards around the school. It will also be emailed to students and parents/guardian(s).

Internal exams take place in the last week of each term. Internal exams are managed under the same strictly controlled conditions as external exams. Any attempt to cheat will be regarded as a serious disciplinary offence.

Appeals

If you feel your mark/grade in an internal exam is wrong, please inform the Exams Officer. She will instigate a review of the mark, which may include a re-marking of the exam paper by a different teacher.

The results of any review will be discussed at the next meeting of the Examinations Board, which has authority to alter the mark if deemed appropriate. The decision of the Examinations Board will be final.

If you fail to take an internal exam for a legitimate reason, you will be allowed to sit the exam at a later date without penalty. The criteria that determine if your reason for missing a scheduled exam is legitimate will be the same that determine if an absence from school is authorised or non-authorised. If you cannot provide evidence to show that you missed the exam session for good reason you will not be allowed to take the exam at a later date and will be awarded the minimum mark.

Please note that all exam dates (for internal and external dates) may be subject to change. Insworld will notify all candidates of any changes by email and via the SchoolBase App and the student portal. Notices will also be posted in the school and on the school website.

Examination Rules & Regulations for Internal & External Written Assessments

Examination Rules

Before the start of the examination

1. Be on time for all your exams. Know the dates and times of all your exams. Arrive at least fifteen minutes before the start of each exam. If you are late, your work might not be accepted.
2. If you arrive late for an exam, report to the invigilator running the exam. If you arrive more than one hour after the published starting time for the exam, you may not be allowed to take it.
3. Do not become involved in any unfair or dishonest practice during the exam.
4. If you try to cheat, or break the rules in any way, you could be disqualified from all your exams. The use of artificial intelligence tools during any quiz, test, or examination is strictly prohibited. Unauthorized AI use constitutes exam malpractice and academic misconduct, subjecting students to penalties including a zero for the assessment or expulsion.
5. You must not take into the exam room any unauthorised electronic, communication, smart or computerised devices. Examples of unauthorised devices include but are not limited to:
 - Computerised devices
 - o Tablet
 - o Pocket PC
 - o Personal Digital Assistant
 - o Digital diary o eBook
 - Communication devices
 - o Mobile phone
 - o Smart watch
 - o Earphones / Wireless earbuds
 - Smart devices
 - o Smart watch
 - o Smart glasses
 - o Fitness tracker
 - Other Electronic devices
 - o Camera
 - o Audio recorder / player
 - o Gaming device
 - o Storage device
6. Any pencil cases taken into the exam room must be see-through. Water bottles to be free from any labels.
7. Remember: possession of unauthorised material is breaking the rules, even if you do not intend to use it, and you will be subject to penalty and possible disqualification.
8. If you have a watch, the invigilator will ask you to hand it to them.
9. Do not use correcting pens, fluid or tape, erasable pens, highlighters or gel pens in your answers.
10. You must write clearly and in black ink. Coloured pencils or inks may only be used for diagrams, maps, charts, etc. unless the instructions printed on the front of the question paper state otherwise.
11. Do not talk to or try to communicate with, or disturb other candidates once you have entered the exam room.
12. You must not write inappropriate, obscene or offensive material.
13. If you leave the exam room unaccompanied by an invigilator before the exam has finished, you will not be allowed to return.
14. Do not borrow anything from another candidate during the exam.
15. You may use a calculator unless you are told otherwise.
16. If you use a calculator:

- make sure it works properly; check that the batteries are working properly;
 - clear anything stored in it;
 - remove any parts such as cases, lids or covers which have printed instructions or formulae;
 - do not bring into the exam room any operating instructions or prepared programs.
17. Do not use a dictionary or computer spell checker unless you are told otherwise.

Instructions during examinations

1. Always listen to the invigilator. Always follow their instructions.
2. Tell the invigilator at once if:
 - you think you have not been given the right question paper or all of the materials listed on the front of the paper;
 - the question paper is incomplete or badly printed.
3. Read carefully and follow the instructions printed on the question paper and/or on the answer booklet.
4. Do not start writing anything until the invigilator tells you to fill in all the details required on the front of the question paper and or the answer booklet. Do not open the question paper until you are told that the exam has begun.
5. Remember to write your answers within the designated sections of the answer booklet.
6. Do your rough work on the proper exam stationery. Cross it through and hand it in with your answers.
7. Make sure you add your candidate details to any additional answer sheets that you use, including those used for rough work.

During the Examination

1. If on the day of the exam you feel that your work may be affected by ill health or any other reason, tell the invigilator.
2. Put up your hand during the exam if:
 - you have a problem and are not sure about what you should do;
 - you do not feel well;
 - you need more paper.
3. You must not ask for, and will not be given, any explanation of the questions.

End of the examination

1. If you have used more than one answer booklet and/or any supplementary answer sheets, place them in the correct order.
2. Place any loose additional answer sheets inside your answer booklet. Make sure you add your candidate details to any additional answer sheets that you use.
3. Do not leave the exam room until told to do so by the invigilator.
4. Do not take any stationery from the exam room. This includes the question paper, answer booklets used or unused, rough work or any other materials provided for the exam.

Attendance

You are **expected to attend every lesson** on your timetable or provide a satisfactory explanation for any absence. There is a clear correlation between poor attendance and poor academic progress. We cannot teach you if you are not here to learn.

Insworld Institute takes **attendance issues very seriously**. If there is a problem with your attendance, we will involve your parent(s)/guardian in our efforts to find a solution. Please note that Insworld Institute does not have a minimum attendance level for students who do not hold a Student's Pass. We **regard any non-permitted absence as a problem**, and will take appropriate measures, including applying sanctions, to try to ensure full attendance.

If a student is absent without permission or a satisfactory explanation on any occasion in any given month, this **will be deemed a category 1 offence**, and sanctions may be applied. Any disciplinary measure to be applied will be determined by the Principal or the Director of Studies in consultation with Student Services. There is no right of appeal. If a student is absent without permission or a satisfactory explanation on more than one occasion in any given month, this **will be deemed a category 2 offence**, and appropriate sanctions will be applied. Any disciplinary measure will be determined by the Principal or the Senior Pastoral Tutor. There is no right of appeal.

If you are a Student's Pass holder, **you must attend at least 90% of all classes**. If your attendance falls below this figure, or if you **miss seven consecutive days of classes**, the school will report you to the Immigration and Checkpoints Authority (ICA). The ICA may then decide to withdraw your Student's Pass, and you will have to leave Singapore. In these circumstances you will be considered to have withdrawn from your course.

Absences

If you miss a class, you will be marked as absent, unless: -

- You submit a medical certificate covering the date(s) of your absence;
- You submit a letter from your parent(s)/guardian(s) covering the dates of your absence stating the reason of your absence;
- You complete a Student Leave Form, which must be agreed on and signed by the Principal or his deputy. If required, you must provide a letter of consent or other documentation to confirm your reason for asking for Student Leave;
- You submit a letter from a parent/guardian or family member requesting an absence due to a family emergency or other exceptional circumstances (subject to approval by the Principal or his deputy);
- You are absent because of an official school function;
- You are suspended from attending classes; or
- You have an appointment with the ICA or any other statutory authority.

Please note that the school will **not** accept medical certificates issued on the basis of a teleconsultation. Only MCs issued after a face-to-face consultation with a registered doctor will be accepted.

Please note also that MCs issued by practitioners of Traditional Chinese Medicine (TCM) will not be accepted as valid reasons for absence from school for medical reasons.

If the school is not satisfied with your attendance record, you **will be subject to disciplinary action**. This can comprise detention, being placed on a behavioural probation plan, suspension from the school or even dismissal. The school will involve your parent(s)/guardian in any disciplinary process and try to work with them to improve your attendance.

If you do not achieve **a minimum 75% attendance** in **any subject** over the duration of a term, you will be deemed to have failed in that subject and will not be awarded a grade and marked as 'Failed' in your End of Term Report. In addition, you may be barred from taking externally assessed exams in that subject (subject to appeal).

If you do not achieve an average attendance of 75% or better across all subjects over the duration of your course: -

- Insworld Institute may decide not to provide you with any reference or testimonial.
- Your Certificate of Attendance will specify your actual attendance on the course.
- Irrespective of any test/exam scores, you will be deemed to have failed the course in a subject if your average attendance in that subject is below 75%.
- You may be barred from taking externally assessed exams in any subject where your attendance is below 75% over the duration of the course (subject to appeal).

Please refer to the **APPENDIX I** Attendance Policy.

Student's Pass

International Students (students who are not a Singaporean, a Singapore Permanent Resident, the holder of an Exemptions Permit/Dependent's Pass/Long Term Visit Pass) must apply for a Student's Pass (STP) from the Immigration and Checkpoints Authority (ICA) to study in Singapore.

Insworld will assist students to apply for a STP from the ICA. The processing time is approximately 2 - 4 weeks. In some cases, it may take a longer period of processing time.

A STP gives the holder the right to remain and study in Singapore. STP holders are subject to rules and regulations determined by the ICA: -

- If you transfer to another school, you will have to apply for a new STP to study at the new school. Your current STP will be cancelled by the school.
- STP holders are not allowed to do any type of paid work in Singapore.
- The STP is a recognised form of identification in Singapore.
- You must notify the ICA of any changes in address or passport details
- You will need to show your Digital STP to an Immigration Officer or Police Officer if asked.
- If you violate any of the terms of your STP, the ICA may terminate your pass and you will have to leave Singapore. In these circumstances, you will be considered to have withdrawn from the course.

Student's Pass holders will receive an email (from no-reply@file.gov.sg) at the email address provided in the Student's Pass application after the completion of formalities at the ICA Building or enrolment at school. The email will provide information on the retrieval of the digital Student's Pass on the FileSG website.

The digital Student's Pass can be viewed directly on the Singpass app after three working days, or downloaded from MyICA or FileSG website in PDF or OA format upon completion of formalities.

There are two ways for retrieval of Digital Student's Pass:

- Digital STP retrieval with Singpass login
- Digital STP retrieval without Singpass login

Please refer to **APPENDIX F** for the STP application procedures and the terms and conditions set by the ICA. You may also speak to Student Services at Insworld if you need more information about STP matters.

Insworld Institute Policies

Transfer of Course

While we try to make sure before your course starts that you are doing the right subjects at the right level, we understand that after some time you may have doubts that the course you are enrolled on is the best option for you.

If you feel your programme is not right for you, for any reason, please tell us. Speak to your Personal Tutor or speak directly to the Principal or Director of Studies. Please let us know what is wrong, and we will have discussions with all interested parties to work out the best solution. We believe that every student should be enrolled on the programme, which is most appropriate for their abilities and requirements, and in principle, we will always try to accommodate any request from students or their parents to transfer to a different Insworld programme.

To transfer to a different Insworld programme, you will have to have approval from the Principal and the Head of Admissions. You will need to sign a new Student Contract, and if you are a Student's Pass holder you will need to apply for a new Student's Pass. You or your parent(s)/guardian must also agree a new payment schedule for fees, and pay any extra costs incurred enabling your transfer of course. Any changes in the cost of the course will be managed by the Accounts Manager, as set out in the terms of the Insworld Termination and Refund Policy.

Withdrawal of Course

If you wish to withdraw from your contracted course at Insworld Institute, for any reason, we ask that you speak to the Principal or the Director of Admissions before making a final decision. We want to ensure that you are aware of the educational and financial implications of withdrawing from your course.

To withdraw from your contracted course at Insworld Institute, you must complete and submit a Withdrawal of Course Form. This must be signed by your parent/guardian(s) if you under 18 years of age. Within fourteen (14) working days of the school's receiving your Withdrawal from Course Form, the school will notify you by email that you have been deemed to have terminated your Student Contract on a specific date, and that you have been removed from the course from that date.

You will be issued with a Certificate of Attendance, showing the dates of your studies at Insworld Institute and your attendance record (expressed as a percentage). Any refund of fees that may be payable will be processed according to the Insworld Institute Termination and Refund Policy. This process applies to withdrawals initiated by the student. The Withdrawal Policy is available from the school website.

If the school decides to dismiss a student for disciplinary reasons, including poor attendance or non-payment of fees, the process will be managed according to the terms of the Insworld Attendance / Code of Conduct.

Deferment of Course

Insworld allows students to defer the start of their contracted course by a period of up to one year. Please note that you can only defer a course before it has started. If the course has already begun, you cannot defer entry. If you wish to defer entry before the beginning of a course, please submit a Deferment Request Form, to be signed by your parent/guardian if you are under 18 years of age.

The School Management will consider your request, taking into consideration your circumstances and any extenuating factors. You will be informed of the School Management's decision within fourteen (14) working days.

If your deferment is approved, your Student Contract will be cancelled. Any refund of fees will be managed according to the terms of the school's Termination and Refund Policy. When you return to the school to begin your course, you will have to sign a new Student Contract, apply for a new Student's Pass (if you are an overseas student) and agree a new fee payment schedule with the Accounts Manager. You will not need to pay a new application fee. The Deferment Policy is available on the school website.

Please refer to **APPENDIX G** for Termination and Refund Policy and **APPENDIX H** for Expulsion Policy.

Student Contract

The Skills and Workforce Development Agency (SWDA) of Singapore standard Student Contract is a legally binding contract between Insworld and each student that embodies the following mandatory requirements: -

- Course title with modules or subjects clearly listed
- Date of Commencement and Completion of each intake/course
- Scheduled holidays
- Examinations and/or assignment dates for each intake.
- Name of organization awarding/conferring the results and certificates
- Fee collection schedule
- Termination and Refund Policy
- Clear definition of dispute resolution mechanisms

Insworld students, both local and international, will be issued with a Student Contract upon enrolment to a course. In the event of any additional information or agreed amendments to the course duration, an addendum to the Student Contract will be drawn up. After signing the Student Contract, one copy is to be kept by the student whilst the other original copy is kept by Insworld Institute.

Feedback/Dispute Resolution

At Insworld Institute, we are committed to providing a positive learning experience for all students. If you are dissatisfied with any aspect of our services, facilities, programmes, or your overall experience, we encourage you to raise your concerns promptly so that they can be addressed appropriately.

In the first instance, students are encouraged to discuss their concerns informally with their Personal Tutor or the Student Services Department. Many issues can be resolved quickly through discussion and mutual understanding.

Where an informal resolution is not possible or appropriate, stakeholders may submit formal feedback or a complaint in writing by email or letter to:

Student Services Department
Email: studentservices@insworld.edu.sg

Upon receipt of a formal complaint or feedback submission:

- An acknowledgement of receipt will be provided.
- The matter will be investigated and a written response will be issued within fourteen (14) working days.
- Where additional time is required due to the complexity of the matter, the complainant will be informed accordingly.

If the stakeholder is not satisfied with the outcome, the matter may be escalated to the Management Team for review. A final decision will be communicated within a further seven (7) working days.

If the stakeholder remains dissatisfied after exhausting the Institute's internal complaint process, he/she may seek external assistance or redress through the appropriate channels. Students may approach Skills and Workforce Development Agency (SWDA) for advice. SWDA may investigate matters involving potential breaches of the Private Education Act and its Regulations. For disputes that do not fall under the Act, students may seek redress through:

- The Private Education Mediation-Arbitration Scheme; or
- The Small Claims Tribunals (SCT), where applicable; or
- Independent legal advice.

Further information is available on the Skills and Workforce Development Agency (SWDA) 's website.

Dispute Resolution Procedure

The following procedure applies to disputes relating to:

- Appeals against a Level 3 disciplinary sanction; or
- Appeals concerning the results of an internal examination or assessment.

Students wishing to lodge an appeal or dispute must submit their case in writing to:
studentservices@insworld.edu.sg

The submission should clearly state the nature of the dispute and provide any supporting information or evidence. Upon receipt, the matter will be referred to the Principal, who will review the case and conduct any necessary investigations. This may include meetings with the student and other relevant parties involved in the matter.

For disciplinary cases involving students below the age of 18, parents or guardians will be informed and may be involved in discussions regarding the dispute and its resolution.

The Institute will communicate the outcome of the review and any proposed resolution within fourteen (14) working days from the date the dispute is lodged.

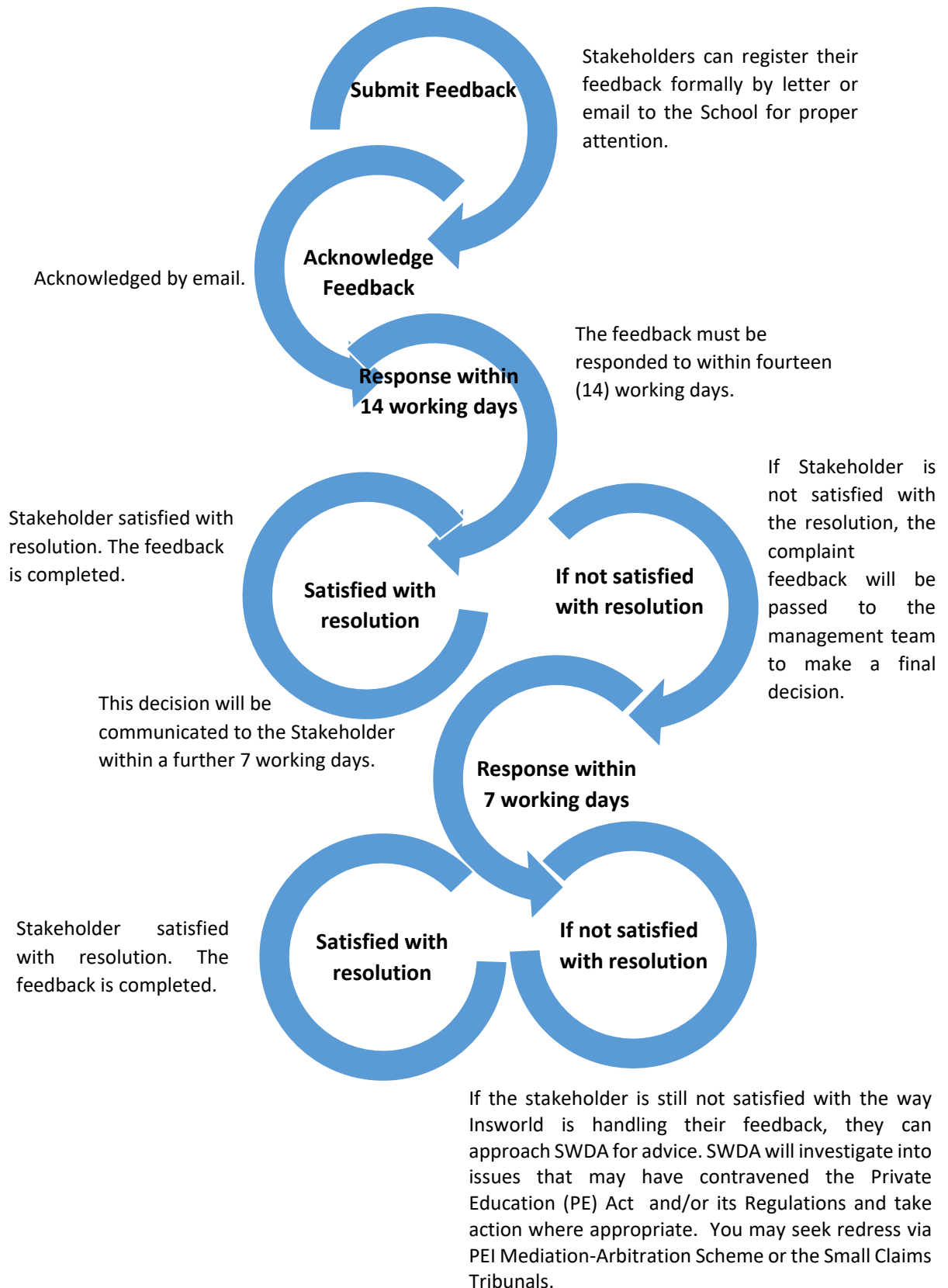
If the student is not satisfied with the outcome, the dispute may be escalated to the Management Team for a final internal review. The Institute will communicate its final decision within a further seven (7) working days.

Should the student remain dissatisfied after completion of the Institute's internal dispute resolution process, he/she may seek external redress through the:

- Private Education Mediation-Arbitration Scheme; or
- Small Claims Tribunals (SCT), where applicable; or
- Other legal avenues available under Singapore law. [ssg.gov.sg], [sso.agc.gov.sg]

Further information on dispute resolution options may be obtained from Skills and Workforce Development Agency (SWDA).

Note: The full Feedback and Complaint Management Policy is available on the Institute's website and may be obtained from Student Services upon request.



Student Services Department

The Student Services Department ensures that our students' stay in Insworld should be an enriching learning experience through providing guidance and advice about how to make the most of their time, studies and other activities. Student Services will also remind students about that they can and cannot do at school. Student Services ensure that students adhere to Insworld policies regarding attendance, punctuality and the school uniform.

In addition, Student Services manages programmes and activities to enrich the students' experience of Insworld.

These activities or programs include: -

- Orientation Programme
- Student Services Activities (Sports, Insworld Celebrations)
- Extra-Curricular Activities

Orientation Programme

Before you start your programme (or shortly after for late start students), you will be welcomed to Insworld through the Orientation Programme. We have designed this to ease you into life in Singapore and familiarise you with all aspects of student life at Insworld. All the points set out in this Student Handbook (and many more) will be addressed during the Orientation. Please always keep this Handbook with you as it contains essential notes and information on where to get help not only in your first week or so of the term, but for the duration of your stay with Insworld.

An Orientation Programme Schedule will be provided to all students before the commencement date of their course.

Student Services ensures that all students are made to feel welcome and a part of the community at Insworld. This is particularly important for overseas students, who may find adjusting to life in Singapore complex and confusing. The Orientation Programme is important for communicating essential information about rules, regulations, responsibilities and expectations, but it is also a chance to show the culture, norms, standards and values that make Insworld the place it is. We want students to know how we will support them in their learning to make their time at Insworld stimulating, enjoyable and successful.

Extra-Curricular Activities

Education is not limited in the classroom. Different activities give students the opportunity to develop and apply essential life skills such as cooperation, teamwork, determination, independence and leadership. Our ECAs are regarded as an integral part of the Insworld curriculum. ECAs include sports and other physical activities, but also community and voluntary work, cultural events and special interest groups. All these activities are organised for the students and carefully supervised by Insworld staff member.

We regard the personal and social and cultural development of our students as very important as they present opportunities to inculcate important values such as integrity and social responsibility. ECAs are not compulsory, but we strongly recommend that students participate in them.

Students will be awarded a certificate on their graduation based on their participation in ECA.

There are four types of certificates.

- Platinum
- Silver
- Gold
- Bronze

Certificates will be awarded based on students' participation in ECAs, and ECA grades will be calculated according to the criteria below.

ECA Award Criteria

- ECA: 2 points for each club session
- For Stu co members: 4 points if average attendance is more than 4 in one term and 2 marks if more than 3
- Special school events: 1.5 points for each (participating in Insworld Cultural day, Team bonding and SCDF)

ECA Grades: The total number of ECA points will be divided by the number of terms the student studied in Insworld.

- Platinum: 10 and above
- Gold: 7-10 points
- Silver: 4-7 points
- Bronze: 2-4 points

University Applications

Insworld provides assistance to students who wish to apply to universities and colleges to further their education. We offer guidance and advice on:

- Selecting the most suitable course and university based on your academic goals, interests, and career aspirations.
- Understanding how different education systems operate across various countries.
- Meeting the entry requirements of overseas universities and colleges.
- Planning for tuition fees, accommodation expenses, and overall living costs while studying abroad.

Students interested in applying to a UK university should submit their applications through UCAS (Universities and Colleges Admissions Service), the central organisation responsible for managing and regulating applications to UK higher education institutions.

Completed UCAS applications should be submitted in accordance with the following application deadlines:

- 15 October in the year before intended entry courses in for Dentistry, Medicine, Veterinary Science and Veterinary Medicine, and for all courses at the University of Oxford and the University of Cambridge.
- 31 January for all other courses, except some Art and Design courses, which specify a 24 March deadline.
- 30 June - the final deadline. All applications received by this date are processed and sent to the universities and colleges. Later applications will be considered by universities only if they have available places.

How Insworld Supports the UCAS Application Process

Insworld provides dedicated support to students throughout the initial stage of the UCAS application process, helping to make applying to UK universities as straightforward and stress-free as possible. Our advisors offer personalised guidance to ensure that each application is completed accurately and submitted on time.

Our UCAS support services include:

- University and Course Selection – Helping students identify suitable universities and degree programmes based on their academic background, interests, career goals, and budget.
- Application Planning – Advising students on UCAS deadlines, application requirements, and key milestones to ensure a smooth application journey.

- Personal Statement Guidance – Providing feedback and recommendations to help students prepare a strong and compelling personal statement that highlights their achievements, skills, and aspirations.
- Entry Requirement Assessment – Reviewing academic qualifications and advising students on whether they meet the entry criteria for their chosen courses.
- Reference Letter – The school will provide a reference letter and, where applicable, predicted grades to support the student's UCAS application and strengthen their university admission prospects.
- Application Completion and Submission – Assisting students in completing their UCAS application and ensuring all supporting documents are submitted correctly.
- University Communication – Helping students understand and respond to university offers, requests for additional information, interviews, or admissions tests where applicable.
- Offer and Confirmation Advice – Guiding students through the process of selecting firm and insurance choices and understanding conditional and unconditional offers.

By working closely with students and their families, Insworld ensures that applicants are well-informed, properly prepared, and supported throughout the entire UCAS process, from initial course selection to enrolment at their chosen university.

Living in Singapore

Singapore

Singapore is a beautiful island with a rich history, located approximately 137 km north of the equator. It is often described as a bridge between the East and the West. The city is prosperous and energetic and is a world centre for commerce and trade. In addition, it is a centre for the arts and culture, as well as for fashion and shopping. Singapore has excellent transportation links and infrastructure, and is rightly renowned as a very safe, clean and organised place to live and work.

Weather

Singapore has a tropical climate, with frequent rainfall, high temperatures, and high humidity all year round. The average temperature ranges from 25-27°C at night to 31-33°C during the day.

People

The population of Singapore is about 5.4 million. Singaporeans comprise Chinese, Malay, Indian and Eurasian ethnicities, forming a cosmopolitan mix of traditions and cultures. The main religions practiced are Buddhism, Taoism, Islam, Christianity and Hinduism. Besides English, the main languages are Chinese (Mandarin), Tamil and Bahasa Melayu. The Singapore government promotes religious tolerance and the peaceful coexistence of its different ethnic groups.

Food

Singapore has its own traditional dishes, as well as being a centre for different Asian and international cuisines. Local people typically eat out several times a week. While there are many upmarket expensive restaurants, it is possible to find excellent meals at economical prices at food courts and hawker centres. International fast-food chains also have outlets throughout the island.

Travelling to Singapore by Air

Singapore's Changi International Airport is one of the busiest airports in the world. It is possible to find direct flights to every major international destination. Public transport from the airport to the city (20km distance) is very good. Options include Mass Rapid Transit (MRT), public buses and a wide range of taxi services.

When you arrive in Singapore, please have your passport, the Letter of Offer from Insworld and your In-Principal Approval Letter from the Immigration Checkpoints Authority (ICA) ready for inspection when you pass through customs and immigration.

Accommodation

Students are advised to make their own accommodation arrangements prior to arriving in Singapore, but temporary accommodation can be arranged while you find something more suitable. Lodging is relatively easy to find in Singapore. There are many types of accommodation to choose from.

Student Hostel / Home stay

There is a range of Student Hostels / home stay providers. The price depends on location and the facilities offered.

Co-Sharing of HDB apartments or private apartments

Students can choose to co-rent a flat or an apartment. The estimated rental for a room varies from \$800.00 - \$2500.00 per month, depending on the size, condition, location and amenities of the apartment.

Rooms in HDB (Housing Development Board – Singapore’s public housing authority) buildings tend to be cheaper than in private housing developments. HDB accommodation is mostly in large estates which are well served by supermarkets, food centres, clinics, schools, libraries and shopping malls.

Private housing tends to be in condominiums which often have their own facilities such as swimming pools, gyms and 24-hour security.

Estimated Cost of Living in Singapore

Depending on your lifestyle, the estimated living cost in Singapore is between about S\$1,500.00 and S\$2,500.00 per month. This includes accommodation, meals and transportation.

If you want any general advice about accommodation, please let the school know.

Transportation

Public transport in Singapore is excellent. The three main modes of public transport are MRT (Mass Rapid Transit - Singapore’s metro), buses and taxis.

Buses are the most common form of public transportation. The bus network serves almost every part of Singapore, and buses run daily from 5.30am to midnight. There are also extended night services which cost slightly more.

The MRT service is reliable and inexpensive, although very crowded at busy times. There are currently six MRT lines that cover most of the island. More lines and stations are currently in planning or under construction.

Taxis in Singapore are all licensed and metered or charge a fare agreed in advance.

Approximate cost of travelling by public transport: -

Public Buses	from S\$1.28
Mass Rapid Transport	from S\$1.28
Taxi	from S\$4.40 (initial meter charge)

Medical Facilities and Medical Insurance

Singapore's modern healthcare system comprises private hospitals, public (government) hospitals and specialist clinics, each specializing in different patient needs, at varying costs. For emergency services, patients can go at any time to the 24-hour Accident and Emergency Departments located in the government hospitals. Dial 995 if you need an ambulance urgently, otherwise dial 1777. There are many private clinics, some of which also operate 24-hour services (charges are higher from 10.00pm to 8.00am).

International Students holding a Student's Pass are covered under the school's Group Hospitalisation and Surgical Insurance (see below). However, this insurance policy does not cover the cost of any out-patient treatment. Therefore, students are advised to take out additional medical insurance before coming to Singapore.

Hospitals

Changi General Hospital – 2 Simei Street 3	6788 8833
KK Women's and Children's Hospital, 100 Bukit Timah Road	6225 5554
Khoo Teck Puat Hospital, 90 Yishun Central	6555 8000
National University Hospital, 5 Lower Kent Ridge Road	6779 5555
Ng Teng Fong General Hospital, 1 Jurong East Street 21	6716 2000
Singapore General Hospital, Outram Road	6222 3322
Tan Tock Seng Hospital, 11 Jalan Tan Tock Seng	6256 6011
Mount Elizabeth Hospital, 3 Mount Elizabeth	6737 2666
Gleneagles Hospital, 6A Napier Road	6473 7222
and many more...	

Medical Insurance

Insworld has Medical Insurance with the AIA Group Hospital and Surgical Insurance Scheme. This covers all students for the duration of their studies with Insworld. The AIA Group Hospital and Surgical Insurance Scheme is an expense reimbursement plan with a limit of up to S\$20,000.00 per year. Insworld Institute students are covered by the school's medical insurance scheme for the duration of their course. This includes hospitalisation, surgery and treatment costs. Students will be given a copy of the insurance policy during their orientation. It is also available on the school website.

The Insworld Medical Insurance does not cover outpatient costs or the cost of visits to a General Practitioner. We therefore strongly advise you to take out medical insurance before you come to Singapore, and to extend your medical cover in Singapore. We also recommend that you ensure you are covered for your journey to Singapore and for the time you spend in Singapore before you register with the school.

All insurance claims are subject to the terms and conditions stipulated by the insurance company. To make a claim, please download the medical insurance claim form from the school website.

Law and Order in Singapore

Singapore laws must be abided by all students while they are staying in Singapore. In addition to laws relating to Immigration & Checkpoints Authority, or ICA, of Singapore, and Ministry of Manpower, or MOM, students must also abide by the rule of law on driving, drug and alcohol abuse, smoking, traffic and littering.

Ignorance of the law is no excuse for any lawbreaking. Responsibility lies solely with individuals to know the law. Singapore laws are strictly enforced, often with severe punishments. Violation of any law could lead to a heavy fine or more serious punishment.

Drugs

Possession of controlled drugs is presumed to be for trafficking, an offence, which can carry the death penalty. Any student found to be in possession of, taking, using, buying, selling or trafficking narcotics, stimulants, marijuana etc. will face immediate expulsion from the school.

Littering

Singapore has strict laws against littering. To maintain a clean and green city, there are strict laws against littering of any kind in Singapore. Under the Environmental Public Health Act (EPHA), any individual who commits a littering offence is liable on conviction to a court fine. The court may also impose a Corrective Work Order (CWO), requiring offenders to clean public areas. Please refer to the National Environmental Agency [website](#).

Smoking

The minimum age for smoking in Singapore is 21 years old. Underage smokers caught smoking can be fined. Smoking in specific public places and indoor restaurants is prohibited. **Vaping:** The possession, use and purchase of vapes is banned in Singapore. Please refer to the Ministry of Health [website](#).

Other Offences

- Loitering and congregating
- Unlawful assembly
- Purchasing and consumption of alcoholic beverage if you are below 18 years of age
- Shoplifting
- Vandalism and mischief
- Using another person's identification card as your own
- Downloading any material with political, religious or other content which may be regarded as 'causing public mischief.'
- Posting material on social media sites is likely to cause public mischief.
- Accessing overseas gaming sites or pornographic websites from Singapore.
- The import, possession and sale of chewing gum are banned.
- Jaywalking is an offence. Pedestrians are required to use the designated crossing points and respect crossing signals.
- Eating or drinking on board trains or buses, or in stations.
- It is illegal for students aged 18 and below to smoke. Smoking in Singapore is also restricted to specified approved areas.

Appendixes

APPENDIX A (The School Premise)

Insworld NLB (located in National Library Building)

100 Victoria Street #08-02, National Library Building, Singapore 188064

Insworld NBC (located in North Bridge Center)

420 North Bridge Road, North Bridge Center, Singapore 188727

Administration Office: #05-11/12

Classrooms units: #02-07, #02-09, #04-06, #04-27

Insworld NLB			
Unit No	Room No	Size (sq. m)	Max No of Pax
#08-02	Classroom 1	7	4
	Classroom 2	8	5
	Classroom 3	25	16
	Classroom 4	25	16
	Classroom 5	25	16
	Classroom 6	33	22
	Classroom 7	16	10
	Classroom 8	25	16
	Classroom 9	15	10
Insworld NBC			
Unit No	Room No	Size (sq. m)	Max No of Pax
#02-07	Classroom 2A	7	4
	Classroom 2B	9	6
	Classroom 2C	21	14
#02-09	Classroom 2D	20	13
	Classroom 2E	21	14
#04-06	Classroom 4A	23	15
	Classroom 4B	15	10
	Classroom 4C	15	10
#04-27	Classroom 4E	8	5
	Classroom 4F	17	11
	Classroom 4G	13	8

APPENDIX B (Organisation Structure)

Academic Board Members	Mr Arthur Davis Ms Chandirean Kiruthika Ms Olesya Glukhova Ms Zin Min Kyaw
Examinations Board Members	Mr Arthur Davis Ms Chandirean Kiruthika Ms Cheong Mei Wan Ms Olesya Glukhova

The Academic Board is responsible for developing policies and procedures to ensure academic quality and rigour by: -

1. Ensuring that schemes of work for all taught courses are appropriate
2. Ensuring that the entry and graduation requirements for all courses are appropriate
3. Approving the deployment of teachers and ensuring that this meets with the regulations stipulated by the SWDA
4. Facilitating compliance with any policies developed
5. Reviewing the academic policies and procedures of the institute

Students with grievances in respect of any of the institute's academic policies or procedures should communicate these through the appropriate channels (see Grievance Procedures). The Academic Board will consider these at its next scheduled meeting and respond in writing to facilitate a resolution.

The Examinations Board is responsible for the development of assessment and examination procedures. This is managed by: -

1. Ensuring the security of examination scripts and answers
2. Ensuring proper conduct of all examinations and assessments
3. Defining the duties and responsibilities of invigilators
4. Conducting moderation of examination and assessment marks
5. Handling appeals from students with regard to exam or assessment matters

Students with grievances in respect of the conduct of any of the Institute's assessments or exams or appeals with regard to exam or assessment matters should communicate these in writing to the Examinations Board. The Examinations Board will consider these at its next scheduled meeting and respond in writing to facilitate a resolution.

List of Administrative and Academic Staff

Management Team



ER SYE KIANG FABIAN
Chief Executive Officer



ARTHUR DAVIS
Principal



TAN CHEH WUEI
Director of Admissions
Management Representative



JANET KOK FONG WOANG
Accounts Manager



OLESYA GLUKHOVA
Director of Operations

Academic Team



ARTHUR DAVIS
PRINCIPAL
ACADEMIC & EXAMINATION BOARD MEMBER
Bachelor Degree
University College London
United Kingdom



KIRUTHIKA CHANDIREAN
Deputy Head of Academics
ACADEMIC & EXAMINATION BOARD MEMBER
Master Degree
University of Madras
India



THAYALAN YESUPATHAM
Head of Discipline
Bachelor Degree
University Pendidikan Sultan Idris, Malaysia



SHRIYA LAKSHMAN
Deputy of Student Affairs
Bachelor Degree
University of Sussex



ZIN MIN KYAW
ACADEMIC BOARD MEMBER
Master Degree
Yangon University Myanmar
Myanmar



YAN JIANGLING
Bachelor Degree
Zhongnan University of Economics and Law
China

Academic Team



MICHELLE SHAKTIVATHI PV
DIPLOMA
Republic Polytechnic
Singapore



VASQUEZ JANINE JOY M.
Bachelor Degree
Siena College
Philippines



SINGHAL CHHAYA
Bachelor Degree
Chaudhary Charan Singh University, India



H G YOMALI LUCKSHANI
Bachelor Degree
University of Wolverhampton, UK



SYED ALWI BIN AHMAD
Bachelor Degree
National University of Singapore



LER JIA YING
Diploma
Nanyang Academy
of Fine Art (NAFA)
Singapore

Academic Team



KARUNANIDHI KEERTHANAA
Master Degree
National Institute of Technology, India



PATHIK NEHA
Master Degree
Panjab University
India



HAY MALLINA JASMINE
Bachelor Degree
State University of New York
(University of Buffalo), USA



ANURADHA SWARNAMALI W.W.M
Bachelor of Science
University of Kelaniya
Sri Lanka



MONA MADHU MITTA D/O MOHGAN
Bachelor Degree
University Of London (SIM)
United Kingdom



MICHELLE MAE VILLAMALA ALMORO
Bachelor Degree
University of Hertfordshire
United Kingdom

Academic Team



PATHIRAJA ARACHCHILLAGE WOSHIN

Bachelor Degree

University of Kelaniya
Sri Lanka

STUDENT SERVICES DEPARTMENT



CHEONG MEI WAN

Director of Assessment
Examination Board Member



CHARLENE HAN

Special Education Needs Consultant



ANUTHTHARA KALUARACHCHI

Student Data Officer



SONNY THIO SUN TJWAN

Student Services Executive

List of Full Time Teachers and Subjects Taught

Academic Staff	GCE A/IAL Level	International GCSE	EITP
Anuradha Swarnamali W.W.M.	Mathematics Further Mathematics Pure Mathematics Physics	Further Pure Maths Mathematics Physics	
Arthur Davis	English Language English Literature	English as a 2 nd Lang English Language English Literature	
Chandirean Kiruthika	Accounting Business Economics	Accounting Business Commerce Economics	
Hay Mallina Jasmine		Mathematics	Mathematics Biology, Chemistry Physics
Hewa Gamage Yomali Luckshani	Chemistry	Chemistry	Biology, Chemistry
Karunanidhi Keerthanaa	Physics	Physics	Physics
Ler Jia Ying	Art and Design	Art and Design	Art (Enrichment)
Michelle Mae Villamala Almoro	Accounting Business Economics	Accounting Commerce Mathematics	Mathematics
Michelle Shaktivathi		Biology Chemistry Mathematics	Biology, Chemistry Mathematics Physics
Mona Madhu Mita D/O Mohgan	Business Economics	Commerce	
Pathik Neha	Biology	Biology	Biology Chemistry Physics
Pathiraja Arachchillage Woshini	Mathematics Further Mathematics Pure Mathematics	Further Pure Maths Mathematics	

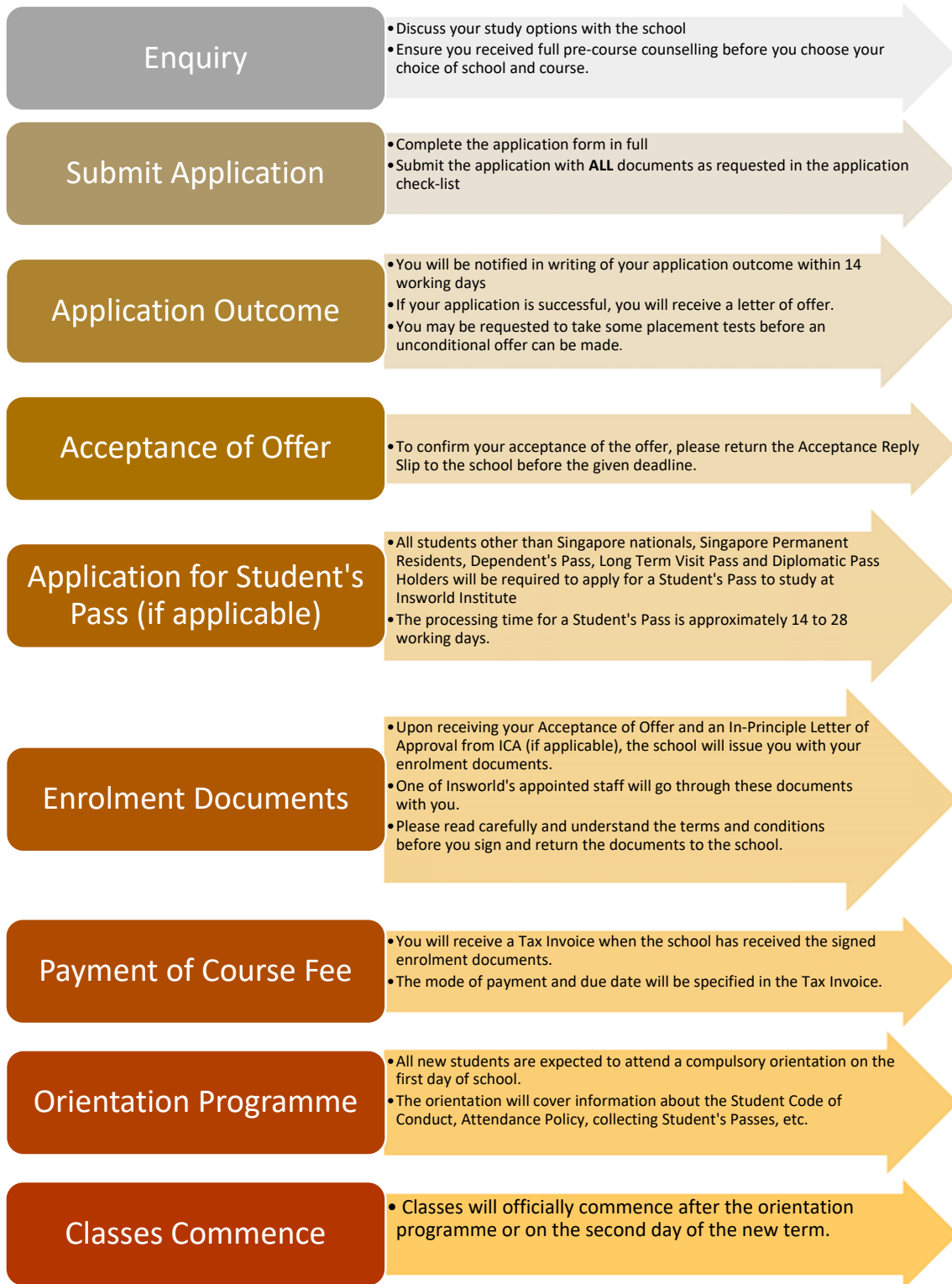
Academic Staff	GCE A/IAL Level	International GCSE	EITP
Shriya Lakshman	History	English as a 2 nd Language English Language English Literature History	History
Singhal Chhaya	Mathematics Further Maths Pure maths	Further Pure Maths Mathematics	
Syed Alwi Bin Ahmad	Mathematics Further Maths Pure maths Physics	Further Pure Maths Mathematics Physics	Mathematics
Thayalan Yesupatham	English Language	English as Second Lang English Language English Literature	English Language
Vasquez Janine Joy Manatad		English as Second Lang English Language	English Language Biology, Chemistry, Physics
Yan Jiangling	Chinese	Chinese	Chinese
Zin Min Kyaw		English as 2 nd Lang English Language English Literature	English Language

English For Academic Study
Hay Mallina Jasmine Janine Joy M Vasquez Thayalan Yesupatham Zin Min Kyaw

Note:

1. *The above list details the courses that each teacher is registered to teach. Some teachers may not be teaching courses for which they are registered.*
2. *Currently, all teachers are full-time academic staff, unless otherwise stated.*

APPENDIX C (Application and Admissions Procedures)



APPENDIX D (Miscellaneous Fees)

For the updated course fee and miscellaneous fees, please visit our website.

The following are Standard Compulsory Fees covered under the Fee Protection Scheme:

- Tuition
- Additional subjects fee
- Standard compulsory external examination fees
- Laboratory Fees
- Course Enrolment Fee includes Fee Protection Scheme Insurance Premium, Medical Insurance, 2 sets of school uniform, all Mandatory Sports & Enrichment Activities & School Social Events and one-time Student's Pass application fee (if applicable).

Miscellaneous Fees

The following are Miscellaneous Fees that need not be under the FPS-G. These are non-standard non-compulsory fees: -

- Application Fee
- Re-examination fee
- Supplementary examination fees scheduled after enrolment date
- External examination charges
- Student's Pass charges
- Leadership Camp (additional sessions)
- Textbooks
- Courier Service Charges
- Bank Charges
- Extra Uniform
- Stationery
- Any other items on a needs-must basis

APPENDIX E (Student Code of Conduct)

Insworld Institute expects students to follow all school rules at all times.

In addition, we expect all students to behave at all times with courtesy and respect to fellow students, school staff and all visitors to the school.

We require students to obey all reasonable instructions given by a member of staff.

We expect students to behave in class and elsewhere on the school premises with consideration for the needs and requirements of others.

If a student's conduct is such that disciplinary action is required, the school will always involve the student's parent(s)/guardian in the discipline process and will choose a disciplinary sanction aimed at improving the student's behaviour and ensuring that the student understands why their conduct is unacceptable.

Insworld Institute may use the following disciplinary sanctions: -

1. Weekday/After School Detention and/or Warning Letter
2. Probation
3. Suspension from school: - Up to 3 weeks
4. Dismissal/Expulsion

Unacceptable conduct at Insworld Institute is divided into three categories, according to severity.

Category 1 Offenses

Students deemed to have committed a Category 1 offence will be issued with a letter warning them as to their future conduct. Penalties for such acts may include suspension from extra activities or detention in school after class.

- Failure to comply with measures to keep the school clean and tidy
- Persistent uniform code violations
- Causing disruption and/or disturbance in the classroom
- Causing a public nuisance
- Use of profane/vulgar language
- Reckless conduct risking injury to self or others
- Conduct likely to lead to a disturbance
- Failure to comply with a reasonable request from a member of Insworld staff or any other person in a position of authority
- Disregard for expected standards of conduct in and around the school
- Unintentional acts of plagiarism
- Use of unlicensed copies of publications (including on-line publications) and other contraventions of copyright legislation
- Conduct likely to bring the school into disrepute
- Violation of mobile phone policy in the classroom
- Persistently communicating in classroom in language(s) other than English

Category 2 Offenses

Students deemed to have committed a Category 2 offence will be issued with a formal written warning as to their future conduct. Penalties for such acts may include suspension from extra activities, detention in school after class or a period of suspension from the school.

- Persistent repetition of any Category 1 offence after having received a written warning
- Possession and/or use of tobacco products
- Graffiti, acts of minor vandalism
- Threatening and/or intimidatory behaviour likely to cause alarm and distress
- Harassment likely to cause harm and distress
- Acts of academic dishonesty, including plagiarism, fabrication, deception, cheating and sabotage
- Use of sexist, racist, derogatory, insulting or other language that is prejudicial and/or denigratory to minority groups
- Conduct likely to damage the reputation of the school

Category 3 Offenses include-

Students deemed to have committed a Category 3 offence will be issued with a stern written warning as to their future conduct. Penalties for such acts are likely to be a period of suspension from the school and possibly permanent exclusion from the school (expulsion).

- Persistent repetition of any Category 2 offence after having received a formal written warning
- Possession of illegal drugs
- Being under the influence of illegal drugs
- Possession of alcohol
- Alcohol intoxication
- Intoxication due to substance abuse
- Possession of vaping products
- Acts of theft
- Acts of fraud
- Serious willful damage to property
- Involvement in a physical altercation
- Extreme defiance of authority
- Repeated and malicious disruption of school activities
- Malicious and/or repeated harassment including bullying and cyberbullying
- Outrage of modesty or attempted outrage of modesty
- Possession of or accessing obscene or pornographic literature or images
- Voicing or other dissemination of extremist political or ideological opinions advocating or supporting violence against individuals or groups.
- Use of threatening words, behaviour, or display of written material or images that are intended to incite enmity, hatred or ill-will towards individuals or groups on the basis of race or religion
- Use of threatening words, behaviour, or display of written material or images that are intended to incite enmity, hatred or ill-will towards individuals or groups on the basis of gender or sexual orientation

The Code of Conduct is available from the school office or the school website.

APPENDIX F (Student's Pass)

1. All International Students except for Singaporean, Permanent Residence and holders of Immigration Exemptions Orders/Dependent's Pass/Long Term Visit Pass, **MUST** apply for a Student's Pass (STP) to study at Insworld.
2. The purpose of a STP is solely for stay and study in Singapore. You are required to comply with all the rules and regulations of the Singapore Immigration Dept. and not indulge in any activities, which are inconsistent with the purpose for which the STP has been issued.
3. Note that STP holders are ONLY PERMITTED to attend courses in the school as indicated on their STP.
4. International Students must maintain at least **90% attendance on a monthly basis**. Any student whose attendance falls below 90% on a monthly basis, or if the student fails to attend classes for a continuous period of seven (7) days without any valid reason given will be reported to the Immigration Department.
5. The application for a Student's Pass will take 2-4 weeks to be processed.
6. For STP renewal, the school will assist accordingly.
7. Please note that the Digital STP is a form of identification (besides your international passport) throughout your studies at Insworld.
8. For information on STP matters, please approach any of the staff at Student Services.
9. All fees related to STP (i.e., medical examination fees, ICA registration and issuance fees, school administrative charges etc..) are to be borne by the student.

Terms & Conditions of Student's Pass (STP)

1. You are required to produce your STP and your valid passport to the Immigration Officer at the Checkpoint each time you leave Singapore and return.
2. You are required to surrender any physical STP card issued to you, to the Immigration & Checkpoints Authority (ICA), if it is cancelled or has expired, or when a new STP is issued to you.
3. Should you intend to leave Singapore and not return on or before the expiry of the Pass issued to you, you are required to submit a request to ICA to cancel this STP, before your departure from Singapore. Those issued with a physical STP card are also required to surrender it to ICA before or at the time of your departure. Once the STP is cancelled, it shall be invalidated with immediate effect and will no longer be valid for entry into and remaining temporarily in Singapore.
4. While in Singapore, you are required to furnish the STP for inspection to an Immigration Officer or Police Officer within reasonable time when so requested.
5. If the STP card is lost or stolen (applicable only to those issued with a physical STP card), you are required to make a police report immediately and report it to ICA within 7 days to apply for a replacement. Issuance and/or replacement fees will be payable. If you recover possession of your lost STP card after reporting such loss to ICA, you are required to surrender the recovered STP card to ICA for cancellation within 7 days from the date of recovery.
6. You are required to notify ICA if there is any change in your passport particulars and/or change in personal particulars (including name, sex or place of residence) within 14 days of the change, and seek a replacement STP with the updated particulars. For more information on reporting a change in passport or personal particulars for STP holder, please visit ICA website at www.ica.gov.sg

7. This STP is issued to you based on the information provided vide application (your application number) for which you have truthfully declared to be so or for which you had consented for a proxy to submit on your behalf and are fully aware of the information so provided by your authorised proxy. You are required to notify ICA of any change in your passport particulars.
8. You shall comply with the provisions of the Immigration Act and any regulations made under the Act, or any statutory modification or re-enactment in force in Singapore during your stay.
9. You shall not engage in any activities which are inconsistent with the purpose for which the STP has been issued.
10. You shall not engage in any activities during your stay in Singapore (political, or otherwise) which may make you an undesirable or prohibited immigrant under the Immigration Act.
11. You shall not contravene any laws which are for the time being in force in Singapore.
12. You shall not smoke, administer to yourself, consume or be in any way engaged in the trafficking of any controlled drug as defined in the Misuse of Drug Act or any written law in force relating to the control of dangerous or harmful drugs.
13. You shall abide by the conditions specified in regulations 14(1A) of the Immigration Regulations, where applicable. You must not engage in any form of paid employment or in any business, profession, or occupation in Singapore during the validity of your Student's Pass unless you also have a valid work pass issued under the Employment of Foreign Manpower Act (Cap. 91A).
14. You understand that if the Controller of Immigration is satisfied that you or any of your family members breaches the Terms & Conditions mentioned above, or becomes an undesirable or prohibited immigrant, he may cancel the immigration passes issued to you and/or your family, and you and/or any member of your family may be required to leave Singapore within 24 hours of such cancellation.
15. You are required to attend classes regularly. If you fail to attend classes for a continuous period of 7 days, your Student's Pass is liable to be cancelled with effect from the 8th day. The letter of cancellation will be sent to your place of residence as registered with ICA. Remaining in Singapore unlawfully after the cancellation of your Student's Pass is an offence under Section 15 of the Immigration Act and you would be liable for prosecution.
16. You understand that your Student's Pass will be cancelled by the Controller of Immigration if you fail to remain or cease to be retained as a student in your educational institution.
17. This STP is issued to you on the condition that the Terms & Conditions mentioned above are complied with. Under regulation 40(2) of the Immigration Regulations, any person who without reasonable cause contravenes or fails to comply with any condition imposed in respect of or any direction endorsed on any pass or permit shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$1,000 or to imprisonment for a term not exceeding 6 months or to both.

All students must acknowledge that they have read and agreed to the Terms & Conditions of Issue specified above before ICA issue the STP.

APPENDIX G (Termination and Refund Policy)

1. Insworld Institute will notify the Student in writing within three (3) working days after becoming aware of any of the following (each a “**Refund Event**”):-
 - a) It cannot commence the provision of the Course on the Course Commencement Date;
 - b) It cannot complete the provision of the Course by the Course Completion Date;
 - c) The Course will be terminated before the Course Completion Date;
 - d) The Student does not meet the course entry or matriculation requirements as stated in Schedule of the Student Contract; or
 - e) The Immigration & Checkpoints Authority of Singapore (the “ICA”) rejects the Student’s application for the Student Pass.
2. Where any of the Refund Events in Clause 1(a) to 1(c) above has occurred:
 - a) Insworld Institute shall use reasonable efforts to make alternative study arrangements for the Student and shall propose such alternative study arrangements in writing to the Contracting Party, within ten (10) calendar days of informing the Contracting Party of the Refund Event.
 - b) If the Contracting Party accepts such alternative study arrangements, Insworld Institute shall set forth such alternative study arrangements in a written contract and this Contract shall automatically terminate on the date that such new written contract comes into effect.
 - c) If Insworld Institute does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 2(a) above, or the Contracting Party does not accept such alternative study arrangements, the Contracting Party may forthwith terminate this Contract by way of a written notice to Insworld Institute.
3. Where any of the Refund Events in Clauses 1(d) to (e) has occurred, Insworld Institute shall forthwith terminate this Contract by way of a written notice to the Contracting Party.
4. If the Contract is terminated pursuant to Clause 2(b) read with Clause 1(a), Insworld Institute shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
5. If the Contract is terminated pursuant to Clause 2(b) read with either Clause 1(b) or Clause 1(c), Insworld Institute shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.
6. If the Contract is terminated pursuant to Clause 3 or Clause 2(c) read with Clause 1(a), Insworld Institute shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.
7. If the Contract is terminated pursuant to Clause 2(c) read with either Clause 1(b) or Clause 1(c), Insworld Institute shall refund the Course Fees and Miscellaneous Fees in proportion to the uncompleted portion or duration of the Course, whichever is higher, to the Contracting Party within seven (7) working days of the termination.
8. Refund for Withdrawal During the Cooling-Off Period:
Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to Insworld Institute, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to Insworld Institute. Insworld Institute shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

9. Refund for Withdrawal Outside the Cooling-Off Period:

Without prejudice to Clauses 1 to 8 above, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to Insworld Institute. Upon receipt of such notice, Insworld Institute shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with Refund Schedule below.

REFUND SCHEDULE

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C of the Student Contract]	If the Contracting Party's written notice of withdrawal is received:
100	more than 30 working days before the Course Commencement Date
50	on or before, but not more than 30 working days before the Course Commencement Date
25	after, but not more than 3 working days after the Course Commencement Date
0	more than 3 working days after the Course Commencement Date

Request for Refunds

All refund (if any) will be processed within 7 working days: -

Transfer/withdrawals initiated by the student:

- Full submission of transfer/withdrawal request document including the original copy of completed Request for Refund Form to the school, and
- Approval of request by the school.

Others:

Submission of the original copy of the completed Request for Refund Form.

APPENDIX H (Expulsion Policy)

Insworld Institute is committed to taking all reasonable steps to ensure the students have the opportunity to complete their programmes successfully. Insworld also has a commitment to ensure that within this general framework all students are treated fairly and equitably. Students who are antithetical to the academic and ethical goals of the Institute, and whose conduct causes ongoing problems to themselves and their fellow students may be subject to penalties, up to and including expulsion.

In general, Insworld will attempt to resolve a situation without the need for expulsion, which should be regarded as the final resort. Verbal warnings, written warnings and suspension may precede this final and most serious of all sanctions. When Insworld deems the integrity, safety or well-being of the Institute, its students, staff, clients, visitors and other guests to be at risk, then expulsion may be applied at the Institute's discretion at any point in the process.

In conjunction with this policy, Insworld Institute will have to ensure that all students should be made aware and receive a copy of its code of conduct, academic and attendance policies.

The following outline the conditions under which a student may be expelled with cause:

1. Outstanding Fees – failure to pay tuition 30 dates after the due date. Students who fail to remit outstanding fees may be expelled after a written warning has been provided by Insworld Institute and the student fails to comply within the due date given.
2. Code of Conduct - all students are required to adhere to Insworld Institute's published code of conduct or any published changes to this code of conduct. Insworld Institute may expel a student who has already received a suspension for failure to comply and/or has repeatedly violated any of the terms in the code of conduct, in addition to the list of violations that already automatically merits an expulsion.
3. Significant Omissions or Errors in Admissions Documentation - Insworld Institute has a responsibility to ensure students have been admitted in accordance with the registration requirements for the program. Students who knowingly or in error misrepresent their applications are immediate expulsion.
4. Attendance - students who habitually and/or repeatedly do not achieve the required attendance as stated in the attendance policy are subject to expulsion after the requisite prior warnings.
5. Harassment or Discrimination - Insworld Institute does not condone harassment or discrimination of any student, staff, client or visitor to Insworld Institute. Students participating in harassing or discriminatory activities (as defined in the different Codes of Conduct) may be subject to immediate suspension pending investigation. Expulsion may follow for any student who is deemed by the investigation to have engaged in said harassment or discriminatory activities.
6. Misuse of Insworld Property – The Institute property is for the provision of the Institute services. Students who damage, misuse, steal or otherwise use the property in a way that is prohibited may be expelled and required to make restitution.
7. Endangerment of Staff or Students - Insworld Institute is committed to the right of all the Institute staff, students, clients and visitors to be safe. Students who by action or neglect in any way endanger the safety of themselves or others may be expelled.

8. Prior to expulsion, depending on the severity and nature of the situation, Insworld Institute may take intermediate steps including: -

- Verbal warning
- Written warning
- Suspension

Notification

Students who are subject to expulsion for any reason will be notified in writing by email/hand delivered letter or by registered mail with return receipt. Insworld Institute is not responsible for non-delivery by registered mail if the student has not provided a valid home address where they currently reside. The notification will contain details of the basis for expulsion and the effective date of the expulsion. Expelled students who dispute the facts of the expulsion must appeal the decision within three days of the notification, in keeping with the complaints procedure of Insworld Institute provided to the student, and provide sufficient proof to support the complaint.

Students who file an appeal and are unsuccessful are considered to have withdrawn from Insworld Institute.

Outstanding Fees

A student who is expelled by Insworld Institute will be considered to have withdrawn from their programme on the effective date of the expulsion. Insworld Institute will officially withdraw the student and settlement of the student's account will be completed under Insworld Institute's Refund Policy.

Readmission of Expelled Students

Students who have been expelled may apply for readmission to Insworld Institute after a minimum period of 6 months. Readmission decisions are on a case-to-case basis, and at the sole discretion of the Institute's Management Team.

APPENDIX I (Student Attendance Policy)

Student Attendance policies and procedures apply to all students. The objective is to ensure that students attend school regularly so as to prevent absenteeism from becoming a habit and to ensure that students comply with the Immigration and Checkpoints Authority of Singapore (ICA) attendance requirements. The system is designed to monitor the attendance and absence of our students in school and distinguish permitted from non-permitted absences. The school implements procedures to ensure that all students maintain attendance as required by the Academic Board and/or current Singapore legislation and statutory requirements. Attendance records, specifically student absences are monitored by the Student Services Department on a daily basis, using the attendance registers kept by teachers.

Student absences are then classified into two major categories as follows:

Permitted Absences

Absences shall be excused for the following reasons only if accompanied by appropriate documentation:

- Submission of a medical certificate in case of a Personal Illness (Medical Leave).
Please note that the school will **not** accept medical certificates issued on the basis of a teleconsultation. Only MCs issued after a face-to-face consultation with a registered doctor will be accepted.
Please note also that MCs issued by practitioners of Traditional Chinese Medicine (TCM) will **not** be accepted as valid explanations for absence from school for medical reasons.
- Submission of an email/letter from parent/guardian in case of a Personal Illness (Medical Leave).
- Completion of a Student Leave Form duly signed by the school Principal or by delegated representative and/or submission of a letter of consent or other document duly signed by the parent/guardian or appropriate institution (this will apply in special circumstances such as family illness or bereavement, court appearances, religious observances, disruptions to travel arrangements and other foreseen and unforeseen events).
- Absences due to school functions.
- Absences due detention and suspension.
- Absences due to appointments at ICA or other relevant authorities.
- Approved study leave

All relevant documentation explaining any absence from school must be submitted to the Student Services Department.

Any absence not supported by documentary evidence will be regarded as a non-permitted absence

Relevant and appropriate documents explaining student absences are to be submitted to the Student Services Department within 7 working days of any absence, or the absence will be recorded as non-permitted.

All such documents shall then be checked and authenticated to ensure that they have come from the student's parent(s)/legal guardian, a bona-fide medical practitioner or institution or other recognized institution before any adjustments to the school's attendance record is made by the Student Services Department

- When a student's absence has been deemed to be permitted, attendance registers will be adjusted by the Student Services Department. The marker 'A' (absent) will be replaced with 'E' (excused absence).
- If a student has a pre-existing medical or psychological condition which can affect their attendance, and if the school has been informed by the student's parent(s)/guardian of this condition, the school may enter into an understanding with the parent(s)/guardian that the student's absences from school which are a result of the aforementioned pre-existing medical or psychological condition will be recorded, but action will not be taken against the student on the basis of these absences.

Non-Permitted Absences

All absences from school shall be deemed Non-Permitted Absences if they do not meet the criteria to be considered as a permitted absence.

Minimum Attendance Requirements

All students are expected to maintain 100% attendance in any given subject on the course as a whole. The following applies for students who fail to meet this expectation:

- Every time a student is absent without meeting the criteria of a permitted absence, their parent/guardian will be notified by email.
- In addition, the student will be spoken to by the Director of Studies or the Principal or a Student Services Officer and asked to explain the non-permitted absence. Students will also be reminded of their responsibility to attend all classes, and the school policy regarding non-permitted absences.
- After three such absences in any calendar month, the student will be issued with an official verbal warning, which will also be communicated to the student's parent/guardian.
- If there is a persistent pattern of absence or if the aforementioned measures appear ineffective, the student's parent/guardian will be called to the school to meet the Academic Leadership to discuss the problem and agree on measures that can be implemented to resolve it.
- In addition to these ongoing interventions, attendance figures are collated over each calendar month. The following measures are applied on the basis of these data;
 - First Month of attendance below 75%;
email to parents detailing attendance figures and warning of future sanctions.

- Second month of attendance below 75%
Official warning letter, warning as to future conduct and possible future sanctions.
- Third month of attendance below 75%
Official warning letter, one day's suspension, warning as to future conduct and possible future sanctions
- Student Pass Holders are in addition required to maintain a minimum of 90% attendance over any given month as required by the Immigration & Checkpoints Authority of Singapore (ICA). Student's Pass holders who fail to meet the minimum 90% monthly ICA requirement shall be reported to the ICA for evaluation. The Singapore Immigration & Checkpoints Authority has the authority to cancel the Student's Pass should a Student's Pass holder's attendance fall below the required 90% minimum. In the event that a Student's Pass is cancelled due to poor attendance, the student involved will be considered to have terminated their studies and to have withdrawn from the course. Student's Pass holders who have been absent for seven (7) consecutive days without any form of notification to the school will be duly reported to the ICA for evaluation.

APPENDIX J (Terms and Conditions for Student)

The Terms and Conditions for Student applies to all students who have enrolled at Insworld Institute.

- Introduction
- The school
- Admission or Entry into Insworld Institute
- Student Welfare
- Medical Matters
- Educational Matters
- Code of Conducts and Student Handbook
- Provision of Notice
- Fees
- Events beyond the control of the Parties
- General Contractual Matters
- Personal Data Collection Statement

Introduction

1. **'Terms and Conditions'** reflects the practice of Insworld Institute and forms the basis of a legal contract for educational services. It is intended to promote the education and welfare of each Student.
2. **Insworld Institute's** website and school marketing materials are not contractual documents (PDPA).
3. **School Fees & Notice** are of particular importance to Insworld Institute (Fees & Student Contract).
4. **The School** may likely undergo changes and improvements during the time of a student study course in Insworld Institute. Any details of changes will be communicated with Students, Parents & Stakeholders.

The School

1. **'The School'** refers to Insworld Institute Pte Ltd, which is constituted as a private company limited by shares under the Singapore Companies Act.
2. **'Chief Executive Officer'** refers to the Executive Officer that appoints key appointment holders within Insworld Institute.
3. **'Director of Operations'** refers to the key appointment holder that is appointed by Chief Executive Officer of Insworld Institute Pte Ltd who oversees the operation function of Insworld Institute Pte Ltd.
4. **'Director of Admissions'** refers to the key appointment holder appointed by the Chief Executive Officer of Insworld Institute Pte Ltd who oversees the admission of prospective students and the progression of graduating students.
5. **'Accounts Manager'** refers to the key appointment holder appointed by the Chief Executive Officer of Insworld Institute Pte Ltd who oversees the financial operations of Insworld Institute Pte Ltd.
6. **'Principal'** refers to the key appointment holder appointed by the Chief Executive Officer of the School to oversee the academic function of Insworld Institute. The Principal is responsible for the day-to-day operation of the school and includes those to whom any duties of the Principal have been delegated.
7. **'The Parent(s)'** refers to the natural Parents of the Student and any stepparent or adoptive Parent who has accepted responsibility for the Student. Parents will be responsible, individually and jointly, for complying with their obligations under these Terms and Conditions. Entitlement will be given to receive relevant information concerning the Student, wherever reasonable until or unless a court order has been made, or there are any other reasons which justify the denial for the released information of the Student to safeguard his/her interest.

8. **'Guardian(s)'** refers to means the person(s) appointed and authorised by the Student's Parents in the School Academic Year
9. **'Guardianship Agreement'** refers to agreement which Parent(s) and Guardian(s) are required to enter into if the Parent(s) will not or do not reside in Singapore with the Student for the Academic Year.
10. **'School Term'** refers to the consecutive period of time according to the duration of the course as per the Student Contract, which the student is in school attending classes, receiving instructions from Teachers and attending school activities within or outside the School, including camps, educational trips and excursions.

Admission or Entry into the School

1. **Application and Admission:** Applicants will be considered as candidates for admission and entry to the School when I) the application for admission form has been duly completed, signed by a Parent/Guardian and received by us with the non-refundable application fee. II) The Parent/Guardian must attend/receive the compulsory pre-course counselling with the School. III) The Parent/Guardian must sign the Student Contract and all other associated documentation pertaining to enrolment. Admission may be subject to the previous school's academic results and/or internal placement test results and/or any other specified admission requirements.
2. **Entry Considerations:** Parents agree to fully disclose all relevant information as may be requested by the School, including but not limited to citizenship, learning needs, educational history and the medical history of the Student. The School reserves the right to assess the student's level of English Language Proficiency and/or Academic level. Parents and/or legal Guardians will also be required to execute the applicable declaration and undertaking form(s), in such form and manner as prescribed by the school from time to time, failing which the School is entitled to withdraw the offer of a place, or exclude the Student from the School. The Student may be required to take a test and/or be interviewed by the School Management. If a test is required, all of the tests must be done by the student and the student alone.
3. **Withholding Information:** If it becomes apparent that information, which may be taken into consideration for entry to the School, has been withheld, is inaccurate or has been falsified, the School has the right to exclude the student from the School, without refund of any Fees if it fall after the Student Contract cooling off period of 10 days.
4. **Entrance Criteria:** Parents accept that entry is subject to the entrance criteria and the student may be asked to take a test and/or to be interviewed in order to ascertain whether the entrance criteria have been met, including testing for Student's English Language Proficiency, learning support needs and/or academic level. Parents/Guardians agree that the responses in all testing must be solely those of the student. If it subsequently becomes apparent that this has been otherwise, the School reserves the right to withdraw the application and/or offer a place in the School.
5. **Communication during the admission process:** Unless parents/guardians request in writing, all written communication during the admissions process will be via email to the parent/guardian, as the Principal Contact in the application form. Parents/Guardians acknowledge that it is their responsibility to inform the School of any changes to their contact details.
6. **Application Deadline:** Parents/Guardians may be asked to respond to the Letter of Offer by the Admission Department by a specific dateline. Parents/Guardians acknowledge that failure to respond, or a late response may result in an offer lapsing and/or the closing of the application.
7. **Offer and Acceptance:** In the course of the Admission process, a place in the School is offered, Parents/Guardians must complete the Letter of Offer by returning the signed Letter of Offer before the dateline as specified in the Letter of Offer. Where an offer has not been accepted by the offer dateline, the offer may be regarded as lapsed and the place may be forfeited.
8. **Equal Treatment:** The School is a day School for boys and girls aged 11 years onwards. The School is non-denominational and welcomes staff and Students from different nationalities, ethnic groups and backgrounds, within the bounds of Singapore Law. The School will do all that is

reasonable to ensure that the School's culture, policies and procedures are made accessible to any student who has any learning difficulties and/or special education needs, and to comply with our legal and moral responsibilities, in order to cater adequately to the needs of the applicant student and members of staff.

9. Singapore Citizens and Permanent Residents (PRs): Singapore Citizens holding dual citizenship may not make an application based on their non-Singaporean status. Permanent Residents, who are non-Singaporean, do not require a Ministry of Education waiver. Children who are Singapore citizens (age below 18) will only be able to retain their place at the School after the Ministry of Education has approved the school's application to admit the Student (applicable only for admissions to the Edexcel International Tuition Programme and the Preparatory Course for Pearson Edexcel International General Certificate of Secondary Education (International GCSE) Examination).
10. Non-Singapore citizens and Non-Permanent Residents (PRs): Admission and continued enrolment at the School is conditional upon the Student having a valid Student's Pass, Dependent's Pass or other Pass issued by the Immigration and Checkpoint Authority of Singapore (ICA). Any changes in the parent's employment and/or expiry of the relevant Pass and/or change in the immigration status of the student must be notified to the School. Students must be legally permitted to reside in Singapore to remain enrolled at the School.
11. Late Admission: The amount of the School Fees payable for students who are offered a place in the School after the School Term has commenced will be determined by the Admissions Office. The full amount of School Fees payable may depend on the proposed entry date or the complete submission of the documentation during the application process.
Any applicant accepts an offer for a late start on the programme has explicitly understood and agreed that the commencement of the course represents a late start on the course. The applicant also understands that this may negatively impact on his/her performance on the course and the applicant agrees to indemnify the School from any claims that may arise for sub-standard performance, as a result of this late start. The late start date will be indicated in the Student Contract Schedule A.

Student Welfare

1. Meaning: Student welfare is the happiness, success, safety and well-being of each Student and how they interact and support the Mission, Vision, Values and Culture of the School.
2. School's Commitment: The School will do all that is reasonable to safeguard and promote each Student's welfare and to provide pastoral care to at least the standard required by law in the particular circumstances, and usually to a much higher standard. The School will respect the Student's legal rights and freedom which must, however, be balanced with the lawful needs and Code of Conduct of the School and legal rights and freedom of others within the School.
3. Complaints: Any questions, concerns and/or complaints about the welfare or safety of a student must be communicated immediately to a member of the staff, or (in the case of a grave concern), must be notified in writing to the Principal and/or through an arranged meeting with the Principal and Pastoral Tutor.
4. Student's Legal Rights: Under Singapore Law, a person under 21 years of age is considered a minor and the parents or local guardians are responsible for the student. The decision-making rights of a minor are vested in the parents or the local guardians.
5. Principals' Authority: The parents authorise the Principal to make all decisions and/or take such actions as the Principal, in good faith and on proper grounds, considers necessary and /or appropriate to safeguard and promote the Student's welfare and those of the School. The Principal has the power to impose such sanctions as he/she deems appropriate for the relevant breach of the Code of Conduct, the breach of Terms of Conditions herein, or the breach of any

rules of the School or when he/she considers such sanction to be appropriate to safeguard and promote a student's welfare or that of the School, including but not limited to exclusion, suspension (including during investigation – criminal or otherwise), dismissal or expulsion of a student. The Principal is, however, not responsible for a student who is absent from the school, a student's conduct outside the School, or a student's conduct in school which is in breach of the school's Code of Conduct, or which are in non-school related activities that are unsupervised. It is a condition of the student's continued enrolment in the school that the parent(s)/guardian and the student accept the rules and/or Code of Conduct and/or the directions on the school regarding appearance and discipline. In the event of an emergency situation involving the student, the parent/local guardian appointed by the parent authorises the school to make decisions on their behalf for the student if reasonable attempts made by the school to contact the parent/local guardian are unsuccessful.

6. **Ethos:** The ethos of the School is to foster good relationships between members of staff, the parent(s)/guardian and the students. Bullying, harassment, victimisation and discrimination will not be tolerated. The school and its staff will maintain appropriate relationships with the students and parents/guardians, and we expect the same of students and parents/guardians in relation to the School.
7. **Physical Contact:** parents/guardians give their consent to such physical contact as may accord with good practice and be appropriate for teaching, giving instruction, providing comfort to a student in distress, maintaining safety and good order, or in connection with safeguarding the student's health and welfare.
8. **Disclosures:** Parents/Guardians must, as soon as possible, disclose to the School in confidence any known medical condition, health problem or allergy affecting the student, any history or diagnosis of a learning difficulty on the part of the student or any member of his/her immediate family, or any family circumstances or court order which may affect the student's welfare, safety or security and any precautionary measures that may be required to ensure the same.
9. Parents/guardians may be excluded from school premises if the Principal, acting in a proper manner, considers such exclusion to be in the best interests of the student or of the School.
10. **Confidentiality:** Parents and guardians agree that the school staff may obtain, hold, use and communicate, confidential information which, in their sole opinion, is material to the safety and welfare of the student and others. Parents and guardians also consent to the school communicating with any other school which the student has attended, or currently attends, or which a parent proposes the student should attend, about any matter concerning the student or the payment of fees. In some cases, teachers and other employees of the school may need to be informed of any particular vulnerability the student may have. The school reserves the right to monitor the student's electronic communication and internet. The confidentiality obligation of the school shall not apply to (i) any information which becomes generally known to the public (ii) any information which is, at the time of disclosure, legally in the possession of the school or (iii) any information which is required to be disclosed pursuant to any applicable legal requirement or legal process issued by any court or government authority or rules or regulations or policies of any government body.
11. **Communication with parents:** With the exception of communication regarding cancellation, withdrawal and notice of withdrawal, the School will (unless otherwise notified) treat any communication from a parent, guardian or person notified to the school in the preceding clause, as having been given on behalf of the parents of the student and any communication from the school to any such person as having been made to each of them. The school will regularly update and use the school website as their main form of communication with parents and students. Parents agree to regularly visit the website to be kept informed of events, school dates and other Information.

12. Local guardian in Singapore: A student whose parents reside outside of Singapore, who is below the age of 18, and by the laws of Singapore is considered a minor, must have a local guardian in Singapore who has been given legal authority to act on behalf of the student's parents in all respects and to whom the school can apply for authority when necessary. In such an arrangement, the student's parents and local guardian(s) must execute the applicable declaration and undertaking form(s) in the form and manner as may be prescribed by the school from time to time, failing which the school will be entitled to exclude the student from the school or require the removal of the student from the school without the refund of fees. In the event the school discovers that the student's parents and/or local guardian(s) have made a false or untrue declaration or failed and/or refused to comply with the undertakings provided by the school, the school is entitled to exclude the student from the school or require the removal of the student from the school without any refund of any fees. If there is any change in the appointment of a local guardian, parents must notify the school in writing immediately.
13. Photographs and Email Addresses: Parents' consent to the School using Students' work, photographs of the Student and/or any other material for purposes such as publicizing the School and its students' accomplishments. Parents must further consent to the School to send newsletters and other information and promotional materials to the Parents' email address as provided to the School, for purposes of marketing its education or related services.
14. Participation in Extra Curricular Activities (ECA): Parents' consent to the school for their child to participate in the ECA and Sports & Recreation Programmes organised by the School from time to time. These events are regarded as an integral part of the school curriculum and all students are recommended to participate in the school ECA, which may involve sporting events, company visits, educational field trips, and community/voluntary works. Parents are aware that they will not hold the School responsible for any unforeseen injuries that may occur to their child while participating in these events.
15. Medical Emergency: In case of a medical emergency, parents understand that every effort will be made to contact the parents/guardian as soon as possible. However, in the case of the need for quick emergency treatment, parents give permission for the Principal or his delegated representative, to authorise on their behalf emergency medical intervention, including the use of anaesthetic, transfusion and/or any hospital operation deemed by local medical experts to be necessary.
16. Student's Personal Property: Students are solely responsible for the security and safe usage of all their personal property including money, mobile phones, watches, computers, calculators, laboratory equipment, sports equipment and property let to the Students by the School. Parents are responsible for labelling all personal property. There are guidelines on personal items not permitted at the School that may be found in the handbook. Parents are responsible for the insurance of the Student's personal property while at the School or on the way to and from School or any School-sponsored activity away from School premises.
17. Liability: Save where the School has been found negligent or guilty of misconduct causing personal injury, loss or damage, the School shall not be responsible to the Students or Parents/Legal Guardians/Local Guardians for any personal injury suffered, or damaged to or loss of any property belonging to the Student or Parents/Legal Guardians/Local Guardians, on School premises. The School cannot be responsible for any personal injury and/or loss or damage suffered by the Student or Parents/Legal Guardians/Local Guardian outside of the School's premises.

Medical Matters

1. Medical Declaration: All Students enrolled at The School are covered by the school Group Medical Insurance (the Medical Insurance Policy Schedule is available in the school's website). However, the Student may like to purchase a personal and more comprehensive medical insurance if the Student, or the student's Parents/Guardians feel that the school Group Medical Insurance Coverage is not sufficient. Parents must inform the Principal in writing if the student develops any known medical condition, health problem or allergy or will be unable to take part in games or sporting activities or has been in contact with any infectious diseases.
2. Medical Care: Parents must comply with the School's medical emergency protocol, varied from time to time. Parents are also asked to inform the School if they or the Student have travelled to or have been in transit in a country with a known contagious or communicable disease, illness or virus, particularly when the Parent or the Student have been at risk of exposure to such.
3. Student's Health: The School may at any time require a medical opinion or certificate as to the Student's general health where the School considers that necessary as matter of professional judgement in the interests of the Student and/or the School.
4. Emergency Medical Treatment: The Parents authorized the Principal to consent on behalf of the Parents to the Student receiving emergency medical treatment including blood transfusion with Singapore, general anaesthetics and operations at a Singapore Government or private hospital where certified by an appropriately qualified person necessary for the Student's welfare and if the parents cannot be contacted in time.
5. Medical Closure: In the event of a medical event or circumstance within or affecting Singapore that requires the School to be closed by the relevant authorities of the Singapore government, the School will not be obliged to refund all or any part of the fees for any period of closure before or after any such event. In this situation the School will make suitable arrangements, where practicable, to ensure continuity of the Student's education.
6. Liability: The School maintains insurance for customary insurable risks including comprehensive liability and coverage for school property. The School maintains a student-based insurance policy for every Student, consistent with the Fee Protection Scheme Insurance meeting the Skills and Workforce Development Agency (SWDA) for Private Education's Fee Protection Scheme minimum requirements, for school-based activities and needs. It is the responsibility of Parents to provide any additional comprehensive medical and accident insurance, as well as personal property insurance, for the Student and their possessions.

Educational Matters

1. Organisation: We reserve the right to organize and arrange the curriculum and its delivery in a way which, in the professional judgement of the Academic Board Committee, is most appropriate for the School and for the Student. Our policy on the Student's placement, setting and class sizes may change in between student intakes and will depend mainly on the intake size, abilities and aptitudes among the students and may take into account classroom management. Any parent who has specific requirements or concerns about any aspect of the student's education or progress should contact the Principal or the student's personal tutor as soon as possible in the case of a grave concern.
2. Progress Reports: The School monitors the progress of each student and reports regularly to Parents by means of Weekly Reports and Written End-of-Term Reports including termly Parent/Teacher meetings. Records, reports and recommendations may not be released until all financial obligations of the parents to the School have been met.
3. Examinations and Tests: The Principal may, after consultation with the Parent and Student, decline to enter a student's name for an external examinations if, in the exercise of professional judgement, the Principal considers that the Student's performance is below the standard required for that examinations, or that by doing so, the Student's prospects in other examinations would

be impaired and/or if the student has not prepared for the examination with sufficient diligence, for example, because the student has not worked or studied in accordance with advice or instruction from the staff. This may be supported with evidence based on the student's attendance (below 75%) and not securing a minimum pass in the end of term exam results. Any paid external examination fees, in this case, are non-refundable.

4. Reports and Reference: Information supplied to Parents/guardian and others concerning the progress and character of a Student, and about examination, further education and career prospects, and any references will be given conscientiously and with all due care and skill, but otherwise without liability on the part of the School. Records, reports and recommendations may not be released until all financial obligations have been met.
5. Information about individual Learning Needs: Parents must indicate, on the application for admission, if they are aware or have suspicion that a student has individual learning needs, and the Parents must provide us with copies of all written reports and other relevant document and/or information. Any fees for assessments, which may be required to determine individual learning needs of students, are charged as an extra cost. In some cases, this is based on the School's assessment or the discretion of the Principal, and this learning support will be mandatory and a condition of continued enrolment. After acceptance, parents will be asked to withdraw the student, if, in the professional judgement of the Principal and after consultation with the parents and with the student (if required), the School cannot provide adequately for a student's individual learning needs.
6. Information about English as a Learned Language: Parents must state on the application for admission if they are aware that the student's level of English proficiency may not be sufficient. Parents agree to provide documentation and agree to have the student complete tests and assessment to allow the School to assess the student's level of English proficiency. Where the School can provide for the student, he/she will be placed into an English for Academic Study class. In these cases, this learning support will be mandatory and a condition of continued enrolment.
7. Withholding information: If it becomes apparent after admission that any information regarding an individual's learning needs, or the level of English proficiency has been withheld, or falsified, during the application process, this will lead to the immediate removal or dismissal of the student from the School, without refund of any fees.
8. Progression through the School: It is assumed that each student, who satisfies the relevant academic and disciplinary criteria at the time, will progress through each level of study at the School. Parents will be consulted in advance before a letter of offer for the progression will be issued. Parents will be consulted in advance if there appears to be any reason why the Student may be refused a place in the next level of study at the School.
9. School's Intellectual Property: The School reserves all rights and interest in any copyright, design rights, registered designs, patent or trademark ("intellectual property") as a result of the actions or work of a student in conjunction with any member of staff and/or other students at the School for a purpose associated with the School. The School will acknowledge, and allow to be acknowledged, the student's role in the creation/development of intellectual property.
10. Camps, Field Trips and Excursions: The School provides a Leadership Camp program that is one of the main components of the School curriculum. The annual Leadership Camp is a compulsory element of the curriculum and all students in their respective levels are expected to participate. In addition to the Leadership Camp, the School will periodically organize activities that are voluntary in nature through Student Services. Students may also be involved in school excursions. Excursions for specified subjects are designed to fulfil the curriculum components. It is expected that all students participate in excursions as they are an integral part of the School's educational programme. Parents may be required to provide the School with current passport copies, visa copies and completed camp waiver form for each Student prior to this camp taking place. The cost of the Leadership Camp and compulsory excursions (if any) are included the Course Enrolment Fees. The Student is subject to the School Code of Conduct in all respects while engaged in a school

camp or excursion. All additional costs of special measures (such as medical costs, taxis, air fares, or professional advice) necessary to protect the Student's safety and welfare, or to respond to breaches of discipline, will be chargeable to the Parent.

Code of Conduct

1. School Administration: Students and Parents accept that the School will run in accordance with the Authorities (i.e., Immigration and Checkpoint Authority of Singapore, Ministry of Education, Skills and Workforce Development Agency of Singapore (SWDA) etc.) delegated to the Principal. The Principal is entitled to exercise a wide discretion in relation to the School's policies, rules and administration. The Principal will exercise those discretions in a reasonable and lawful manner, and with procedural fairness when the status of a Student is at issue.
2. School Code of Conduct: The School Code of Conduct applicable for all students is set out in the Student Handbook, and in other documentation that is produced from time to time. It will be provided to the parent upon the Student's acceptance and will also be made available on the School's website. Parents are encouraged to read these documents carefully with the student.
3. School Discipline: Parents do hereby confirm that they accept the authority of the Principal, and of other members acting on the Principal's behalf, to take all reasonable disciplinary and/or preventive measure/s necessary to safeguard and promote the welfare of each and every student and the School as a whole. The School's disciplinary policy applies to all students when they are on the School premises, in the care of the School, or in otherwise representing or associated with the School.
4. Parental Behaviour and Conduct: Parents and/or Guardians accept that they have the responsibility to act as role models for their children/wards and those of the school. Parents confirm they accept the role, responsibility and ultimate authority of the Principal and/or of other members on the Principal's behalf within the school. If after any investigation done by the principal, academic board and/or examinations board, an opinion is formed of a parent's conduct, behaviour and actions being inconsistent with the School's Terms and Conditions, or that a parent has acted in an unreasonable or threatening manner toward either a student, staff member or parent of the School, or has failed to act, communicate or perform within reasonable expectation of the School, the student's enrolment placement will be withdrawn with immediate effect. The Principal or the School is under no obligation to reveal and/or divulge any content or source of information which led to the conclusion of the investigation and thereafter the withdrawal of the Student's enrolment. Any such student or family withdrawn from the school has no right of entry into the School premises, without written permission of the Principal.
5. Investigative Action: A complaint or rumour of misconduct will be investigated. A student may be questioned, and his/her belongings may be searched in appropriate circumstances. All reasonable care will be taken to protect the student's legal rights and freedoms and to ensure that his/her parents are informed as soon as possible, after it becomes clear that the student may face formal disciplinary action, and also to make arrangements for the student to be accompanied and assisted by a parent, legal guardian or local guardian of the student.
6. Procedural Fairness: Investigation of a complaint which could lead to expulsion, removal or withdrawal of the student, in any of the circumstances explained below, shall be carried out in a fair and unbiased manner. All reasonable efforts will be made to notify the parents, legal and/or local guardian so that they can attend a meeting with the Pastoral Manager and/or Principal before a decision is taken in such case. In the absence of a parent, legal and/or local guardian, the student will be assisted by an adult of the student's choice.
7. Divulging Information: Except as required by law, the School and its staff shall not be required to divulge to Parents or others any confidential information or the identities of Students or others who have given information which has led to the complaint or which the Principal has acquired.

8. Prohibited Materials: Parents agree that the Student must comply with ALL of the Student Code of Conduct. Please refer to the Student handbook for further information. Students must not have any Prohibited Materials stated by the School Code of Conduct and/or Singapore Laws when they are present in school and/or in school uniform.
9. Terminology: In these Terms and Conditions, "Suspension" means that a Student has been sent or released home for a limited period either as disciplinary sanction or pending the outcome of an investigation. "Withdrawal" means that the Parents have withdrawn the Student from the School. "Expulsion" and "Removal" mean that the student has been required to leave the School permanently in the circumstances described below (G.10).
10. Expulsion: A Student may be formally expelled from the School if it is proved on the balance of probabilities that the Student has been in breach the Student Code of Conduct level 3 Offense and/or is a repeat offender. Expulsion is reserved for the most serious breaches. The Principal shall act with procedural fairness in all such cases. Parents will be given a copy of the review procedure current at the time. The Principal's decision may be subject to a Management review, upon request by a Parent. The Student shall remain excused from school pending the outcome of the investigation. Students who have been formally expelled by the School are allowed to appeal against the expulsion (Management Review Committee) within 7 working days from the date of expulsion.
11. Fees after Expulsion: If the Student is expelled, there will be no refund of the Fees for the current or past School Year. There will be no charge of fees in lieu of notice but all arrears of Fees and any other sum due to the School will be payable. No records, recommendations or reports will be released until all financial obligations of the Student and/or Parent to the School have been met. Any Student's Pass holder who has been expelled will accordingly have their Student's Pass cancelled within 7 days from the date of the expulsion.
12. Dismissal in Other Circumstances: Parents may be required, during or at the end of the Student's course, to remove the Student, temporarily or permanently from the School, if, after consultation with a Student and/or Parent, the Principal is of the opinion that by reason of the student's conduct or progress, the student is unwilling, or unable to benefit sufficiently from the educational opportunities offered by the School, or parents may be permitted to withdraw the student as an alternative to removal being required. The Principal shall act with procedural fairness in all such cases and shall have regard to the interests of the students and/or parents as well as those of the School.
13. Fees Following Dismissal: If the Student is withdrawn in the circumstances described above, the rules relating to Fees shall be the same for expulsion (G.11)
14. Management Committee Review: Parents may ask for a Management Committee Review of a Principal's decision to expel or the dismissal of a Student from the School (but not a decision to suspend a student unless the suspension exceeds 14 school days and/or would prevent the Student from participating in a compulsory school event (i.e., External Examinations). The request can be made as soon as possible, and in any event within SEVEN working days, of the notice being made to the Student and/or Parents. Parents are entitled to know the members of the Management Review Committee and may ask for the appointment of an independent panel nominated by the School and approved by the Parent (approval must not to be unreasonably withheld). If the Management Committee upholds the decision of the Principal, the Parents have the right to file a complaint with the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb).
15. Review Procedure: The Principal will advise the Parents with regards to the procedure (current) under which such a review will be conducted by a panel of Management Committee Members. If Parents request a Management Committee Review, the Student will be suspended from School until the decision to expel or remove has been set aside or upheld. While suspended, the Student shall remain away for School and will have no right to enter the school premises without written permission from the Principal. The Management Committee will conduct the review under fair

procedures in accordance with the requirements of natural justice. If the parents ask for a Review of the Management Committee's decision, the Student will be suspended from the School until further decision of expulsion or removal has been set aside or upheld. The Parents have the rights to file a complaint with the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SI Arb).

16. Complaints Procedure: Every reasonable complaint shall receive fair and proper consideration and a timely response. Students and/or Parents are able to read the School Complaints Procedures in the Student's Handbook and via the School's website.
17. All students are to refer to the Student Handbook which provides general information on the school's rules and regulations, and policies dealing with refunds, transfers and withdrawal from courses, attendance and other matters.

Provisions on Notice

1. Notice: Notices given by Parents means (Unless the contrary is stated in the Terms and Conditions) written notice addressed to and received by the Director of Admission and/or any Management Committee by the relevant Notice Dates specified for the current year. It is recommended that Parents consult with the Student Services and/or Admission Office before giving notice to withdraw a student.
2. Notice Dates: Notice of leaving must be advised in writing to the Student Services Department and/or Admission within the School term or before the student commence the Course.
3. Notice of Cancellation: Parents must make Notice in writing if they wish to cancel a place which they have accepted, or if Parents wish to withdraw a Student who is enrolled at the School during the Academic term. Parents will be reminded of the relevant Notice Dates and re-enrolment notification procedures in the School's regular communication.
4. Cancelling Acceptance: If the Parents cancel their acceptance of a place by the Notice Date required and before the Student was to commence at the School, any Course Fees paid in advance will be refunded according to the Refund Policy. If the Parents cancel their acceptance of a place after the Notice Date required or the Student does not join the School after a place has been accepted and not cancelled, the Fees will be refunded according to the Refund Policy. Cases of serious illness or genuine hardship may receive special consideration upon written request.
5. Re-enrolment: It is assumed that a Student attending the School, who has fulfilled the relevant criteria, will be returning for the start of the following Academic Term unless written notification of withdrawal is received by the school.
6. Failure to provide Notice: If a Student is withdrawn without providing Notice by the relevant Notice Dates or excluded for more than seven days for non-payment of Fees, Course Fees will not be refunded in whole or in part. This rule is necessary to promote stability and the School's ability to plan its staffing and other resources
7. Prior Consultation: It is expected that a Parent and/or legal or local Guardian will in every case to consult personally with the Principal and/or the Director of Admission.
8. Termination by the School: The School may terminate this Agreement by providing a written notice sent by ordinary post on or before the applicable Notice Date or at any time in a case involving expulsion or required removal. The School would not terminate this Agreement without good cause and full consultation with Parents and also the Student (if of sufficient maturity and understanding) and would offer the Parents a Management Committee Review of a decision to terminate this Agreement. Course Fees would be refunded according to the School's Refund Policy. Application Fees and Facility Fees are non-refundable.
9. The School's policy on Withdrawal, Transfer and Deferment is available in the school's website and Student Handbook.

FEES

1. **Meaning:** “Fee” and “Fees” where used in these terms and conditions include each of the following charges where applicable: Application Fee; Course Fees; Miscellaneous Fees and others such as uniform and equipment, photographs and other items requested by the Parent and/or the Student and charges arising in lieu of Camps and Fieldtrips or Excursions, and damages where a Student alone or with others has caused loss or damage to school property or the property of any other person (fair wear and tear excluded), late payment charges if incurred and Fees in lieu of notice, if timely written notice of withdrawal or cancellation has not been given.
2. **Payment:** The Parents undertake to pay the Fees applicable in each Instalment as stated in the Student Contract. The Fees are due in accordance with the Notice Dates stated in the Student’s contract. Fees for any Student commencing after the commencement date of the term, Fees due shall be payable immediately. No Student shall commence at the School until all applicable Fees have been paid, or otherwise as agreed by the Principal.
3. **Application Fees:** The Application Fee payable for each Student application should accompany the Application for Admission form to apply for enrolment at the School. Returning Students will not be required to pay the Application Fee if they reapply within 12 months of leaving the School. If the parent wishes to change the proposed entry date prior to an offer being made by the School, the Application Fee is valid for a period of 12 months for the date of the original application received. The Application Fee is non-refundable. Please refer to the Student Contract for further details.
4. **Course Fees:** Course fees are calculated based on the number of terms that the Student will be attending at the School. Course fees are subjected to Goods and Services Tax (GST). Please refer to the Student Contract (Schedule B) for further details.
5. **Miscellaneous Fees:** Miscellaneous fees includes fees for mandatory camps, lab fees for science courses, External Examinations Fees, External Examinations charges, Student pass application and/or renewal, Banker’s Guarantee Charges, Textbooks, Courier Service for Arts Examination Pieces and/or other charges upon requests of Parents and/or Student. All Fees and Charges are subjected to Goods and Services Tax (GST). Please refer to the Student Contract (Schedule C) for further details.
6. **Fee Protection Scheme:** The School implements a compulsory Fee Protection Scheme (FPS) to protect the paid fees of all students. The FPS serves to protect the student’s fees in the event that the School is unable to continue operations due to insolvency, and/or regulatory closure. In addition, the FPS protects the students if the School fails to pay penalties or return fees to the student arising from judgments made against it by the Singapore courts. In case of events, as stated above, students will be able to claim their paid fees from FPS provider Lonpac Insurance Berhad.
7. **Refund and Waiver:** The School has a Refund Policy that is made clear and transparent to all stakeholders. This policy is to ensure that all students are aware of the financial implications of withdrawing from a course, transferring to another course, deferring entry to the school or being expelled from the school. The School undertakes to make all refunds within 7 working days in compliance with the school policy and regulations. Please refer to the Student Contract (Schedule C) for further details.
8. **Non-Refundable Fees:** The School reserves the right not to make any refunds if the parent and/or student has signed the contract of acceptance but wishes to withdraw after the cooling off period. Please refer to the Refund Policy (Schedule D) stated in the Student Contract.
9. **Goods and Services Tax (GST):** Goods and Services Tax (GST) is a broad-based consumption tax levied on the imports of goods, as well as nearly all supplies of goods and services in Singapore. The School abides by the Laws of Singapore and its taxation laws.
10. **Exclusion for Non-Payment:** The School reserves the right, on written notice, to exclude a student while fees are unpaid. A student who has been excluded at any time when fees are unpaid will be

deemed withdrawn without notice thirty days, after exclusion. Fees in lieu of notice will be payable in accordance to the Provisions about Notice.

11. Late Payment: If the payments of fees due exceeds seven days, the student may suspend from school until payment of fees has been made. The student will remain suspended, away from school premises unless provided in writing permission from the Principal to enter the school. The student will be expelled after 30 (thirty) days of non-payment of fees due.
12. Partial Payment: Partial payment may be allowed, on a case-by-case basis. The Parent and/or student has to state in writing the reason for partial payment. The School reserves its rights to reject any request of partial payment after reviewing the case as such.
13. Payment of Fees by a Third Party: The School does not accept any payment from any third party (e.g., Agent or Overseas Consultant). Parents and/or students are obligated to make the payment before the due date stated on the Tax Invoice from the school. The School reserves the right to refuse any payment if it deemed to come from any other source than parents and/or students directly. If the parents request that payment to be made through the legal and/or local guardian, it must be given in writing to the School. This does not release the liability of payment from the Parent if the legal and/or local guardian defaults on the payment and/or fails to make the payment of fees within the Notice Date given. Parents are responsible for keeping the legal and/or local guardian informed of all information regarding the fees and payment conditions.
14. Instalment Arrangement for Payment of Fees: An Agreement by the School to accept payment of the current and/or past Fees by instalment is set out within the Student Contract under Schedule B (Instalment Schedule). Deviation from the schedule B is under the discretionary of the Principal and/or the authority of the Finance Manager. Any Agreement will cease automatically in the event of any Fees unpaid for 30 Days or more, upon which the Student will be expelled from the School.
15. Discounts on Fees: All discounts or other award or concession is a privilege and is subject to high standards of attendance, diligence and behaviour on the Student's part and to the Parents' treating the School and our staff reasonably. The terms on which such awards are offered and accepted will be notified to Parents at the time of offer. Late payment of fees may disqualify the Student from the award.
16. Fee Increase: Fees are reviewed annually. The revised Fees for each School year will typically be reviewed in Term 4 of the school year. Parents will be notified of the revised Fees from the new school year and invoiced by the School accordingly. The Payment of the School's tax invoice, setting out such revised fees constitute unequivocal acceptance of the revised fees by the parents. Fees in the contract stated before the Fees increment will be honoured and charged according to the Student contract signed.
17. Money Laundering: Legislation requires the School, in some circumstances, to obtain satisfactory evidence (such as sight of a passport) of the identity of a person who is paying the Fees. Payment of course fee should be made via bank transfer or cheque.

Events beyond the control of the Parties

1. Force Majeure: An event beyond the reasonable control of the parties to this agreement is referred to below as a "Force Majeure Event" and shall include such events as an Act of God, fire, flood, storm, war, riot, civil unrest, act of terrorism, strikes, industrial disputes, outbreak of epidemic or pandemic of disease, failure of utility service or transportation.
2. Notification: If either party to the Agreement is prevented from or delayed in carrying out its obligations under this Agreement by a Force Majeure Event, that party shall immediately notify the other in writing and shall be excused from performing those obligations while the Force Majeure Event continues.
3. Continued Force Majeure: If a Force Majeure Event continues for a period greater than 90 days, the party who has provided notification under clause 89 above shall notify the other of the steps to be taken to ensure performance of this Agreement.

General Contractual Matters

1. Legal Contract: The Offer of a place and its acceptance by the Parents gives rise to a legally binding contract on the terms of these Terms and Conditions, in addition to the Individual Student Contract entered into between the School, the individual student and the parent for each course duration whilst attending the School.
2. Personal Data: The School collects, uses, discloses, processes, transfers and/or retains personal data concerning students, parents and/or legal guardians for all matters connected to the student's enrolment in the School in accordance with the School Data Protection Policy. Parents and/or Legal Guardians hereby consent to the collection, use and/or disclosure of the Student's personal data in accordance with the terms of the Data Protection Policy.
3. The student gives consent to the School for the right to use any video footage or photograph(s) and any reproduction or adaptations of the photograph(s) taken of the student during his/her studies at the School for all general purposes in relation to the School's work including, without limitation, the right to use them in any publicity materials, internet-media, books, newspapers and magazine articles whenever the School chooses to do so. This includes the student's consent to the School the right to use any testimonial(s) written by the student for the same purpose.
4. Changes in the Terms & Conditions: The benefit and burden of this agreement may be freely assigned, novated or transferred to another party at the discretion of the School. Fees will be reviewed each year and there will be reasonable increases from time to time. Parents and/or Legal Guardian shall be liable to make payment of fees and acknowledge that actual fees payable by the parent and/or legal guardian will only be advised to parents and/or legal guardian prior to the commencement of School term.
5. Severability: Whenever possible, each provision of this contract shall be interpreted in such manner as to be effective and valid under the applicable law. In case any part of this contract shall be declared invalid, illegal, or otherwise unenforceable under the applicable law, the validity or enforceability of any other provision of this contract shall not in any way be affected or impaired thereby and the invalid, illegal or otherwise unenforceable provision shall be severed and deemed deleted from this Agreement.
6. Representation: Our website and other marketing collaterals describe the broad principles on which the School is presently run and gives an indication of our history and ethos. Although believed correct at the time of publication, the website and other marketing collaterals are not part of any agreement between the Parents and the School. Parents wishing to place specific reliance on a matter contained on the website, other marketing collaterals or a statement made by a member of staff or a Student during the course of conducted tour of the school or a related meeting should seek written confirmation on that matter before entering this agreement.
7. Confidentiality: The Parents' Consent on behalf of themselves and the Student that the School, it is officers and staff may obtain, hold, use and communicate, confidential information which, in their sole opinion, is material to the safety and welfare of the Student and others within the School. The Parents' consent to the School communicating with any other school which the Student has or is still attending or which a Parent proposes the Student should attend about any matter concerning the Student or the payment of Fees. In some cases, teachers and other employees of the School may need to be informed of any particular vulnerability the Student may have. The School reserves the right to monitor the Students communication and internet usage. The confidentiality obligation of the School shall not apply to (i) any information which becomes generally known to the public (ii) any information which is, at the time of disclosure, legally in the possession of the School or (iii) any information which is required to be disclosed pursuant to any applicable legal requirement or legal process issued by any court or government authority or rules or regulations or policies of any government body.

8. Interpretation: These terms and conditions which supersede those previously in force will be construed as a whole, and headings (unless required to make sense of the immediate context) are for ease of reading only and are not otherwise part of the terms and conditions. Examples given in these terms and conditions are by way of illustration only and are not exclusive.
9. Jurisdiction: This contract is governed by Singapore Law and the Parties submit to the exclusive jurisdiction of the courts of Singapore.

Personal Data Collection Statement

1. Background: The School must comply with the Singapore Personal Data Protection Act 2012 (“PDPA”) relating to the collection, use, disclosure and security of your personal data. The PDPA recognises your rights to access and correct your personal data held by the School as well as the needs of the School to collect, use and disclose your personal data for the legitimate purposes of the School.
2. Purpose: Personal data that is collected about you and your family (including but not limited to you and your child’s identification documents, contact details, date of birth, marital status, medical information and bank information) may be collected, used, disclosed or processed for the following purpose:
 - a. to determine the eligibility for enrolment at the School
 - b. assessing, monitoring, reporting on student’s progress
 - c. monitoring students’ usage of the internet to ensure compliance with the Schools’ acceptable use policy
 - d. Provision of online services to the students and parents such as furlong, School-based.
 - e. Responding to your questions and feedback
 - f. Application to the relevant Singapore authorities for the relevant approvals or student passes for enrolment at the School
 - g. Teaching or activities through field trips, camps, extra-curricular activities or inter-school activities
 - h. To provide academic reference or educational history to any third party
 - i. Billing and finance
 - j. Supply of goods and services to parents and students which the School or third parties on behalf of the School may offer but not limited to medical services, transport services, food services and/or travel related services.
 - k. Conducting surveys of parents and students wither by the School or a third party on behalf of the School to assess the performance of the School as a whole
 - l. Safeguarding and promoting the welfare of the students, parents and staff
 - m. Supply of administrative, computer data storage or processing services by the School or a third-party service provider either in Singapore or overseas.
 - n. Ensuring all relevant legal obligations of the school, parents, students and staff are complied with
 - o. Make use of photographs, videos or sound recordings of students in School publications, website or other external media
 - p. Maintaining relationships with the students and parents of the School for school events, marketing and promotional purposes by the School and third party.
 - q. Promoting the School and its vendor to existing and prospective families such through post, email and/or SMS
 - r. All other matters relating to the Student’s enrolment and education at the School or operation of the School that the School deems necessary or reasonable.
3. Consent: You consent to the collection, use and disclosure of your personal information and your child/ward’s personal information for the purpose set out in the above clauses.

4. Access and Correction: You have the right to request to access and/or correct the personal data held about you and your child/ward by the School and the School shall respond to such request as soon as reasonably possible. You may contact the School in writing (together with proof of your identity) to confirm whether and how the School has used or disclosed any information relating to you and/or child/ward's personal data (up to the last 1 year before the date of request), request that any errors or omissions in your or your child/ward's personal data be rectified, request access to the PDPA policies of the School or request that the School make available information relating to complaints procedures that may arise in relation to PDPA. You may also withdraw your consent to the collection, use, disclosure and processing of your personal data at any time and the School will advise you of the consequences of withdrawing your consent. The School must be able to verify your identity before it can accept any access or correction request from you. The School reserves the right to decline access if the burden or expense in providing access would be unreasonable or disproportionate, if the School is satisfied on reasonable grounds that a correction should not be made or if any of the exemptions under the PDPA are applicable. Written requests for access and corrections can be made to the School at admissions@insworld.edu.sg.
5. Security and Retention: The School will ensure that your personal data is always secure by implementing appropriate security measures to prevent unauthorised access, collection, use, disclosure, copying or modification of your personal data, in particular when processing data involving third parties. The School will only retain you and your child/ward's personal data for so long as there is legitimate business or legal reason for retaining the personal data or if required by any law.

Important Note:

The content of this handbook is valid as on 1 July 2026. Insworld Institute reserves the right to amend, modify, add or delete the content of this handbook at any time without prior notice. For updated information, please refer to the school's website www.insworld.edu.sg.