

PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

This Contract binds both the Private Education Institution (PEI) and the Student once both parties sign this Contract. If the Student is under twenty-one (21) years of age, the Student will be represented by the Parent/Legal Guardian.

This Contract is made between:

- (1) Registered Name of PEI : Inspire Education Centre Pte Ltd
Registration Number : 200723647D
- (2) Full Name of Student : _____
(as in NRIC for Singapore Citizen (SC) and Permanent Resident (PR) / ~~as in passport for international student~~)*
NRIC Number (for SC/PR)* : _____
~~Student's Pass Number (if available)/~~
Passport Number (for international student)* : N.A.
- (3) Full Name of Parent / ~~Legal Guardian~~ (1)*
(if Student is under twenty-one (21) years of age) : _____
NRIC/~~Passport Number~~* : _____
Full Name of Parent / ~~Legal Guardian~~ (2)*
(if Student is under twenty-one (21) years of age) : _____
NRIC/~~Passport Number~~* : _____

* Delete as appropriate by striking through.

Where non-applicable, put 'N.A.'. Leave no fields blank.

State all dates in the format of DD/MM/YYYY.

1. COURSE INFORMATION AND FEES

- 1.1 The PEI will deliver the Course as set out in Schedule A to the Student, towards conferment of the stated qualification upon successful Course completion.
- 1.2 The PEI confirms that the Course has been permitted by the SkillsFuture Singapore Agency (SSG) and no amendments have been made to the Course as set out in Schedule A, unless otherwise permitted by SSG.
- 1.3 The Course Fees payable are set out in Schedule B and the optional Miscellaneous Fees in Schedule C.
- 1.4 The PEI considers payment made 1 days/month* after the scheduled due date(s) in Schedule B as late. The PEI will explain to the Student its policy for late payment of Course Fees, including any late payment fee charged in Schedule C (if applicable) and any impact on Course/module completion (if applicable).
- 1.5 The Terms and Conditions Governing Enrolment and Admission to Inspire Education Centre ("Terms and Conditions") set out in Schedule E is an integral part of this Contract and the Parents and Student shall abide by these Terms and Conditions.

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2. REFUND POLICY

2.1 Refund for Withdrawal Due to Non-Delivery of Course:

The PEI will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by SSG; or
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).
- (vii) The Student fails to obtain any approvals from any other governmental organisations including but not limited to the Ministry of Education (MOE) and Ministry of Defence (Mindef), wherein the approvals are necessary for the Student to attend the Course.

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of prorated Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

2.2 Refund for Withdrawal Due to Other Reasons:

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1, the PEI will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D less refund administrative fee upon receiving all relevant and required documentation and information.

2.3 Refund During Cooling-Off Period:

The PEI will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid less refund administrative fee if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

3. ADDITIONAL INFORMATION

3.1 The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.

3.2 If any part of this Contract is not valid for any reason under the law of Singapore, this will not affect any other part of this Contract.

3.3 If the Student and the PEI cannot settle a dispute using the way arranged by the PEI, the Student and the PEI may refer the dispute to the SSG Mediation-Arbitration Scheme, except in the event of non-payment by the Student for clear cut fee issues amounts of less than \$20,000, both parties agree that the matter will be referred to the The Small Claims Tribunals (SCT). The parties hereby irrevocably agree that the courts of Singapore are to have jurisdiction to settle any disputes which may arise out of or in connection with this Agreement which cannot be settled successfully through the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) and that, accordingly, any legal action arising out of or in connection with this Agreement ("Proceedings") may be brought in those courts and the parties irrevocably submit to the jurisdiction of those courts provided that nothing in this Clause shall limit the right of any party to take Proceedings in any other court of competent jurisdiction nor shall the taking of Proceedings in one or

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- more jurisdictions preclude that party from taking Proceedings in any other jurisdiction, whether concurrently or not.
- 3.4** All information given by the Student to the PEI will not be given by the PEI to anyone else, unless the Student signs in writing that he agrees or unless the PEI is allowed to give the information by law.
- 3.5** If there is any other agreement between the PEI and the Student that is different from the terms in this Contract, then the terms in this Contract will apply.
- 3.6** If the Student or the PEI does not exercise or delay exercising any right granted by this Contract, the Student and the PEI will still be able to exercise the same type of right under this Contract during the rest of the time the Contract continues.
- 3.7** If this Contract is also signed or translated in any language other than English and there is a difference from the English language copy of this Contract, the English language copy will apply.

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SCHEDULE A

COURSE DETAILS

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

1) Course Title	
2) Course Duration (in months)	
3) Full-time or Part-time Course	
4) Course Commencement Date	
5) Course Completion Date	
6) Date of Commencement of Studies if later than Course Commencement Date <i>Note: "N.A." if both dates are the same</i>	
7) Qualification <i>(Name of award to be conferred on the Student upon successful Course completion)</i>	
8) Organisation which develops the Course	
9) Organisation which awards/ confers the qualification	
10) Course entry requirement(s)	
11) Course schedule with modules and/or subjects	
12) Scheduled holidays (public and school) and/or semester/term break for course	
13) Examination and/or other assessment period	
14) Expected examination results release date	

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15) Expected award conferment date	
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SCHEDULE B

COURSE FEES

Fees Breakdown	Total Payable (with GST, if any) (S\$)
Course Fee	
Total Course Fees Payable:	
No of Instalments:	10

INSTALMENT SCHEDULE

Instalment¹ Schedule	Amount (with GST, if any) (S\$)	Date Due²
1st instalment		4/01/2026
2nd instalment		4/02/2026
3rd instalment		4/03/2026
4th instalment		4/04/2026
5th instalment		4/05/2026
6th instalment		4/06/2026
7th instalment		4/07/2026
8th instalment		4/08/2026
9th instalment		4/09/2026
10th instalment (if applicable)		4/10/2026
Total Course Fees Payable:		

- Each instalment amount shall not exceed the following:
 - 12 months' worth of fees for EduTrust certified PEIs*; or
 - ~~6 months' worth of fees for non-EduTrust-certified PEIs with Industry-Wide Course Fee Insurance Scheme (IWC)*; or~~
 - 2 months' worth of fees for non-EduTrust-certified PEIs without IWC*.

** Delete as appropriate by striking through.*
- Each instalment after the first shall be collected within one week before the next payment scheduled.

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SCHEDULE C
MISCELLANEOUS FEES³

Purpose of Fee	Amount (with GST, if any) (S\$)										
Course Application Fee (Non-refundable)	800										
Late Payment Fee (Non-refundable)	100										
Late Entry Fee (Non-refundable)	<table> <tr> <th>Period</th><th>Amount</th></tr> <tr> <td>February 5-March 4, 2026</td><td>100</td></tr> <tr> <td>March 5-April 4, 2026</td><td>200</td></tr> <tr> <td>April 5-May 4, 2026</td><td>300</td></tr> <tr> <td>After May 5, 2026</td><td>400</td></tr> </table>	Period	Amount	February 5-March 4, 2026	100	March 5-April 4, 2026	200	April 5-May 4, 2026	300	After May 5, 2026	400
Period	Amount										
February 5-March 4, 2026	100										
March 5-April 4, 2026	200										
April 5-May 4, 2026	300										
After May 5, 2026	400										
External Examination Fee (SEAB Examination Fees or any other External Examinations)	Refer to www.seab.gov.sg or respective external examination boards										
Examination Registration Administrative Fee ^	50										
Examination Appeal Administrative Fee ^	50										
NS Deferment Administrative Fee ^	50										
Withdrawal Administrative Fee ^	100										
Refund Administrative Fee ^	100										
Course Subject Change Administrative Fee ^	150										
Administrative Fee ^ for purposes not limited to: - Access Arrangement - Attendance Report Issuance - Student Results Re-issuance - Teacher's Report	100										
INSPIRE's English Entry Test	100										
Internal Examination Marking Fee (Per examination paper)	100 - 150										
Stationery, Consumables or Materials	As per invoice issued.										
Photocopying	0.20 per side (A4 non-colour) or 0.50 per side (A4 colour). A3 is equivalent to two A4.										
Bank Charges and / or Processing Fees	All payments (including Electronic Funds Transfer (EFT), GIRO, Cheques, NETS, cards (credit/debit), online payments) that are processed by PEI, the payer shall bear the relevant processing fees (depends on transaction). All bank charges incurred as a result of and/or in connection with returned cheques and failed electronic funds transfer, GIRO, bank or card payments, if any, shall be borne by the payer.										
Additional Lesson Fee	As per invoice issued.										
Replacement fees for lost or damaged items / textbooks	Price will depend on the value of item.										

3. Miscellaneous Fees refer to any non-compulsory fees which the students pay only when applicable. Such fees are normally collected by the PEI when the need arises

^ Administrative Fees are non-refundable.

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SCHEDULE D
REFUND TABLE

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
[20]	more than [7] days before the Course Commencement Date
[15]	before, but not more than [7] days before the Course Commencement Date
[10]	after, but not more than [1] day after the Course Commencement Date
[0]	more than [1] day after the Course Commencement Date

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SCHEDULE E

TERMS AND CONDITIONS

TERMS AND CONDITIONS GOVERNING ENROLMENT AND ADMISSIONS TO INSPIRE EDUCATION CENTRE (the “Centre” or “INSPIRE”)

1. Admissions and Centre Policies.

The enrolment of a prospective student at the Centre, is subject to Centre admissions and entry policies and all other policies and procedures (including those relating to discipline and curriculum) as amended by the Centre from time to time. Where the Centre admissions and entry policies and other policies and procedures of the Centre are different from the terms in this contract, the terms in this contract shall apply.

2. Admissions Disclosure and Residence.

Prospective students and their parents/guardians are required to produce valid documents for admissions purposes as prescribed by the regulatory authorities from time to time. Specific documents required will be notified at the time of admissions and will likely include valid passport, employment and dependent passes, or permanent identity cards. It is the duty of the parents and legal guardians to comply with the laws, regulations as well as any directives of the relevant authorities in relation to visa and residency, and to fully disclose the nationality, citizenship and visa status of the prospective students and their parents/guardians in order for the Centre to determine the students' eligibility or identify approval required to admit to the Centre.

3. Change in Status.

Admission and continued enrolment at the Centre is conditional upon the parents/guardians and students having valid documents to reside in Singapore. It is the parents'/guardians' responsibility to maintain valid documents for students to remain eligible for continued enrolment at the Centre. Students/parents/guardians must notify the Centre immediately of any changes in the parents'/guardians' or student's nationality, citizenship or visa status. Students who lose eligibility to attend the Centre will be withdrawn, and fees (including Course Fees and Miscellaneous Fees) may be forfeited in accordance with the Refunds Table set out in Schedule D.

4. Late Entry Admission

While prospective students can apply to join in the course after the course commencement date, course entry is only available on the 5th of every month till 4 May 2026. Late entry fees apply from 5 February 2026 and admission will be on a case by case basis. There will not be any make up of classes in the event of late entry. Student and parents/guardians are to acknowledge that they are aware that the course has already commenced.

5. Withdrawal by the Centre of an Enrolment Offer or Enrolment.

If any of the following occurs, the offer of enrolment or the enrolment itself can be withdrawn or suspended or made subject to new terms and conditions:

- (i) The Centre determines that there has been any breach of the Centre's policies or procedures or these Terms and Conditions, or that circumstances as described in these Terms and Conditions arise that entitle the Centre to exclude or remove a student, or withdraw or suspend enrolment or make enrolment subject to new terms and conditions;
- (ii) there has been any misrepresentation or inadequate disclosure about the prospective student including disclosure of the student's or parents'/guardians' nationality, citizenship and visa status and subsequent changes thereof;
- (iii) the Centre determines at any time that it cannot reasonably meet the child's needs, this may include, without limitation, situations where the Centre was unable to interview the prospective student fully before offering a place to the prospective student and subsequently determines it cannot meet the child's needs.
- (iv) if the Centre determines that the student has committed serious disciplinary misconduct or criminal offence. The Centre shall act in accordance with the Centre's policy on discipline and exclusion in all such cases.
- (v) if the Centre determines that the student/parent(s) / guardian(s) cause harassment, alarm or distress to another person at the Centre (be it students, staff, teachers or management) by using or making any

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threatening, abusive or insulting words or behaviour or communication or publishing such communication that identifies the Centre or persons related to the Centre.
If a student's existing enrolment is withdrawn, suspended, or made subject to new Terms and Conditions for any of the aforesaid reasons, this will be done pursuant to the Centre's policy.

6. Withdrawal by Parents/Guardians.

Within 7 working days of signing the Student Contract (the 'cooling-off' period), regardless of whether the Course Commencement Date has passed, the students/parents/guardians can submit a written notice of withdrawal to INSPIRE and receive refunds in accordance with the Refunds Table set out in Schedule D.

After the 7 working days 'cooling-off' period, if parents/guardians desire to withdraw a student for any reason from the Centre, the students/parents/guardians shall deliver a written withdrawal notice to the Centre. If a written withdrawal notice is delivered to the Centre during a Centre holiday it will be deemed received by the Centre on the first day in session following the holiday. Course fees will not be refunded for withdrawals after the 7 working days 'cooling-off' period, as stipulated by the Refunds Table set out in Schedule D.

7. Refunds.

Please see Schedule D.

8. Attendance Conditional Upon Full Payment.

The students/parents/guardians accept that a student's entitlement to begin or continue classes at the Centre is conditional upon payment in full of each instalment of Course Fees and all other Miscellaneous Fees for which the students/parents/guardians are liable. The students/parents/guardians shall take full responsibility to ensure that payment is made in full whether or not Course Fees and other Miscellaneous Fees are paid by the students/parents/guardians or the employer of one of the parents/guardians.

9. Late Payment, Suspension and Termination

In relation to students enrolled in the Course, if the students/parents/guardians do not pay any type of fees or charges including Course Fees and/or Miscellaneous Fees due to the Centre after 1 day, the student will be suspended from classes by the Centre giving written notice to the students/parents/guardians. There is no pro-ration discount given due to the suspension. There will not be any make up of classes in the event of suspension. In the event of only a partial payment being made, the Centre reserves the right to suspend the student from classes at any point in time. Please see the table below for an illustration:

Instalment ¹ Schedule	Date Due ²	Suspension Date
1st instalment	4/01/2026	5/01/2026
2nd instalment	4/02/2026	5/02/2026
3rd instalment	4/03/2026	5/03/2026
4th instalment	4/04/2026	5/04/2026
5th instalment	4/05/2026	5/05/2026
6th instalment	4/06/2026	5/06/2026
7th instalment	4/07/2026	5/07/2026
8th instalment	4/08/2026	5/08/2026
9th instalment	4/09/2026	5/09/2026
10th instalment (if applicable)	4/10/2026	5/10/2026

If still no payment is received within 7 days of payment being due, in addition to any other right the Centre may have under this Contract including these Terms and Conditions, the Centre shall have the

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right to terminate this Contract for failure to pay Course Fees and/or Miscellaneous Fees by giving written notice to the students/parents/guardians. INSPIRE shall have the right to terminate this Contract in accordance with the foregoing notwithstanding that this Contract has been signed by both parties and the student has yet to attend school. Upon termination, INSPIRE shall have the right to vacate the seat and make an offer to another prospective student. Please see the table below as an illustration:

Instalment ¹ Schedule	Date Due ²	Termination Date
1st instalment	4/01/2026	12/01/2026
2nd instalment	4/02/2026	12/02/2026
3rd instalment	4/03/2026	12/03/2026
4th instalment	4/04/2026	12/04/2026
5th instalment	4/05/2026	12/05/2026
6th instalment	4/06/2026	12/06/2026
7th instalment	4/07/2026	12/07/2026
8th instalment	4/08/2026	12/08/2026
9th instalment	4/09/2026	12/09/2026
10th instalment (if applicable)	4/10/2026	12/10/2026

10. Course Subject Change

Course subject change applications have to be done with written notice of at least one calendar month prior to the effective change date which is only on every 5th of the month. If an application is delivered to the Centre during a Centre holiday it will be deemed received by the Centre on the first day in session following the holiday. Subsequent instalment payments may be waived or adjusted only if the Course Subject Change request is made at least one calendar month before the next instalment is due. Upon approval, the student/parents/guardians will be served a letter confirming Course Subject Change and be given an Addendum to the current Student Contract, which is to be signed by Student and/or Parents / Guardians. If no official notice of a student's Course Subject Change approval is received by the student/parents/guardians, the current course fee remains unchanged. A Course Subject Change Administrative Fee will be imposed for Course Subject Changes. There is no pro-ration discount for previous Course Fees paid. Any refund is to be referred to the Refund Table in Schedule D. Students may be eligible for new Subject classes prior to the effective change date. In such an event, Additional Lesson Fee applies.

11. Student Photographs.

Photographs or films or videos or audios of students and prospective students may appear in INSPIRE's materials, brochures, websites, advertisements or press releases, and such photographs may be used before, during or after the student's enrolment with INSPIRE. Students/parents/guardians who would not like the student to appear in any or all of these must notify INSPIRE in writing at the time of application.

12. Personal Data Protection

The students/parents/guardians hereby consent to INSPIRE collecting, using and disclosing personal data before, during or after the student's enrolment with INSPIRE, relating to the parents/guardians and the student including those personal data set out in this Contract and personal data provided in or along with the application form and such other personal data collected from time to time. The consent of the students/parents/guardians given herein is strictly on the condition that the foregoing personal data are required to be collected and used solely for purposes of INSPIRE's operations and organised by

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INSPIRE, associates of INSPIRE, or other schools whether located in or outside of Singapore or related activities and for any other purpose relating to the conduct of the INSPIRE's business and the provision of services by INSPIRE or its authorised service providers, as well as to comply with all laws and regulatory requirements. The parents/guardians further confirm that by signing this Contract, the parents/guardians are giving consent for themselves as well as on behalf of the student with respect to the collection, use and disclosure of personal data relating to them strictly on the condition above but not beyond.

13. Termination by the Centre.

INSPIRE may at any time terminate this Contract and the prospective student's enrolment may be withdrawn or suspended or made subject to new terms and conditions on one calendar day's written notice, or on less than 1 calendar day's notice where INSPIRE has reason, in its opinion, to determine that permanent exclusion or removal is required. Students/parents/guardians have the right to appeal to INSPIRE's management team on a decision to permanently exclude a student without prejudice to any other recourse they may have under this contract or at law in general arising from any exercise of this term by INSPIRE.

14. Parental Consent.

If one parent/guardian of a student consents to or approves a course of action, both parents/guardians will be deemed to have given such consent or approval, and INSPIRE shall not be obliged to obtain the consent of both parents/guardians. Where the need arises, INSPIRE may authorise the taking of such action as INSPIRE deems necessary or desirable in the circumstances, including obtaining medical examination or treatment of a student, calling for further medical or specialist advice or treatment or the removal of the student to a hospital or other location, all expenses thereby incurred being for the parents'/guardians' account. INSPIRE will endeavour to contact one or both parents/guardians in the above circumstances and endeavour to obtain their consent but where neither parent/guardian can be reasonably contacted or if INSPIRE deems that the circumstances do not reasonably allow for such contact to be made, INSPIRE is hereby authorised to take such action as it deems necessary or desirable in the interest of the student and INSPIRE.

15. INSPIRE Liability.

INSPIRE shall not be held liable or responsible for any personal or other injury or loss that a student, any parent/guardian or any other person may sustain at any time, anywhere, whether within or outside INSPIRE premises, in connection with any unsupervised activity or any activity partly or wholly supervised or provided by any third party other than INSPIRE.

16. Disclosure.

Please note that it is important to declare in writing all medical, behavioural, emotional and other issues that might affect the student's life at INSPIRE. In the case of a student with special educational needs, INSPIRE shall have the right to assess at any time whether it can provide or continue to provide adequate educational care and provision. If the student has previously been asked to leave another school, this information must be provided. Failure to give full and frank disclosure in writing at any time during the application process shall entitle INSPIRE, where it is reasonable to do so having regard to the nature of the non-disclosure to withdraw or suspend the offer of enrolment or the enrolment itself or to make the offer or enrolment itself subject to new terms and conditions with immediate effect.

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17. Signatory

INSPIRE requires this Contract to be duly signed by both parents/guardians, even if the student is under the caretaking of single parentage/guardianship.

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

SIGNED by the PEI

Authorised Signatory of the PEI

Name:

Date:

Seal of PEI

*State all dates in the format of DD/MM/YYYY

SIGNED by the Student

SIGNED by the Student's parent(s) or legal guardian (if the student is under twenty one (21) years of age)

Name of Student:

Date:

Name of Parent or Legal Guardian (1):

Date:

Name of Parent or Legal Guardian (2):

Date:

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