

TRANSFER / WITHDRAWAL / DEFERMENT POLICY

- i) BAC has a fair and reasonable transfer/withdrawal/deferment policy.
- ii) “Transfer” means a student changes the course or period of study (from full-time to part-time or vice versa) but remains as a student of BAC. For an approved transfer request, the original student contract shall be amended accordingly (which shall act as an addendum), and signatures of the contracting parties shall be incorporated accordingly.
- iii) “Withdrawal” means that the student has officially requested to withdraw and discontinues from the course before completion of the course and the student is no longer a student of BAC. Where relevant, refunds shall be processed accordingly based on the PEI-Student contract and BAC’s refund policies.
- iv) “Deferment” means the student delays or postpones the course (or module). In such case, the maximum deferment periods shall be specified by BAC to the student, based on the course the student has enrolled for.
- v) In accordance with POM4.3.1(B)(v), the school allows students to withdraw from a course in accordance with its refund policy (where applicable).
- vi) In accordance with item POM4.3.1(B)(iv), a course transfer allows a student to change the course or period of study (from full-time to part-time or vice versa) but remains as a student of BAC. In such case, the PEI-Student contract and student registration details shall be amended accordingly (which shall act as an addendum).
- vii) For avoidance of doubt, a transfer by the student to another private school but remaining with the same University partner is regarded as a withdrawal from BAC.
- viii) In accordance with item POM4.3.1(B)(vi), the school allows students to defer his/her course of study to a specific period on the same course provided that it is within the University’s regulations for preparatory courses (i.e. University of London) and it is within the programme regulations for BAC’s Proprietary Courses. The PEI-Student contract and student registration details shall be amended accordingly (which shall act as an addendum). Where a student requests for a deferment, BAC informs the maximum deferment period as per the specific course. For preparatory courses of the University of London the maximum deferment is two(2) academic years (i.e. not based on calendar months but based on academic years as stipulated by the University). For proprietary courses, the maximum deferment shall not exceed the registered duration of the course with SSG (i.e. a maximum deferment period of 12-months shall apply to a proprietary course registered with a duration of 12-months). The maximum deferment period is specified to the student prior to granting approval for deferral and is also informed to the student in writing (i.e. via email).
- ix) The table below summarises the key circumstances of the transfer, withdrawal and deferment of a student and its corresponding policies.

Item	Transfer	Withdrawal	Deferment
Circumstances in which request will be	Transfer is where a (new) course is being offered and	“Withdrawal” means that the student has	Deferment means the student delays

<p>granted & maximum period for "Deferment"</p>	<p>has vacancies. The student wishes to change the mode of study from FT to PT or vice versa.</p> <p>Student will fill out the Request Form FRM 020 and to be reviewed and approved by either the Principal / Deputy Principal. Where relevant the student will first be interviewed.</p>	<p>officially requested to withdraw and discontinues from the course before completion of the course and the student is no longer a student of BAC. Where relevant, refunds shall be processed accordingly based on the PEI-Student contract and BAC's refund policies.</p> <p>Student will fill out the Request Form FRM 020 and to be reviewed and approved by either the Principal / Deputy Principal.</p> <p>Principal or Deputy Principal or Director of Studies to interview first.</p>	<p>or postpones the course (or module). In such case, the maximum deferment periods shall be specified by BAC to the student, based on the course the student has enrolled for.</p> <p>Student will fill out the Request Form FRM 020 and to be reviewed and approved by either the Principal / Deputy Principal.</p> <p>Principal or Deputy Principal or Director of Studies to interview first.</p> <p>For preparatory courses of the University of London the maximum deferment is two(2) academic years (i.e. not based on calendar months but based on academic years as stipulated by the University). For proprietary courses, the maximum deferment shall not exceed the registered duration of the</p>
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Status of student pass (if applicable)	Cancel existing and apply a new student pass for student (only applicable for change of course). Student pass holders cannot transfer mode of study (i.e. FT to PT).	Cancel the existing student pass. To inform students of their subsequent course of action pursuant to the cancelled student pass.	Cancel the existing student pass and apply for a new student pass at the point where the student wishes to resume the course of study.
Condition for refund	As per refund policy	As per refund policy	As per refund policy
Maximum Time frame for processing	4 weeks from the point of the student's request.	4 weeks from the point of the student's request.	4 weeks from the point of the student's request.

- x) Students are briefed on the Transfer / Withdrawal / Deferment Policy during pre-course counselling before the signing of the Student Contract. Once admitted, they will be briefed again during the student orientation program. The Course Counselling Checklist FRM-016 is acknowledged by the student prior to the execution of the PEI-Student Contract. A New Student Survey Questionnaire in FRM-002A is conducted after the Orientation to ascertain whether students have a good understanding of the policies.
- xi) BAC will handle the transfer/withdrawal/deferment of STP-international students as follows:
 - a) Where an international student withdraws from the course, the school would login to the ICA system to cancel the student pass. When the student pass is cancelled, the student would have 30 days to remain in Singapore and the student is informed of this.
 - b) Where an international student transfers to another course, the school would have to apply for a new student pass. Students who are transferring to another course are reminded that the application for new pass is subject to regulatory approvals by the Immigrations and Checkpoint authority and if no approvals are given, the student

- would have to return home within 30 days of an application being rejected (unless otherwise stated).
- c) Where an international student defers from the course, BAC would login to the ICA's system to cancel the student pass. When the student pass is cancelled, the student would have 30 days to remain in Singapore. BAC would re-apply for a student pass at the point when the student decides to resume the course of study, subject to the approval of ICA.
 - xii) BAC has procedures which are aligned with the transfer/withdrawal/deferment policy to execute any transfer/withdrawal/deferment application.
 - xiii) The procedures include, inter alia, the following:
 - a) Receiving request for transfer / withdrawal in the prescribed Request Form FRM 020 or receiving the request for deferment in the Undertaking by Student Form FRM 020A
 - b) Interviewing the student to assess the request for transfer/withdrawal/ deferment by the Principal or Deputy Principal or the Deputy Principal.
 - c) Issuing a formal letter or email to the student to either reject the application or to effect the transfer/withdrawal/deferment within 4 weeks of the student's request for transfer/withdrawal/deferment.
 - d) For students below the age of 18, BAC shall seek approval from the student's parents/legal guardian before approving the application. This approval from the parent/legal guardian shall be obtained in writing.
 - e) Where applicable, to immediately inform ICA of any change in the student's status that may affect the student pass issued (e.g. cancellation of student's pass for withdrawal case, transfer to a course with a shorter duration, deferment case).
 - f) Amending the student contract with the new details (which shall act as an addendum) signed off by the contracting parties (for transfer and deferment of course only).
 - g) Where applicable, the refund policy under POM4.4.1 shall be adhered to.
 - xiv) The procedures for transfer/withdrawal/deferment are clearly communicated (in the BAC website and the Student Handbook) to the prospective students and students.
 - xv) The Finance Executive and/or Records Manager maintains and updates the transfer/withdrawal/deferment records within 3 working days of settling a transfer/withdrawal/deferment request. Records are kept (may be in soft copy) for at least 5 years and are easy to retrieve for audit purposes.
 - xvi) The Finance Executive shall update the FPS database of the transfer/withdrawal/deferment of the student accordingly.
 - xvii) Where applicable, the Management Representative shall inform the relevant government agencies (e.g. ICA) and other relevant parties promptly for all transfer/withdrawal/deferment cases.

Processing of Withdrawal from Course:

- i) Student gives written notice of his intention to withdraw using the Request Form FRM 020.
- ii) Where applicable, the parent's/legal guardian's written consent if student is under 18 years of age shall be requested by the Records Manager.
- iii) FRM-020 is handed or emailed to the Records Manager who would be the first point of contact with the student (and where applicable, the parent/legal guardian for a student below the age of 18) to discuss further on the specific reasons of the

- student's intention to withdraw.
- iv) If the student (and where applicable, the parent/legal guardian for a student below the age of 18) still wishes to proceed to withdraw, the Records Manager shall escalate the matter to the Principal or Deputy Principal or Director of Studies who would interview the student to ascertain a firm outcome.
 - v) The decision-making process by BAC shall not exceed 4 weeks from the time of the receipt of a completed FRM-020.
 - vi) The outcome of the withdrawal request shall be passed on to the Records Manager for processing.
 - vii) The Records Manager and Finance Executive, liaising with the other relevant departments, shall take charge of the various withdrawal matters including:
 - Informing the student (and where applicable, the parent/legal guardian for a student below the age of 18) of the withdrawal approval/rejection via email or a letter in writing.
 - processing the refund (if applicable)
 - informing the Management Representative to liaise with ICA for the cancellation of the student pass (if applicable)
 - taking charge of all necessary filing and updates to the withdrawal records within 3 working days of settling a withdrawal request
 - withdrawal records are kept in the student file so that it is easily retrievable for audit purposes.
 - viii) Where a student has withdrawn without informing BAC through any written request through FRM-020, the school will treat this as an absence-for-an-extended-period case and at the end of the academic year the student's details will be updated in the Student Management System as 'terminated'.
 - ix) In the case of a continuous 7-day absence from class without a valid reason such as medical leave or emergency reasons by a STP-International Student, the student's name will be reported to ICA, to apply for a cancellation of the student pass..

Processing of Transfer to Another Course:

- i) The student gives written notice of his intention to transfer using Request Form FRM 020.
- ii) Where applicable, the parent's/legal guardian's written consent if a student is under 18 years of age shall be requested by the Course Consultant.
- iii) FRM-020 is handed to the Course Consultant who would be the first point of contact with the student (and where applicable, the parent/legal guardian for a student below the age of 18) to discuss further the specific reasons of the student's intention to transfer to another course or changing the mode of study (e.g. FT to PT or vice versa) at BAC.
- iv) The Course Consultant will:
 - check that the student satisfies the Entry Requirements/Pre-requisite of the requested course. (a query with the University may be logged where necessary, for preparatory courses).
 - discuss with student (and where applicable, the parent/legal guardian for a student below the age of 18) the reasons for him/her wanting to transfer, and for foreign students, explain to the student (and where applicable, the parent/legal guardian for a student below the age of 18) of the implications for his/her student pass, etc. BAC will have to apply to cancel the current student pass and apply for a new student pass for the new course. Students (and where applicable, the parent/legal guardian for a student below the age of 18) are specifically informed that the approval of the student pass based on a transfer of course is subject to the sole discretion of ICA.
 - inform the student (and where applicable, the parent/legal guardian for a student below the age of 18) of any fees that are payable.

- inform the student (and where applicable, the parent/legal guardian for a student below the age of 18) that refunds (if any) are subject to prevailing refund policies and procedures as per POM4.4.1.
- v) If the student (and where applicable, the parent/legal guardian for a student below the age of 18) maintains his/her intention to transfer to the new course or change the mode of study after the discussion, the Course Consultant shall pass the case to the Records Manager for further processing.
- vi) The Records Manager will obtain the approvals from the Principal, Deputy Principal or Director of Studies after their interview with the student (and where applicable, the parent/legal guardian for a student below the age of 18) before proceeding to process the transfer.
- vii) The Records Manager, liaising with the other relevant departments, shall take charge of the various transfer matters including:
 - Informing the student (and where applicable, the parent/legal guardian for a student below the age of 18) of the transfer via email or a letter.
 - informing the Management Representative to liaise with ICA for the cancellation of the existing student pass and application for a new pass (where applicable)
 - amending the PEI-Student contract accordingly (which shall act as an addendum) signed off by the contracting parties
 - transferring the student's account to the new course (refund amount in accordance with refund policy, where it is applicable)
 - The decision-making process shall not exceed 4 weeks from the time of the receipt of a completed FRM-020.
 - taking charge of all necessary filing and updates of the transfer records within 3 working days of settling a transfer request.
 - ensuring that transfer records are kept in the student file so that it is easily retrievable for audit purposes.

Processing of Deferment of the Course:

- i) The Student gives written notice of the intention to defer by executing the Request Form 020.
- ii) Where applicable, the parent's/legal guardian's written consent if a student is under 18 years of age shall be requested by the Course Consultant.
- iii) FRM-020 is dealt by the Course Consultant who would be the first point of contact with the student (and where applicable, the parent/legal guardian for a student below the age of 18) to discuss further on the specific reasons of the student's intention to defer.
- iv) If the student (and where applicable, the parent/legal guardian for a student below the age of 18) still wishes to proceed to defer, the Course Consultant shall escalate the matter to the Principal, Deputy Principal and/or Director of Studies who would speak with the student (and where applicable, the parent/legal guardian for a student below the age of 18) to ascertain a firm outcome. The student shall also be notified about the maximum deferment period that will be granted which is: A) preparatory courses of the University of London the maximum deferment is two(2) academic years (i.e. not based on calendar months but based on academic years as stipulated by the University). B) For proprietary courses, the maximum deferment shall not exceed the registered duration of the course with SSG (i.e. a maximum deferment period of 12-months shall apply to a proprietary course registered with a duration of 12-months).
- v) The decision-making process shall not exceed 4 weeks from the time of the receipt of a completed FRM-020.
- vi) If the outcome of the discussion is to proceed on for deferment, the matter will be passed on to the Records Manager for processing.
- vii) The Records Manager, liaising with the other relevant departments, shall take charge

of the various deferment matters including:

- Informing the student (and where applicable, the parent/legal guardian for a student below the age of 18) of the transfer via email or a letter.
- informing the Management Representative to liaise with ICA for the cancellation of the existing student pass and application for a new pass (where applicable)
- amending the PEI-Student contract accordingly (which shall act as an addendum) signed off by the contracting parties
- processing refund amount in accordance with (refund policy, where it is applicable)
- The decision-making process shall not exceed 4 weeks from the time of the receipt of a completed FRM-020.
- The student (and where applicable, the parent/legal guardian for a student below the age of 18) shall be required to sign the Undertaking by Deffering Student FRM-020A. This form shall also stipulate the maximum deferment period as stated in POM4.3.1(F)(iv).
- ensuring that transfer records are kept in the student file so that it is easily retrievable for audit purposes.