

Administrative Charges for all TaF.tc Courses

Type of Request	Administrative Fees / Policies	Accepted Documents for Student Request								
Deferment of Modules	<p>\$50 / Module before GST</p> <p>Requests made less than 14 days before class start date will be deemed as a withdrawal.</p> <p>Deferments of Modules for International Students on Student Pass will only be approved if the course can be completed before the stipulated date of Student Pass.</p>									
Withdrawals	<p>\$50 / Module* before GST</p> <p>Upon successful withdrawal request, nett fees will be refunded according to schedule below:</p> <table border="1"> <thead> <tr> <th>% Course Net Fees Refunded</th> <th>Timeline</th> </tr> </thead> <tbody> <tr> <td>[90%]</td> <td>More than [21] working days before Commencement of First Module</td> </tr> <tr> <td>[50%]</td> <td>[14-21] days before Commencement of First Module</td> </tr> <tr> <td>[0%]</td> <td>Less than [14] days before Commencement of First Module</td> </tr> </tbody> </table> <p>Refunded amount will be credited back to your original mode of payment.</p> <p>*Apparel Product & Development Diploma has 15 Modules; Withdrawal Administrative Fee will be \$50*15=\$750 before GST</p>	% Course Net Fees Refunded	Timeline	[90%]	More than [21] working days before Commencement of First Module	[50%]	[14-21] days before Commencement of First Module	[0%]	Less than [14] days before Commencement of First Module	<p>Eligible Documents**:</p> <ul style="list-style-type: none"> ▪ Medical Certificate ▪ Reservist Notification (SAF100) ▪ Court Attendance Notification ▪ COVID-19: Picture of ART Test Positive Test Kit with current date ▪ Bereavement of immediate family members (Parents, Parents-in-law, Siblings, Spouse, and Children) <p>**Subsequent requests will be subjected to administrative fees.</p>
% Course Net Fees Refunded	Timeline									
[90%]	More than [21] working days before Commencement of First Module									
[50%]	[14-21] days before Commencement of First Module									
[0%]	Less than [14] days before Commencement of First Module									
Re-Assessment / Deferment of Assessment	<p>\$120 before GST</p> <p>Reassessment / Deferment of Assessment shall be completed within 14 days of the last / original assessment date.</p> <p>A new request has to be submitted in the event of no-show and/or a reschedule, fees will be charged again.</p> <p>TaF.tc reserves the right to choose the appropriate trainer to conduct the assessment according to availability.</p>	<p>For Full-Time Diploma Students, two non-chargeable requests will be accepted for the full intake.</p>								
Request for Additional Hours	<p>Chargeable at \$100 per hour before GST*</p> <p>Required hours will be determined by the Trainer or Institute and shall be completed before Reassessment and/or Deferred Assessment.</p> <p>A new request has to be submitted in the event of no-show and/or a reschedule, fees will be charged again.</p>									

Type of Request	Administrative Fees / Policies	Accepted Documents for Student Request
Appeal for Assessment Results	<p>\$20.00 before GST</p> <p>Upon submission and payment of the appeal request, the student is to send an email to NYC@taftc.org, elaborating on their appeal with supporting documents.</p>	Only one appeal per Module will be accepted

Accepted Payment Modes

Mode	Who is Eligible?	Payment Deadlines	Additional Information
SFC	<ol style="list-style-type: none"> Only Singaporean self-sponsored individuals aged 25 and above can use SkillsFuture Credit to offset net fees. Only SkillsFuture Credit and SkillsFuture Credit Top-Up are accepted. You will only be able to submit claims 60 days from the start date of the programme. For more information on SkillsFuture Credits, click here. 	To be submitted at least 14 days before class start date	<p>Claims submitted beyond the start date are not accepted.</p> <p>Trainees must ensure that they have enough SkillsFuture Credit (SFC) balance when using SFC for payment.</p> <p>The trainees shall be required to pay the course fees owed to the institute via credit card should:</p> <ol style="list-style-type: none"> Trainees SFC account balance is not sufficient to pay the indicated amount to be used. Trainee unable to use SFC due to late submission (submitted after course start date)
PSEA	Only Singaporean self-sponsored individuals aged below 30 can use PSEA to offset net fees.	To be submitted at least 14 days before class start date	In the event of an unsuccessful withdrawal of funds from PSEA, trainees will have to pay the course fees owed to the institute via credit card.
Credit Card	All individuals	Payment deducted instantly upon checkout	
Bank Transfer	Corporate Sponsored individuals and International Qualification Students	To be submitted at least 14 days before class start date	

Attendance and Assessment Requirements

Singaporeans / PR

1. A **minimum attendance of 75% of training hours*** per month is required to qualify for the final assessment and SSG course fee funding. Full attendance for all classes is strongly encouraged, students are expected to take responsibility for their learning should they be absent from class.
2. Students enrolled into the course with course fee funding / grant are obliged to successfully complete attendance and assessments according to the course requirements.

International Students:

1. A **minimum attendance of 90% of training hours*** per month is required to qualify for the final assessment. Full attendance for all classes is strongly encouraged, students are expected to take responsibility for their learning should they be absent from class.

*Training hours include E-Learning, Classroom Lectures or Activities, excluding Assessment Hours.

Assessment Requirements (International and Singaporeans/PR)

1. Trainees are expected to complete the assessments and attain a Competent (C) rating to the best of their ability. TaF.tc reserves the right to withdraw the trainee from the course at any juncture should they fail to meet the requirements as determined by TaF.tc's academic judgment or review.
2. WSQ assessments are competency-based, designed to test your understanding, ability, and knowledge. Your assessments will either be graded Competent (C) or Not Yet Competent (NYC). Assessments are conducted in an Open-Book Format. Trainees must attain a competent grade and meet attendance requirements in order to graduate.
3. A WSQ Statement of Attainment will be awarded to WSQ courses and a TaF.tc certificate of completion will be awarded to Non-WSQ courses if the trainee has attained a Competent (C) grade.

Trainees enrolled into the programme with course fee funding / grant are obliged to successfully complete attendance and assessments according to the programme requirements. **Should you fail to meet the requirements, TaF.tc reserves the right to hold you personally liable for the reimbursement of the SkillsFuture Singapore (SSG) Course fee funding / grants receivable to TaF.tc.**

Certificate Issuance

1. WSQ e-certificates will be downloadable via your SkillsPassport 4 weeks after the successful course completion date. For more information on how to download your e-Certs, [click here](#).
2. For Non-WSQ courses, TaF.tc will issue an e-certificate of completion via the student portal no more than 3 months after successful completion of the course.

Expulsion Policy

Trainees may risk expulsion from TaF.tc if the following occurs:

1. Failure to meet the attendance or assessment requirements.
2. Went Missing-In-Action (i.e., cannot be contacted despite repeated calls, SMSs, and emails).
3. Graded "Not Yet Competent" up to 3 times for the same module at the original assessment date or scheduled re-assessments.
4. Trainee is deemed to be disruptive to either students or trainers in class.
5. Continuing Students who have outstanding module(s) deferred for more than 6 months from the initial course end date.
6. Following expulsion, Trainee will not be eligible for course fee fundings should they wish to enroll in TaF.tc courses for a second time.

Dispute & Resolution Policy

If you have encountered a difficult situation that you would like to speak to us about, do let us know.

1. The Institute accepts both written (Emails / Letters / Feedback Forms) and verbal communications (Meetings / Telephone Correspondences).
2. All feedback and complaints must be properly recorded and/or documented. Any correspondence between the Institute and the Student must be annexed as evidence. This is to ensure that any Staff handling the case are kept aware of the progress / outcomes.
3. The Programme Management Department is to respond to respective Students **within 5 working days** of receipt of the feedback / complaint and have a proposed solution in **14 working days**.
4. If you are not satisfied with the proposed solution, we will further escalate the issue to our Senior Management and propose a solution **within 21 days** of receiving your feedback / complaint.
5. All feedback / complaints must be resolved **within 21 working days**. In the event that the deadline is not adhered to, you will be notified and the reasons with regards to the delay must be made known.

Course Notes and Training Materials

All course and training materials will be given in electronic form and all materials provided are protected by copyright laws, and cannot be reproduced, republished, distributed, transmitted, displayed, broadcasted, or otherwise exploited in any manner, without written permission from TaF.tc. All course and training materials are solely for personal and non-commercial use.

Disclaimer Clause

Taf.tc reserves the right to reschedule or cancel the Course Schedule, change the Trainer or Course Fee without prior notice. However, we will use our utmost effort to inform respective Students of any changes **within 5 working days** before the class commencement date. The terms and conditions set may be modified or amended without prior notice.

We reserve the right to cancel or reschedule the class, not limited to the following circumstances:

- Class does not meet the minimum enrolment number.
- Trainer is hospitalized or not fit for duty and Taf.tc is not able to find a suitable replacement.

Withdrawal & Deferment Policy

Withdrawal and Deferment requests will take no more than **4 weeks** to be processed and the outcome will be made known to you via email. If the outcome is not in your favour, you can appeal according to our dispute resolution.

- Administration Fees are chargeable for Withdrawal / Deferment, refer to Administrative Charges for Qualifications table above.
- A Parent / Guardian's Formal Letter of Consent to Withdraw / Defer must be submitted if you are below 18 years old.
- All outstanding fees must be settled upon submission of Withdrawal / Deferment requests.
- Any Withdrawal / Deferment will be addressed on a case-by-case basis, and we will have the final decision on whether the request is approved or rejected.
- Submitting the request does **NOT** automatically result in an official Withdrawal / Deferment. You must ensure that you receive an approved request confirmation via email regarding the outcome of your request.

Any Deferment granted will be for a period of **6 months only** and is subjected to a Deferment Fee. Requests made **less than 14 days before class start date** will be deemed as a withdrawal. Continuing Students who wish to Defer for more than 6 Months from the Course Start Date will have to withdraw from the course. Re-admission will be based on the Institute's Student Selection and Admission Processes.

- You can apply for a Deferment **ONLY ONCE**. All Deferments will be considered if you support them with valid reasons and additional supporting documents.

Deferment Request Process

1. Submit a deferment Request with reasoning stated and supporting documents through the Student Portal / Student App.
2. An email will be sent to you to confirm the submission of your request.
3. Your request will be acknowledged **within 5 working days**.
4. Deferment fees of \$50.00 before GST applies.
5. An email will be sent to you to let you know the outcome of the request, along with the next steps to take, if any.
6. Requests made **less than 14 days before class start date** will be deemed as a withdrawal - fees and policy shall apply.
7. **If you are a Student Pass Holder*, we will update/cancel your FPS and/or Student Pass within 3 working days if applicable.**

*Deferments are subjected to ICA's approval of the new Student Pass. You would be required to cancel your Student Pass **within 7 days** if the application is rejected. The Institute will inform ICA in the event of any deferment.

*Deferments of modules for international students on student pass will only be approved if the course can be completed before the stipulated date if student pass.

Full Qualification Withdrawal Request Process

Full qualification withdrawal is only applicable to students who have yet to take any classes part of the diploma.

1. Submit a withdrawal request with reasoning stated and supporting documents through the Student Portal / Student App.
2. An email will be sent to you to confirm the submission of your request.
3. Your request will be acknowledged **within 5 working days**.
4. Withdrawal fees of \$50.00 / module before GST applies.
5. An email will be sent to you to let you know the outcome of the request, along with the next steps to take, if any.
6. Course net fees will be refunded according to schedule below:

% Course Net Fees Refunded	Timeline
[90%]	More than [21] working days before Commencement of First Module
[50%]	[14-21] days before Commencement of First Module
[0%]	Less than [14] days before Commencement of First Module

7. If you are a Student Pass Holder*, we will update/cancel your FPS and/or Student Pass **within 3 working days** if applicable.

*Student Pass holders would be required to submit your Passport and Student Pass details to the Institute for cancellation of Student Pass with ICA.

Partial Qualification Withdrawal Request Process

Partial qualification withdrawals are only applicable to students who have consumed classes part of the diploma.

1. Submit partial withdrawal requests for each module, with reasoning stated and supporting documents through the Student Portal / Student App.
2. An email will be sent to you to confirm the submission of your request.
3. Your request will be acknowledged **within 5 working days**.
4. Withdrawal fees of \$50.00 / module before GST applies.
5. An email will be sent to you to let you know the outcome of the request, along with the next steps to take, if any.
6. Refund of course net fees paid is not applicable.
7. If you are a Student Pass Holder*, we will update / cancel your FPS and/or Student Pass **within 3 working days** if applicable.

*Student Pass holders would be required to submit your Passport and Student Pass details to the Institute for cancellation of Student Pass with ICA.

Refund

Refunds for Qualifications (Diploma, Advanced Certificate etc.) are governed by the following:

Refund Policy

The Institute adopts the Standard Student Contract as set out by CPE. This Refund Policy will act as a framework in guiding the implementation of detailed refund processes and procedure in the following areas:

Refund for Withdrawal Due to Non-Delivery of Course

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

- It does not commence the course on the Course Commencement Date;
- It terminates the Course before the Course Commencement Date;
- It does not complete the Course by the Course Completion Date;
- It terminates the Course before the Course Completion Date;
- It has not ensured that the Student meets the course entry or matriculation requirement as set by the organization stated in Schedule A of the Standard Student Contract within any stipulated timeline set by CPE; or
- The Student's Pass Application is **REJECTED** by Immigration and Checkpoints Authority (ICA).

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire course fees and miscellaneous fees already paid should the Student decide to withdraw, **within seven (7) working days** of the above notice.

Refund for Delivery Due to Other Reasons

If the Student withdraws from the Course for any reason other than those stated under the Refund for Withdrawal Due to Non-Delivery of Course (reflected in Clause 2.1 of the Standard Student Contract), the Institute will **within seven (7) working days** of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the following refund table (reflected in Schedule D of the Standard Student Contract): -

% Course Net Fees Refunded	If your written notice of withdrawal is received by Taf.tc
[90%]	More than [21] working days before Commencement of First Module
[50%]	[14-21] days before Commencement of First Module
[0%]	Less than [14] days before Commencement of First Module

Note: A **7 working days** Cooling Off Period will commence after the signing of the Student Contract. If you choose to withdraw during this period, you will be refunded 90% of the course fees excluding consumed modules. Once a student has attended a lesson, it will be deemed as consumed. (Miscellaneous Fees and Application Fees are **non-refundable**)

Cooling-Off Period

The Institute 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 the refund table) of the fees already paid excluding consumed modules if the Student submits a written notice of withdrawal to the Institute within the Cooling-Off Period, regardless of whether the Student has started the course or not.

Refund Process

- Submit your withdrawal Request in the Student Portal.
- An email will be sent to you to confirm the submission of your request.
- We will verify if you are eligible for a refund, you will be notified of the refund amount and computation through email.
- Withdrawal fees of \$50.00 / module before GST applies.
- If you are eligible for a refund, we will process your refund according to the original mode of payment (Credit Card / SkillsFuture Credits / PSEA etc.).
- If you are not eligible for a refund, your request proceeds as a withdrawal.
- All Refund Requests will be completed **within 7 working days** from the Refund Request submission date.

Reassessment Request Process

If you are deemed Not Yet Competent (NYC), you will be required to sit for a reassessment.

1. Submit a reassessment request through the Student Portal / Student App **within 1 week** of the last assessment date.
2. An email will be sent to you to confirm the submission of your request.
3. Your request will be acknowledged **within 5 working days**.
4. Reassessment fees of \$120.00 / assessment before GST applies.
5. You are allowed to select the preferred date to re-sit for the assessment, subjected to trainer's and classroom availability.
6. Once the approved date, time, venue / schedule of the reassessment has been confirmed, your request will be approved, and you will be notified via email.
7. Re-assessment shall be completed **within 14 days** of the last assessment date.
8. A new request has to be submitted in the event of no-show and or a reschedule, fees will be charged again.

Assessment Deferment Request Process

1. Submit an assessment deferment request through the Student Portal / Student App **within 1 week** of the last assessment date.
2. An email will be sent to you to confirm the submission of your request.
3. Your request will be acknowledged **within 5 working days**.
4. Assessment deferment fees of \$120.00 / assessment before GST applies for each deferment.
5. You are allowed to select the preferred date to sit for the assessment, subjected to trainer's and classroom availability.
6. Once the approved date, time, venue / schedule of the deferred assessment has been confirmed, your request will be approved, and you will be notified via email.
7. Deferred assessment shall be completed **within 14 days** of the original assessment date.
8. A new request has to be submitted in the event of no-show and or a reschedule, fees will be charged again.

Additional Hours Request Process

Additional hours requests should only be done in the event that you do not meet the 75% attendance requirement or as advised by your trainer.

1. Submit an "additional hours request" through the Student Portal / Student App **within 1 week** of the last assessment date.
2. An email will be sent to you to confirm the submission of your request.
3. Your request will be acknowledged **within 5 working days**.
4. Additional hours fees of \$100.00 / hour before GST applies.
5. You are allowed to select the preferred date and time for the session, subjected to trainer's and classroom availability.
6. Once the approved date, time, venue / schedule of the additional hours has been confirmed, your request will be approved, and you will be notified via email.
7. Additional hours shall be completed before Reassessment or deferred assessment.
8. A new request has to be submitted in the event of no-show and or a reschedule, fees will be charged again.

Assessment Appeal Request Process

If you disagree with your assessment grade, you may request an appeal for the review of your assessment outcome.

1. Notify your Trainer of your intention to appeal and tick on the designated section for appeal. Do not sign the Assessment Summary Record. The Assessor will enter the appeal intention into the Feedback Section of the Assessment Summary Record and notify the Programme Management or Curriculum Experience Head within the same date of your intention to lodge an appeal.
2. Submit an appeal request through the Student Portal / Student App **within 7 working days** of the release of assessment results.
3. An email will be sent to you to confirm the submission of your request.
4. Your request will be acknowledged **within 5 working days**.
5. Assessment appeal fees of \$20.00 / appeal before GST applies.
6. Once the appeal request has been submitted and paid for, the student is to send an email to NYC@taftc.org. Elaborating on their appeal with supporting documents.
7. The Head of Department, Learning Curriculum and Development will contact you to acknowledge the receipt of the Appeal. review your email appeal.

8. You will be informed on the Appeal decision / outcome **within 10 working days** from the date of the email appeal.
9. All decisions made by the Examination Board are final.