ST. JOSEPH'S
INSTITUTION
INTERNATIONAL
ELEMENTARY SCHOOL

Regulation 25(5)(b)

FORM 12
PRIVATE EDUCATION ACT
(No. 21 of 2009)

PRIVATE EDUCATION REGULATIONS

ADVISORY NOTE TO STUDENTS

This note is for a prospective student.

You are strongly encouraged to thoroughly research on the private education institution (PEI) conducting the course before signing up for any course. You should consider, for example, the reputation of the PEI, the teacher-student ratio of its classes, the qualifications of the teaching staff, and the course materials provided by the PEI.

By signing and returning the Student Contract (the "Contract"), you agree to the terms and conditions which will bind you and the PEI, if you accept the PEI's offer of a place in a course of study offered or provided by the PEI.

You should ask the PEI to allow you to read a copy of the Contract (with all blanks filled in and options selected) in both English and the official language of your home country, if necessary. For your own protection, you should review all the PEI's policies, and check carefully that you agree to all the terms of the Contract, including the details relating to each of the following sections, before signing the Contract:

a. The duration of the course, including holidays and examination schedules, and contact hours by days and week;

b. The total fees payable, including course fees and other related costs;

c. Dates when respective payments are due;

d. The refund policy in the event of voluntary withdrawal (by you) or enforced dismissal from the course or programme (by PEI);

e. The Fee Protection Scheme you are subscribed to and its coverage;

f. The dispute resolution methods available; and

g. Information about the PEI's policies on academic and disciplinary matters.

h. The degree or diploma or qualification which will be awarded to you upon successful completion of the course.

If you have any doubt about the contents of the Contract, or if the terms are different from what the agent or the PEI have informed you previously, or advertised, you should always seek advice and/or clarifications before signing the Contract.

SAMPLE

This portion below is to be completed by the signatory of the Student Contract, i.e. either the student, or if the student is below the age of 18, his parent or guardian.

I, _____, NRIC/Passport number _____,
(*name of ~~student~~/parent/~~guardian~~*) (*NRIC/Passport no.*)

have read and understood this advisory note before signing the Student Contract for ~~myself~~ / **my ward****

(_____ NRIC/Passport number _____)
(*name of ward*) (*NRIC/Passport no.*)

with St. Joseph's Institution International Elementary School Ltd.

_____
(*signature of student or parent / ~~guardian~~*)

Date: _____

* Please delete whichever is inapplicable.

SAMPLE

STUDENT CONTRACT

Between

St. Joseph's Institution International Elementary School Ltd

And

Academic Year: January 2026 - December 2026

SAMPLE

ST. JOSEPH'S INSTITUTION INTERNATIONAL ELEMENTARY SCHOOL

STUDENT CONTRACT

This Contract binds both St. Joseph's Institution International Elementary School Ltd (a Private Education Institution, PEI) and the Student once signed by both parties. If the Student is under eighteen (18) years of age, the Student will be represented by the Parent/Legal Guardian.

This contract ("**Contract**") is made BETWEEN:

(1) Registered Name of Private Education Institution (PEI) : St. Joseph's Institution International Elementary School Ltd

Registration Number : 201009321K

(the "**PEI**")

Registered Address : St. Joseph's Institution International Elementary School Ltd 490 Thomson Road, Singapore 298191

(To be used if the Student is 18 and above years of age).

(2) Full Name of Contracting Party

(The name has to be as per NRIC for Singapore Citizen (SC) and Permanent Resident (PR) and as in passport for foreigners.) : _____

NRIC/FIN/Passport Number

(NRIC number is meant to be stated where the Contracting Party is an SC/PR. FIN/Passport Number is meant to be stated where the Contracting Party is not an SC/PR. Please delete as appropriate by striking through.) : _____

(the "**Contracting Party**")

OR

(To be used if the Student is under 18 years of age).

(2) Full Name of Contracting Party (Parent/Legal Guardian)

(The name has to be as per NRIC for Singapore Citizen (SC) and Permanent Resident (PR) and as in passport for foreigners.) : _____

NRIC/FIN/Passport Number

(NRIC number is meant to be stated where the Contracting Party is an SC/PR. FIN/Passport Number is meant to be stated where the Contracting Party is not an SC/PR. Please delete as appropriate by striking through.) : _____

(the "**Contracting Party**") on behalf of

Full Name of Student

(The name has to be as per NRIC for Singapore Citizen (SC) and Permanent Resident (PR) and as in passport for foreigners.) : _____

NRIC/FIN/Passport Number

(NRIC number is meant to be stated where the Student is an SC/PR. FIN/Passport Number is meant to be stated where the Student is not an SC/PR. Please delete as appropriate by striking through.) : _____

(the "**Student**")

SAMPLE

1. DEFINITIONS

1.1 In the Contract, the following words and expressions shall have the following meanings:

"**Cooling-Off Period**"	Shall refer to the period of ten (10) calendar days commencing from and including the date of this Contract.
"**Course**"	Shall refer to the course described in Schedule A.
"**Course Fee**"	Shall refer to the compulsory fees to be charged by the PEI on account of the Student's undertaking of the Course and as stated in Schedule B.
"**Course Commencement Date**"	Shall refer to the date of commencement of the Course as scheduled by the PEI and shall be as stated in Item 4 of Schedule A.
"**Course Completion Date**"	Shall refer to the date of completion of the Course as scheduled by the PEI, and shall be as stated in Item 5 of Schedule A.
"**Developer/Proprietor**"	Shall refer to the person who developed the Course, or who is the proprietor of the Course, as stated in Item 8 of Schedule A.
"**ICA**"	Shall have the meaning assigned to it in Clause 3.1(e).
"**Miscellaneous Fees**"	Shall refer to non-compulsory fees potentially chargeable by the PEI on account of, or arising from, the Student's undertaking of the Course, and as described in Schedule C.
"**Permitted Course Duration**"	Shall refer to the permitted duration of the Course starting on and from the Course Commencement Date and ending on the Course Completion Date (both dates inclusive).
"**Private Education Mediation-Arbitration Scheme**"	Shall refer to the dispute resolution scheme under the *Private Education (Dispute Resolution Schemes) Regulations 2016*.
"**Refund Event**"	Shall have the meaning assigned to it in Clause 3.1.
"**SSG**"	Shall refer to the SkillsFuture Singapore Agency established pursuant to Section 3 of the *SkillsFuture Singapore Agency Act 2016*.
"**Student Pass**"	Shall be as described on www.ica.gov.sg or such other website which operates in lieu thereof.

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2. COURSE INFORMATION AND FEES

2.1 St. Joseph's Institution International Elementary School Ltd shall provide the Course as set out in Schedule A to the Student. St. Joseph's Institution International Elementary School Ltd shall not make any change to any detail of the Course set out in Schedule A unless it has obtained the prior written consent of the Contracting Party and, where required under the *Private Education Act 2009* or the subsidiary legislation thereunder, the prior written consent of SSG.

For the avoidance of doubt, if it is stated in Schedule A that the Course includes industrial attachment, St. Joseph's Institution International Elementary School Ltd shall use reasonable endeavours to ensure that such industrial attachment is provided to the Student.

2.2 St. Joseph's Institution International Elementary School Ltd represents and warrants that:

(a) The person stated in Item 8 of Schedule A is the Developer/Proprietor of the Course and that St. Joseph's Institution International Elementary School Ltd has obtained all necessary permissions, licenses and approvals for the provision of the Course to the Student.

(b) It has obtained SSG's permission to conduct the Course and that it has not made any such changes to the Course which would require it to re-apply to SSG for permission to conduct the Course.

(c) St. Joseph's Institution International Elementary School Ltd has verified that the Student meets the Course entry requirements set out in Item 10 of Schedule A.

(d) The information set out in Items 1 to 5 and 7 to 17 of Schedule A is correct, complete and not inconsistent with the details submitted to the SSG to obtain its permission to provide the Course.

2.3 St. Joseph's Institution International Elementary School Ltd undertakes that the Student will be awarded or conferred the qualification stated in Item 7 of Schedule A by the organisation named in Item 9 of Schedule A upon the Student's successful completion of the Course, and having met all the requirements of the award/qualification.

2.4 The parties agree that Schedule B and Schedule C set out all fees payable (potentially or otherwise) by the Contracting Party to St. Joseph's Institution International Elementary School Ltd for the Course or arising from the Student's undertaking of the Course.

2.5 The Contracting Party shall pay the Course Fees in the amount and by the timelines as stated in the instalment schedule in Schedule B and the Miscellaneous Fees as per the timelines stated in each invoice for the Miscellaneous Fees issued by St. Joseph's Institution International Elementary School Ltd to the Contracting Party.

St. Joseph's Institution International Elementary School Ltd considers a payment made [1] day/~~month~~ after the scheduled due date(s) in Schedule B for the Course Fees and [1] day/~~month~~ after the scheduled due date(s) in the invoices for the Miscellaneous Fees as late. The St. Joseph's Institution International Elementary School Ltd will explain to the Student its policy for the late payment of Course Fees and Miscellaneous Fees, and any impact on the Course/module completion (if applicable).

3. TERMINATION AND REFUND POLICY (Please refer to the diagram in Schedule E)

3.1 St. Joseph's Institution International Elementary School Ltd 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;

SAMPLE

(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 A; or

(e) The Immigration & Checkpoints Authority of Singapore (the "**ICA**") rejects the Student's application for the Student Pass.

3.2 Where any of the Refund Events in Clause 3.1(a) to (c) above has occurred:

(a) St. Joseph's Institution International Elementary School Ltd 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) working days of informing the Contracting Party of the Refund Event.

(b) If the Contracting Party accepts such alternative study arrangements, St. Joseph's Institution International Elementary School Ltd 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 St. Joseph's Institution International Elementary School Ltd does not propose alternative study arrangements to the Contracting Party within the time stipulated in Clause 3.2(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 St. Joseph's Institution International Elementary School Ltd.

3.3 Where any of the Refund Events in Clauses 3.1(d) to (e) has occurred, St. Joseph's Institution International Elementary School Ltd shall forthwith terminate this Contract by way of a written notice to the Contracting Party.

3.4 If the Contract is terminated pursuant to Clause 3.2(b) read with Clause 3.1(a), St. Joseph's Institution International Elementary School Ltd shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

3.5 If the Contract is terminated pursuant to Clause 3.2(b) read with either Clause 3.1(b) or Clause 3.1(c), St. Joseph's Institution International Elementary School Ltd 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.

3.6 If the Contract is terminated pursuant to Clause 3.3 or Clause 3.2(c) read with Clause 3.1(a), St. Joseph's Institution International Elementary School Ltd shall refund all Course Fees and Miscellaneous Fees paid by the Contracting Party within seven (7) working days of the termination.

3.7 If the Contract is terminated pursuant to Clause 3.2(c) read with either Clause 3.1(b) or Clause 3.1(c), St. Joseph's Institution International Elementary School Ltd 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.

3.8 <u>Refund for Withdrawal During the Cooling-Off Period:</u>

Notwithstanding anything herein contained, the Contracting Party shall be entitled to, without any liability whatsoever to St. Joseph's Institution International Elementary School Ltd, forthwith terminate the Contract at any time within the Cooling-Off Period by way of a written notice to St. Joseph's Institution International Elementary School Ltd. St. Joseph's Institution International Elementary School Ltd shall return all Course Fees and Miscellaneous Fees paid to it within seven (7) working days of the receipt of the written notice.

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3.9 Refund for Withdrawal Outside the Cooling-Off Period:

Without prejudice to Clauses 3.1 to 3.8 above, the Contracting Party may terminate the Contract at any time before the Course Completion Date by providing a written notice to St. Joseph's Institution International Elementary School Ltd. Upon receipt of such notice, St. Joseph's Institution International Elementary School Ltd shall within seven (7) working days, refund to the Contracting Party such amount (if any) as determined in accordance with Schedule D.

4. ADDITIONAL INFORMATION

4.1 This Contract shall be interpreted in accordance with the laws of Singapore. Subject to the *Private Education (Dispute Resolution Schemes) Regulations 2016*, the courts of Singapore shall have exclusive jurisdiction to settle any claim, dispute or disagreement arising out of or relating to this Contract.

4.2 If any provision of this Contract is adjudged to be illegal, invalid or unenforceable, in whole or in part, such provision or part of it shall, to the extent that it is illegal, invalid or unenforceable, be deemed not to form part of this Contract and shall not affect the validity, legality and enforceability of the remainder of this Contract.

4.3 St. Joseph's Institution International Elementary School Ltd shall treat all personal information provided by the Student or Contracting Party as strictly confidential and shall not disclose any such personal information to any third-party, unless it has obtained the prior written consent of the Contracting Party or such disclosure is required under the law.

4.4 This Contract contains the whole agreement between the parties in respect of its subject matter and supersedes all previous discussions, correspondences and understanding between the parties in respect of such subject matter.

4.5 In no event shall any delay, failure or omission on the part of either party in exercising any right, power, privilege, claim or remedy arising under or pursuant to this Contract constitute a waiver of that right, power, privilege, claim or remedy, unless expressly given in writing. No waiver of a breach of this Contract shall be deemed to be a waiver of any other or subsequent breach of this Contract.

4.6 If this Contract is also signed in or translated into any language other than English, the English language version shall prevail in the event of any inconsistency.

4.7 A person who is not a party to this Contract shall have no right under the *Contracts (Right of Third Parties) Act 2001* to enforce any of its terms.

4.8 Photographs, Video and Images of children:

Photographs, videos and images of your child may be taken by the school from time to time. You agree that these may be used by St. Joseph's Institution International Elementary School Ltd in various displays, presentations, publications or other related materials from time to time, in any format (print, electronic, web or other media), and so long as such use is for the purpose of documentation, archival or promotion of the school or of its events or activities. No other use shall be made of these by the school without the parent's prior written consent.

4.9 Personal Data Protection

a) The Parents and the student hereby consent to St. Joseph's Institution International Elementary School collecting, using and disclosing personal data relating to the

SAMPLE

Parents and the student, before, during or after the student's enrolment with the School, including such personal data set out in this Contract and personal data provided in or along with the Online Application Form and such other personal data collected from time to time.

b) The consent of the Parents and student given herein is strictly on the condition that the foregoing personal data are required to be collected and used solely for purposes of St. Joseph's Institution International Elementary School's operations and activities that directly advance the educational and developmental potential of the student insofar as these are clearly within the curriculum for which the student is enrolled, whether relating to academic, co-curricular, cultural or sporting activities held in Singapore in conjunction with or organised by St. Joseph's Institution International Elementary School, St. Joseph's Institution International, its affiliates, or other schools whether located in or outside of Singapore. For the avoidance of doubt, this will include the disclosure and transferring of personal data from St. Joseph's Institution International Elementary School to St. Joseph's Institution International once the student has graduated or is graduating from St. Joseph's Institution International Elementary School to St. Joseph's Institution International. For more details, please refer to St. Joseph's Institution International Elementary School Data Protection Policy listed on the school website; https://www.sji-international.com.sg/

c) The Parents further confirm that by signing this Contract, the Parents 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.

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SCHEDULE A

COURSE DETAILS

(1)	Course Title	St. Joseph's Institution International Elementary School Grade 6 Curriculum
(2)	Permitted Course Duration (in months)	Twelve Months
(3)	Full-time or Part-time Course	Full-time course
(4)	Course Commencement Date (DD/MM/YYYY)	Monday, 12/01/2026
(5)	Course Completion Date (DD/MM/YYYY)	Friday, 04/12/2026
(6)	Date of Commencement of Studies if later than Course Commencement Date	N.A.
(7)	Qualification *(Name of award to be conferred on the Student upon successful Course completion)*	Certificate of Graduation
(8)	Developer/Proprietor of the Course	St. Joseph's Institution International Elementary School, International Curriculum Association (ICA) and Mathematics Modules set by the Ministry of Education (MOE) guidelines
(9)	Organisation which awards/confers the qualification	St. Joseph's Institution International Elementary School
(10)	Course entry requirement(s)	Successful completion of Grade 5 for existing students (as per the Academic Criteria stated in the Standard Terms attached) or Successful completion of an Admissions Observation for new students
(11)	Course schedule with modules and/or subjects	Course and module titles are published on the School's Website under the 'Elementary School Admissions, SSG Regulatory Compliance' section, SkillsFuture Singapore (SSG) Annex (https://www.sji-international.com.sg/admissions/elementary-school). For the course schedule, please refer to the individual timetable.
(12)	Scheduled holidays (public and school) and/or semester/term break for course	**Term 1** **Term 1 begins for all Elementary School students:** Monday, 12 January (Prep 2 to Grade 6) Tuesday, 13 January (Prep 1) **Chinese New Year:** Tuesday, 17 to Wednesday, 18 February **February Holiday:** Monday, 16 February to Friday, 20 February **Hari Raya Puasa:** Friday, 20 March **Good Friday:** Friday, 3 April

SAMPLE

		Easter Holiday: Monday, 06 April to Friday, 17 April **Labour Day:** Friday, 01 May **Hari Raya Haji:** Wednesday, 27 May **Vesak Day Holiday:** Sunday, 31 May, Public Holiday in lieu on Monday, 1 June **Founders Day:** Friday, 15 May (Half day) **Term 1 ends:** Friday, 12 June (Half day) **Mid-year school holiday for Elementary School:** Monday, 15 June to Friday, 17 July **Term 2** **Term 2 begins for all Elementary School students:** Monday, 20 July (Prep 1 to Grade 6) **National Day:** Sunday, 09 August, Public Holiday in Lieu on Monday, 10 August **Teacher's Day:** Friday, 04 September (Half day) **September Holiday:** Monday, 07 September to Friday, 11 September **October Holiday:** Monday, 19 October to Friday, 23 October **Deepavali:** Sunday, 08 November, Public Holiday in Lieu on Monday, 9 November **Term 2 ends for all Elementary School students:** Friday, 04 December (Half day) *Dates published are subject to change, please check https://www.sji-international.com.sg/ for regular updates*
(13)	Examination and/or other assessment period(s)	Grades 2 to 6 undergo IQ tests and computerised tests in Maths and English each academic year
(14)	Expected examination results release date (DD/MM/YYYY)	N.A.
(15)	Expected award conferment of qualification (DD/MM/YYYY)	Friday, 04/12/2026
(16)	Does the Course include any industrial attachment?	~~Yes~~/No (delete as appropriate)
(17)	Duration of the industrial attachment	N.A

SAMPLE

SCHEDULE B

COURSE FEES

Fees Breakdown	Amount (S$)	
	Grade 6	
	S$	GST
Tuition Fees	33,075.23	2,976.77
Development Fees	3,064.22	275.78
Insurance and Educational Materials	702.75	63.25
(A) Total Course Fees Payable (inclusive 9% GST):	**40,158.00 inclusive of 9% GST**	
(B) Instalment Schedule:	**Amount (S$)**	**Due Date**
1st instalment (inclusive 9% GST)	**20,079.00**	**21 October 2025**
(B) Instalment Schedule:	**Amount (S$)**	**Due Date**
2nd instalment (inclusive 9% GST)	**20,079.00**	**27 April 2026**
(B) Total Course Fees Payable (inclusive 9% GST):	**40,158.00 inclusive of 9% GST**	

1. 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 Coverage (IWC)*; or~~
   - ~~2 months' worth of fees for non-EduTrust-certified PEIs without IWC*.~~

** Delete as appropriate by striking through.*

2. Each instalment after the first shall be collected within one week before the next payment scheduled

SAMPLE

SCHEDULE C

MISCELLANEOUS FEES

Miscellaneous Fees are those that may be incurred during the enrolment period, and payable in addition to the school fees, which include, but are not limited to the following:

Purpose of Fee	Amount (S$) inclusive of GST
Field Trips/Day Camps/Expeditions/CCAs	$1 to $2,000 Costs for outdoor education trips, overseas sports and optional trips as well as paid activities and events on offer by the school will be notified by the relevant departments at the appropriate time in the school year.
Technology	Students from Prep 1 to Grade 2 are provided an iPad, while students from Grade 3 to Grade 6 are provided a MacBook for use in school to support their learning. Replacement of a lost or damaged iPad/Macbook is to be funded by the student/family.
Canteen Service	Students can choose to access the food services provided by the canteen operator with payment being made directly to the canteen service provider.
English as an Additional Language (EAL) & English Language Acquisition (ELA) Programme for Prep 1 to Grade 6 *This fee is for students identified as requiring EAL or ELA support. Enrolment in the EAL & ELA Programme is reviewed each term.*	$3,882 In-Class & Withdrawal per year
	$2,588 In-Class only per year
Books and other school resources	School fees include textbooks and exercise books. Replacement of lost or damaged textbooks, exercise books, library books and other school resources is to be funded by the student/family.
School Uniforms	Uniforms are sold by the uniform provider, and payment is made directly to the uniform provider. Please refer to the School's uniform policy and the school's website.
Student Contract/Addendum	$200 per change or cancellation
Copies of School Reports	$20 per report (soft or hard copy)
Replacement of lost/damaged Parent ID Card/Lanyard	$50 per set
Late Payment Fees	$200
Convenience Fee for Visa/Master Credit Card Payment	2.04% of invoice amount charged

SAMPLE

SCHEDULE D

REFUND TABLE

% of [the amount of Course Fees and Miscellaneous Fees paid under Schedules B and C]	If the Contracting Party's written notice of withdrawal is received:
100%	Within the 10 calendar days 'cooling off' period upon signing of the contract, 100% of Course Fees and Miscellaneous Fees paid under Schedules B and C will be refunded
0%	After the 10 calendar days 'cooling off' period

Miscellaneous Fees to include (but not confined to) loss or damage to/of school property, purchase of school uniform, purchase of books, supervision of Admissions Tests for entry to other schools, supervision of sporting/cultural event not associated with St. Joseph's Institution International Elementary School, school paid-for activities and sports, to be borne by the parent. Once paid, these fees are non-refundable.

Withdrawal Notice
Notice for written withdrawal is to be given by the parents or Legal Guardian (if permission has been given by parents by completing the Guardianship application) on or before the publicised date of notification for withdrawal, duly signed by the parents or Legal Guardian, and addressed to the Head of Admissions. Approval for withdrawal will be confirmed when the withdrawal form has been officially received by the school by email to the Head of Admissions. Any outstanding items that have been borrowed or loaned to the student, will be charged if they are not returned.

PLEASE NOTE: No withdrawal will be accepted or considered unless the Withdrawal Form has been completed by the parent/Legal Guardian, emailed to the Head of Admissions and acknowledged by the Admissions Department. The Admissions Department does not accept email withdrawal notices or messages via Teachers or Tutors. Only the Withdrawal Form will be considered as the official channel to inform the school of a withdrawal.

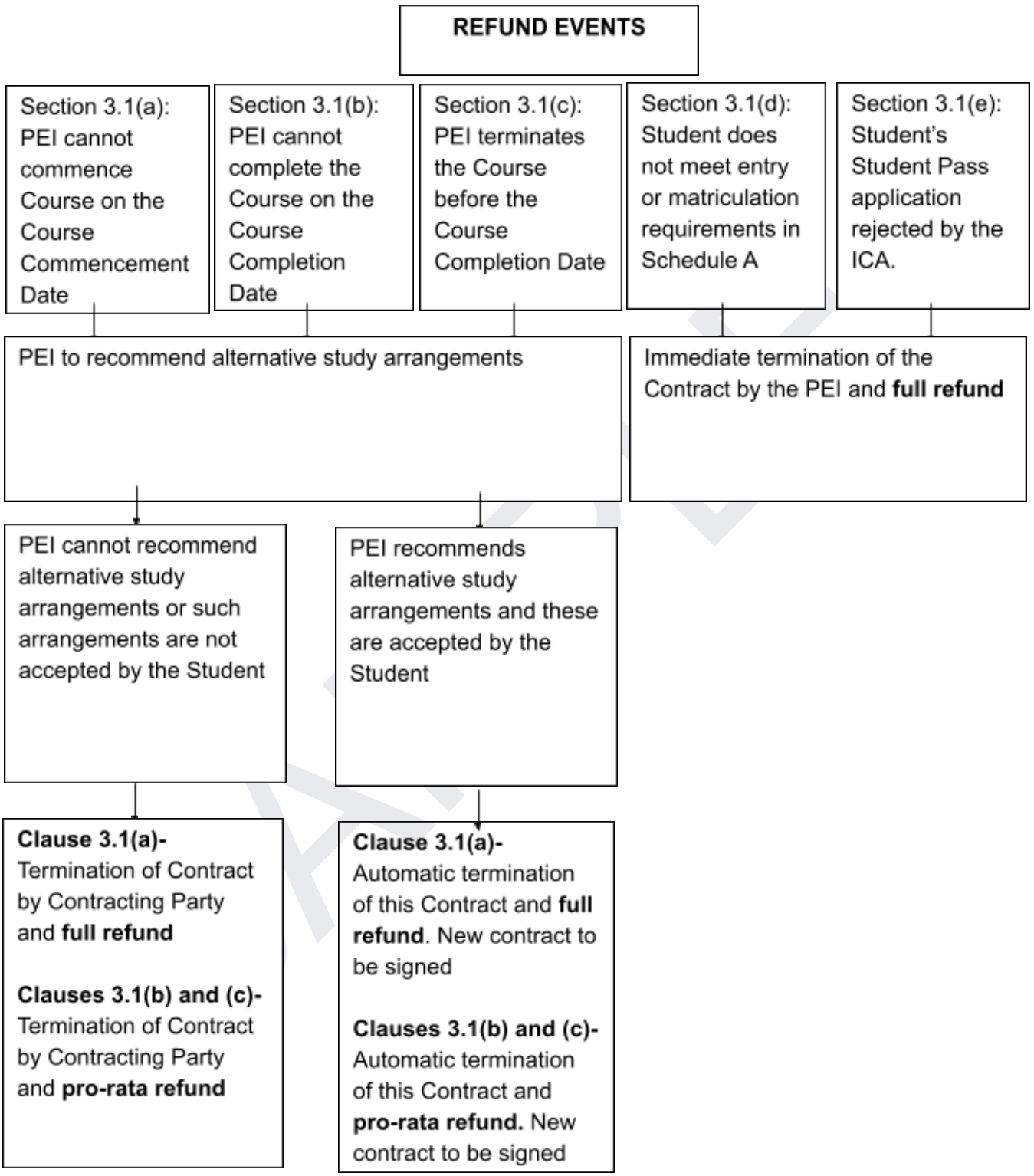
The Withdrawal Policy can be found in your Terms & Conditions, on your termly invoices and in the Student Contract for Elementary School families.

DEADLINES
28 February if leaving in June and not returning back for Term 2 in July/August
31 August if leaving at the end of the academic year in December and not returning for the new academic year.

The Withdrawal Form can be found on the school's website HERE.

SAMPLE

SCHEDULE E
SECTION 3



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

SIGNED by St. Joseph's Institution International Elementary School Ltd:

Authorised Signatory of St. Joseph's Institution International Elementary School Ltd :



Name : Maria Ciola
Director of Admissions, Scholarships & Philanthropy

Date :

SIGNED by Parent or Legal Guardian:

Parent or Legal Guardian Signature :

Name :

Date :

SAMPLE