e-ENROLMENT e-GUIDE AY2019

(Singapore Citizen)
# Academic Calendar for AY 2019/2020

<table>
<thead>
<tr>
<th>Event</th>
<th>Dates</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation Week (for first-year students only)</td>
<td>8 Apr - 12 Apr 2019</td>
<td>1 week</td>
</tr>
<tr>
<td><strong>Semester I</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term 1</td>
<td>15 Apr - 31 May 2019</td>
<td>7 weeks</td>
</tr>
<tr>
<td><strong>(Mid-Semester Test)</strong></td>
<td>27 May - 31 May 2019</td>
<td>1 week</td>
</tr>
<tr>
<td>Vacation</td>
<td>1 Jun - 23 Jun 2019</td>
<td>3 weeks</td>
</tr>
<tr>
<td>Term 2</td>
<td>24 Jun - 16 Aug 2019</td>
<td>8 weeks</td>
</tr>
<tr>
<td><strong>Exam Week</strong></td>
<td>19 Aug - 30 Aug 2019</td>
<td>2 weeks</td>
</tr>
<tr>
<td>Vacation</td>
<td>31 Aug - 13 Oct 2019</td>
<td>6 weeks</td>
</tr>
<tr>
<td><strong>Semester II</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term 3</td>
<td>14 Oct - 6 Dec 2019</td>
<td>8 weeks</td>
</tr>
<tr>
<td><strong>(Mid-Semester Test)</strong></td>
<td>2 Dec - 6 Dec 2019</td>
<td>1 week</td>
</tr>
<tr>
<td>Vacation</td>
<td>7 Dec 2019 - 5 Jan 2020</td>
<td>3 weeks</td>
</tr>
<tr>
<td>Term 4</td>
<td>6 Jan - 21 Feb 2020</td>
<td>7 weeks</td>
</tr>
<tr>
<td><strong>Exam Week</strong></td>
<td>24 Feb - 6 Mar 2020</td>
<td>2 weeks</td>
</tr>
<tr>
<td>Vacation</td>
<td>7 Mar - 19 Apr 2020</td>
<td>6 weeks</td>
</tr>
</tbody>
</table>

Vacation - Subject to any polytechnic activities, e.g. internship

**Public Holidays:**
- Good Friday: 19 Apr 2019
- Labour Day: 1 May 2019
- Vesak Day: 19 May 2019
- National Day: 9 Aug 2019
- Hari Raya Haji: 11 Aug 2019
- Deepavali: 27 Oct 2019

* The following Monday will be a public holiday.

**Enrolment Hotline: 6775-1133**

Monday to Friday: 8.30am to 5.30pm (Excluding Saturdays, Sundays & Public Holidays)
Congratulations!

You have been offered a place to study in Singapore Polytechnic. To accept this offer, you are required to complete the tasks indicated in your Offer Letter

Please follow this guide to complete your enrolment. This book consists of 2 sections:

- **Step by step to complete enrolment tasks** will guide you to complete the enrolment tasks. You need to read this book together with the Offer Letter for the **DATES** to complete the tasks.

- **Enrolment Information** provides the detailed enrolment information that you may refer to from time to time when necessary.

Information in this book is correct at the time of publication. SP reserves the right to discontinue any class, to alter courses, to amend the scale of fees, or to amend any other information without prior notice. Admission is based on merit.
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Step by Step to complete enrolment tasks

Enrolment Flowchart 2019

Please scan QR code or go to www.sp.edu.sg/enrolment for Enrolment details and read the eGuide before you proceed to complete the following steps.

1. Acceptance of Offer
   Complete all 3 steps on the online enrolment
   (http://enrolment.sp.edu.sg)
   Step 1 Verify / Provide Your Particulars
   Step 2 Create Computer Accounts
   Step 3 Pay Course Fees

2. Go for Colour Vision Test or Medical Examination
   This is not required for every student.
   Please refer to your Offer Letter.

3. Submit Documents

4. What’s Next – 1
   All Students
   • Check Enrolment status
   • Buy notebook and install software
   • Apply for Diploma Student Concession (EZ-Link) Card
   Optional
   • Make new friends! Sign up for the Freshmen Camp 2019 (http://freshmencamp.sp.edu.sg) by 1 March 2019
   • Apply for Financial Assistance Schemes
     www.sp.edu.sg/financialassistance
   International Students Only (compulsory)
   • Apply for ICA Student’s Pass

5. What’s Next – 2
   All Students
   • Go to http://top.sp.edu.sg for details to attend Freshmen Orientation Programme (compulsory)
   • Refer below for Information on Tuition Grant
     https://tgonline.moe.gov.sg/tgis/normal/studentViewTuitionGrantSubsidyInfo.action
   • Check class timetable

Finance Documents
Admissions Documents
Task 1  Acceptance of Offer

Step 1  Verify / Provide Your Particulars

Visit SP Online Enrolment - http://enrolment.sp.edu.sg, enter your Admission No., NRIC / Passport No. and Birth Date to login

Select Step 1: Acceptance of Offer

Please verify the information on the displayed Name, Citizenship, NRIC / Passport and indicate your changes, if any, in the “Admissions Documents Checklist” (to detach from your Offer Letter).

Follow the instructions on the screen and enter the following information: Personal Data, Household details, Contact information, Parents’ particulars, Emergency contact, Medical conditions and Offences committed (please declare, if any).
Step 2  Create Computer Accounts

Visit SP Online Enrolment - http://enrolment.sp.edu.sg,
Select Step 2: Create Computer Accounts

This step requires you to:

1. Create iChat email address
2. Create the password for your SPICE account
3. Set a 6-digit Library Pin

**iChat email** is an account provided by Microsoft for SP students. All official emails from SP will be sent to your iChat account. It is also used to access e-learning system and PolyMall.

**SPICE account** is a SP computer account that enables you to access SPICE services provided by SP. These services include wireless network, library, computer labs, etc.

**Library PIN** is required to borrow physical materials from the Library using the self-check machine and self-pickup locker. Set your 6-digit PIN (numbers only) during your SPICE account creation.
Step 3  Pay Course Fees
Financial Schemes (FS)

FULL-TIME DIPLOMA STUDENT (SINGAPORE CITIZEN)

Tuition Grant (TG)*

Accept TG
(Singapore Citizen should accept TG)

You can apply for the following FS:

- Mendaki Tertiary Tuition Fee Subsidy (Mendaki-TTFS)
- SkillsFuture Credit (SFC)
- Post-Secondary Education Account (PSEA)
- CPF Approved Education Scheme (CPF-AES)
- Tuition Fee Loan (TFL)

Reject or Not Eligible for TG

You are not eligible to apply for any FS.

Amount ($) will be displayed on the Online Enrolment screen

* Please refer to the Enrolment Information – What is Tuition Grant (TG) for details.
View video guide for more information on FS.
Step 3  Pay Course Fees
Online Process

Visit SP Online Enrolment - [http://enrolment.sp.edu.sg](http://enrolment.sp.edu.sg)

Select Step 3: Pay Course Fees

At [Do you want to Accept / Reject Tuition Grant (TG)?], Please select:

- Option 1: Accept TG
  
  At [Application of Financial Scheme] where applicable
  Select [FS] i.e. Mendaki-TTFS, SFC, PSEA, CPF-AES or TFL that you wish to apply

- Option 2: Reject or Not Eligible for TG
  
  You are not eligible to apply for any financial schemes and need to pay the course fees using your own source of funds.

The amount payable will be displayed and you can pay by

- Option 1: e-Payment
- Option 2: AXS

1 AXS Station - one-stop multi-application and interactive self-service terminal
AXS e-Station - payment over the internet
AXS m-Station - payment on Mobile and Tablet devices
Step 3 Pay Course Fees

Modes of Payment

Option 1

- For E-Nets Debit, you need to have Internet Banking from Citibank, DBS, OCBC, POSB, or UOB.
- For E-Nets Credit, you can use Visa or Master
- Follow the instructions on the screen to make payment.

Option 2

- Choose “Education” (AXS Station) or “eServices” (AXS e-Station and m-Station), then “Singapore Polytechnic”.
- Follow the instructions on the screen to make payment.

For payment in campus, please proceed to Student Service Centre located at Block T16 Level 1. The payment options are Credit Card (VISA OR MASTER), Nets, Nets Flashpay, Nets QR code or Money Order/ Cheque. For Cash, please proceed to Finance Counter located at Administration Building Level 2.
Task 2  Go for Colour Vision Test / Medical Examination
(only required for selected Groups of students)

**Singapore Citizen**

Complete Part A of the following form and go for Colour Vision Test, if applicable:
- SP Colour Vision Test Form (Note 1)

**Student who is offered Diploma in Nautical Studies (DNS)**

Complete Part A of the following form and go for medical examination:
- MPA Shipping Division Record of Medical Examination of Seafarer, and
- Seafarer Medical Certificate

Option 1
Visit one of the clinics listed on the above form.

Clinic will send the completed report to SP Admissions Office directly.

Option 2
Visit any Medical Practitioner registered in Singapore.

You are required to submit the completed report to Student Service Centre @ SP, Block T16 Level 1 or mail to SP Admissions Office (Note 2)

Should you have any Colour Vision Deficiency or Medical Conditions/Special Needs that prohibits you from pursuing the offered course, please email to contactus@sp.edu.sg IMMEDIATELY so that SP may try to arrange for a course transfer.

Email Subject: Colour Vision Deficiency
Provide:
1. Your Full Name
2. SP Admission Number
3. Name of the course offered
4. Indicate “Partial Colour Vision Deficiency” OR “Complete Colour Vision Deficiency”

Email Subject: Medical Conditions / Special Needs
Provide:
1. Your Full Name
2. SP Admission Number
3. Name of the course offered
4. Give details of your medical conditions / special needs

**Note 1**  Students from the following courses are required to undergo a Colour Vision Test.
- Aeronautical Engineering
- Aerospace Electronics
- Applied Chemistry
- Biomedical Science
- Biotechnology
- Chemical Engineering
- Common Engineering Programme
- Electrical & Electronic Engineering
- Food Science & Technology
- Marine Engineering

**Note 2**  Mailing Address for SP Admissions Office:
Admissions Office, Singapore Polytechnic, 500 Dover Road, Singapore 139651
Please complete and submit the following documents (where applicable) in the Brown envelope and send it to SP.

**Forms can be found in Finance Forms Folder**

- Finance Documents Checklist (Detach from the Offer Letter)
- MOE - PSEA Standing Order Form (for Singapore Citizen)
- Interbank GIRO Form (must be signed, or thumb-printed by account holder(s) & endorsed by the Bank)

Please attach the following Forms / documents if you have applied for any of the following Financial Schemes

- Mendaki – TTFS Acknowledgement Email (for Singapore Citizen and Singapore Permanent Resident - Malay student)
- SkillsFuture Acknowledgement Page with status “Your application has been submitted” (for Singapore Citizen)
- CPF – AES Acknowledgement Page with status “Approved in Principle” (for All Nationalities).
- Photocopy of endorsed DBS – Tuition Fee Loan Application Form (for All Nationalities).
Task 3  Submit Documents

Admissions Documents

Please complete and submit the following documents (where applicable) in the White envelope and send it to SP. The documents should be arranged in the following order:

Forms can be found in Admissions Forms Folder
- Admissions Documents Checklist (Detach from the Offer Letter)
- Photo/Student’s/Parent’s Declaration Form
- Tuition Grant Application Form (for Singapore Citizen)
- Tuition Grant Letter (for ex-polytechnic student)

Supporting Documents from you
- Photocopy of NRIC / IC - front & back (for Singapore Citizen, Singapore Permanent Resident & Malaysian)
- Photocopy of Birth Certificate
- Photocopy of Deed Poll for change of name, if any
- Completed SP Colour Vision Test Form
  (for Singapore Citizen and Singapore Permanent Resident offered selected diploma courses), if available
- Completed MPA Shipping Division, Record of Medical Examinations of Seafarer and MPA Seafarer Medical Certificate (for all students offered the Diploma in Nautical Studies) if available
Enquiry on Enrolment Status

2 weeks after you have completed Task 1 – Acceptance of Offer, you may visit SP Online Enrolment (http://enrolment.sp.edu.sg) > [Enquire Enrolment Status] to check your enrolment status.

Once you have successfully enrolled into your course, your Admission Card will be posted to your mailing address by the 1st week of April 2019.

Please login to http://bit.ly/AcceptAdmissionCard to acknowledge Receipt of Admission Card after you have received.
TIMELINE FOR NEXT ACTIVITIES

01  Notebook PC Roadshow
20 to 23 March 2019

- Please refer to SP Notebook PC Scheme, or visit http://www.sp.edu.sg/notebook for details.
- For enquiry, please call 6775-1133, or email: contactus@sp.edu.sg

02  From end March 2019 (excluding weekends & Public Holidays)
Notebook Software Installation

- Please refer to SP Notebook PC Scheme, or visit http://www.sp.edu.sg/notebook for details.
- For enquiry, please call 6772-1260, or email: ServiceDeskMail@sp.edu.sg

03  Diploma Student Concession (EZ-Link) Card
From end March 2019

- If you wish to apply for the EZ-Link Card, please pay $8.10 at any Transitlink Ticket Office within 2 working days after you received an email from SP.
- Please refer to Application for Diploma Student Concession Card for details.

04  Class Timetable
From 8 April 2019 onwards

Download the SP Mobile v2 app to access the class timetable. Search for “SP Mobile v2”

05  Freshmen Orientation Programme (FOP)
8 to 12 April 2019

- You can check the details of your Freshmen Orientation Programme at http://fop.sp.edu.sg before the FOP period.
- A Freshmen Orientation pack specially prepared by the Singapore Polytechnic Students’ Union (SPSU) will be given out during your school’s Welcome / Mass briefing session. If you miss the collection, you may collect it from your school’s office after the FOP. Please refer to the School/ Department Directory on this e-Guide for your school’s office location.
Enrolment Information (AY2019)
Conditions of Admission

1. The Offer of Admission is Conditional upon the Candidates:

- Having applied for admission through the proper application procedures
- Having provided the Singapore Polytechnic (SP) with true and accurate information in the Application / Enrolment Forms
- Submitting to SP the required supporting documents during enrolment
- Not being a student in any other Full-Time or Part-Time course when the semester commences
- Being physically and medically fit to pursue the course

2. Declaration of Undertaking by Student

All students enrolled into the Singapore Polytechnic have signed a declaration of undertaking in the enrolment form, as shown below:

2.1 I affirm that all the statements given in this enrolment form are true and accurate to the best of my knowledge. I have not deliberately omitted any relevant fact. Should I be admitted to the Singapore Polytechnic (SP) on the basis of the information given which may turn out to be false or inaccurate, I understand that I will render myself liable to appropriate action, including civil action, dismissal from course, forfeiture of fees, fine, and other disciplinary action.

2.2 If accepted, I agree to abide by any / all Polytechnic rules and regulations (available in the SP Website: [http://www.sp.edu.sg/handbook](http://www.sp.edu.sg/handbook)) that are enforced from time to time, affecting my conduct and study. I am fully aware that failure to do so may result in my dismissal. If admitted I will behave honourably and endeavour to maintain and raise the good name of the Polytechnic.

2.3 I understand that my enrolment is subject to my being declared physically / mentally fit to pursue the course.

2.4 I undertake to absolve SP, its servant and / or agents from any claims arising out of any injury, loss or damage caused to myself during the period of any training and activity in the course of my study at SP. I further undertake to indemnify SP against all claims which may be made against it by reason or in connection with:

(i) Any damage to property whether of the company, an employee of the company, the student or a third party.

(ii) Any damage, injury, illness, or accident (whether fatal or otherwise) caused to any person, whether an employee of the company, the student or a third party, being damage to property, injury, illness, or accident (whether fatal or otherwise) occurring to any person which is caused by the student or is the direct consequence of the provision of such facilities mentioned above.
2.5 (For male Singaporean & Permanent Residents who are 19 years old & above as of 01 Jan 2019). I declare that I have checked with the Deferment Office, CMPB, and that I am eligible to pursue a course in the 2019/2020 academic session. If I am not eligible for deferment, I will inform Admissions Office (in writing) of my status.

2.6 I understand that any personal data that I provide to SP or that arises or is collected by SP during my course of study will be treated as Confidential but may be used or disclosed for the purposes set out below. Such data may include personal particulars, family data, assessment records, special needs and medical information, sound, video or CCTV recordings etc. The data could be used or disclosed for the following purposes:

(i) To facilitate the execution of activities by the Polytechnic as an academic institution in support of my learning journey and will include, but is not limited to, release of information for the securing of internship / Industrial Training Programme placements.

(ii) To facilitate the execution of activities by the Polytechnic in dispensing its duties to ensure the safety and welfare of its staff / students and will include, but is not limited to, judicious release of information to personal tutors who are charged with monitoring and caring for students with special needs and / or medical conditions.

(iii) Monitoring of premises and / or persons within premises for security reasons and / or to regulate student discipline or behaviour.

(iv) For publication in areas that is customary by educational institutions, including but not limited to awards of prizes, medals, scholarships, and other marks of distinction, and student or graduation status.

(v) For prescribed evaluative purpose that may include, but is not limited to, evaluation for admission to institutions of higher learning (e.g. the autonomous universities), for scholarships / bursaries / loans and other support schemes.

(vi) Shared with government ministries, statutory boards and agencies or external parties where SP is required to do so by law or in order to fulfil a statutory obligation or for the purposes of Education and Career Guidance (ECG).

2.7 I understand and accept that SP has the right to withhold the issuance of my diploma and / or certificate, in the event that I do not make full payment of any outstanding school fees, library fines, or any other fines or penalties owed by me to SP.

3. Declaration of Undertaking by Parent

A parent of student under 21 years of age has also signed a declaration of undertaking in the enrolment form, as shown below:

3.1 I have no objection to my child being admitted to the course conducted by SP.

3.2 I undertake to absolve SP, its servant and / or agents from any claims arising out of any injury, loss or damage caused to my child during the period of any training and activity in the course of his / her study at SP.
I further undertake to indemnify SP against all claims which may be made against it by reason or in connection with:

(i) Any damage to property whether of the company, an employee of the company, the student or a third party.

(ii) Any damage, injury, illness, or accident (whether fatal or otherwise) caused to any person, whether an employee of the company, the student or a third party, being damage to property, injury, illness, or accident (whether fatal or otherwise) occurring to any person which is caused by the student or is the direct consequence of the provision of such facilities mentioned above.

3.3 I understand that any personal data that my child provides to SP or that arises or is collected by SP during his / her course of study will be treated as Confidential but may be used or disclosed for the purposes set out below. Such data may include personal particulars, family data, assessment records, special needs and medical information, sound, video or CCTV recordings etc. The data could be used or disclosed for the following purposes:

(i) To facilitate the execution of activities by the Polytechnic as an academic institution in support of his / her learning journey and will include, but is not limited to, release of information for the securing of internship / Industrial Training Programme placements.

(ii) To facilitate the execution of activities by the Polytechnic in dispensing its duties to ensure the safety and welfare of its staff / students and will include, but is not limited to, judicious release of information to personal tutors who are charged with monitoring and caring for students with special needs and / or medical conditions.

(iii) Monitoring of premises and / or persons within premises for security reasons and / or to regulate student discipline or behaviour.

(iv) For publication in areas that is customary by educational institutions, including but not limited to awards of prizes, medals, scholarships, and other marks of distinction, and student or graduation status.

(v) For prescribed evaluative purpose that may include, but is not limited to, evaluation for admission to institutions of higher learning (e.g. the autonomous universities), for scholarships / bursaries / loans and other support schemes.

(vi) Shared with government ministries, statutory boards and agencies or external parties where SP is required to do so by law or in order to fulfil a statutory obligation or for the purpose of Education and Career Guidance (ECG).

3.4 I understand and accept that SP has the right to withhold the issuance of my child’s diploma and / or certificate, in the event that my child does not make full payment of any outstanding school fees, library fines, or any other fines or penalties owed by my child to SP.
(Where is applicable, as indicated in the Offer Letter)

Completed form must be received by SP before the commencement of the new academic session.

Failure to submit your medical report and x-ray result / colour vision test report will result in you being de-registered from the course.

5. National Service

National Service liable persons are required to apply for deferment from full-time National Service. Those who are 19 years old and above as at 1 January of the year are to seek deferment from Deferment Office, Central Manpower Base before they enrol for the course. They must obtain approval from Deferment Office, Central Manpower Base if they intend to:

- Change the course of study
- Change the institution

6. Rules and Regulations

You are strongly advised to familiarise yourself with the rules and regulations in the student handbook that is available in the SP website [http://www.sp.edu.sg/handbook](http://www.sp.edu.sg/handbook). When one is found flouting the rules, ignorance will not be accepted.
Financial Matters for Full Time Diploma Course - Singapore Citizen

1. How much is the Course Fees?

You must state your citizenship status correctly during enrolment as this will determine the course fees that you have to pay.

Students who inform SP of their change of citizenship to Singapore Citizen after the commencement of a semester, will pay the fees for Singapore Citizen with effect from the next semester.

The Tables below show the Course Fees for Full time diploma course and are subjected to changes for Academic Year 2019/2020.

Table 1: Annual Course Fees (inclusive of GST) for student who accepts Tuition Grant^

<table>
<thead>
<tr>
<th>Annual Course Fees</th>
<th>Singapore Citizen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidised Fee</td>
<td>$ 3,103.00</td>
</tr>
<tr>
<td>Other Fees (refer to Table 3)</td>
<td>$ 91.09</td>
</tr>
<tr>
<td>GST Subsidy on Tuition Fee</td>
<td>$ (203.00)</td>
</tr>
<tr>
<td>Total</td>
<td>$ 2,991.09</td>
</tr>
<tr>
<td>Amount to pay before Enrolment for Semester 1*</td>
<td>$ 1,541.09</td>
</tr>
<tr>
<td>Amount to pay in Semester 2 #</td>
<td>$ 1,450.00</td>
</tr>
</tbody>
</table>

Table 2: Annual Course Fees (inclusive of GST) for student who rejects / not eligible for Tuition Grant^

<table>
<thead>
<tr>
<th>Annual Course Fees</th>
<th>Singapore Citizen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non subsidised Fee</td>
<td>$ 21,721.00</td>
</tr>
<tr>
<td>Other Fees (refer to Table 3)</td>
<td>$ 91.09</td>
</tr>
<tr>
<td>Total</td>
<td>$ 21,812.09</td>
</tr>
<tr>
<td>Amount to pay before Enrolment for Semester 1*</td>
<td>$ 10,951.59</td>
</tr>
<tr>
<td>Amount to pay in Semester 2 #</td>
<td>$ 10,860.50</td>
</tr>
</tbody>
</table>

Table 3: Breakdown of Other Fees

<table>
<thead>
<tr>
<th>Breakdown of Other Fees</th>
<th>Singapore Citizen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sports</td>
<td>$ 25.68</td>
</tr>
<tr>
<td>Insurance</td>
<td>$ 3.40</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$ 14.98</td>
</tr>
<tr>
<td>Statutory License (CLASS)</td>
<td>$ 8.03</td>
</tr>
<tr>
<td>Students Union (not subjected to GST):</td>
<td></td>
</tr>
<tr>
<td>Entrance</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Subscription</td>
<td>$ 18.00</td>
</tr>
<tr>
<td>Freshmen Orientation Packet</td>
<td>$ 16.00</td>
</tr>
<tr>
<td>Total Other Fees</td>
<td>$ 91.09</td>
</tr>
</tbody>
</table>

* Semester 1 fees include Tuition Fee and Other Fees
# Semester 2 fees include Tuition Fee only
^ Please refer to What is Tuition Grant (TG) for details.
2. What are the available Financial Schemes?

A student who accepts Tuition Grant is eligible to apply for Financial Schemes to pay for the course fees. You may apply for one or more of the Financial Schemes depending on your financial needs.

Upon approval from the respective authorities, the approved amount will be used to pay for your course fees in the following sequence:

1st - Mendaki Tertiary Tuition Fee Subsidy (Mendaki TTFS)
2nd - SkillsFuture Credit (SFC)
3rd - Post Secondary Education Account (PSEA)
4th - CPF Approved Education Scheme (CPF-AES)
5th - Tuition Fee Loan (TFL)

View video guide for more information on financial schemes.

3. Payment of Fees

You may also apply for the following Financial Schemes by 30 April 2019 to pay for your fees. They will only take effect after the amount in your PSEA is exhausted.
SP will send the e-bill to your iChat email account for the remaining amount after the semester has commenced if:

- your application for Financial Scheme(s) is / are not approved; or
- the approved amount is insufficient to pay for the course fee.

Financial Schemes for Full Time Diploma Course-Singapore Citizen

How to Apply for Financial Schemes?

1. Mendaki Tertiary Tuition Fee Subsidy (Mendaki TTFS)

   Tertiary Tuition Fee Subsidy scheme is administered by Yayasan Mendaki. Once approved, the amount will be used to pay for your **Tuition Fee only**. You need to pay your Other Fees using your own source of funds before enrolment.

   **Eligibility Criteria**
   - Singapore Citizen - Malay
   - Singapore Permanent Resident Malay
   - Household Per Capita Income (PCI) less than $2,000

<table>
<thead>
<tr>
<th>Per Capita Income (PCI)</th>
<th>Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,400 and below</td>
<td>100% of Tuition Fee</td>
</tr>
<tr>
<td>$1,401 - $1,700</td>
<td>75% of Tuition Fee</td>
</tr>
<tr>
<td>$1,701 - $2,000</td>
<td>50% of Tuition Fee</td>
</tr>
</tbody>
</table>

   - Details of eligibility criteria please log on to:-

   **Application**
   - Please log on to [http://tfas.mendaki.org.sg/](http://tfas.mendaki.org.sg/) to make an application. Only online application will be accepted by Mendaki.
   - Submit the acknowledgement page together with other financial documents to SP Finance Department.

   **Contact**
   For further enquiries, you can:
   - call Yayasan Mendaki at Tel: **6551 2840**
   - email to ttfs@mendaki.org.sg
2. **SkillsFuture Credit (SFC)**

SFC is applicable to work-skills related education and training courses to empower Singaporeans in their learning and development, to deepen and broaden their skills. Government will provide periodic top-ups, so you may accumulate your credit which will not expire. SFC can be used on selected courses offered by polytechnics. Please find the full list of available courses at [www.skillsfuture.sg/credit](http://www.skillsfuture.sg/credit).

**Eligibility Criteria**
- Singapore Citizen
- Aged 25 and above

**Application**
- Please log on to [http://www.skillsfuture.sg/credit](http://www.skillsfuture.sg/credit) by using your own SingPass through SFC portal. If you do not have a SingPass account, you may apply at [https://www.singpass.gov.sg/](https://www.singpass.gov.sg/)
- You can view a summary of your SkillsFuture credit that is available.
- For more details on claim submission, you may visit [https://www.myskillsfuture.sg/content/portal/en/header/faqs/skillsfuture-credit.html](https://www.myskillsfuture.sg/content/portal/en/header/faqs/skillsfuture-credit.html)
- Print a copy of acknowledgement page, with Claim ID, Claim Amount and Date Submitted, after your submission.
3. Post-Secondary Education Account (PSEA)

The PSEA scheme is administered by MOE. If a Singaporean has an Edusave account, the balance amount will be transferred to PSEA when he is 16 years old or when he leaves Secondary School, Junior College, Centralised Institute or Vocational Training Center, whichever occurs later.

Your PSEA money can be used to pay for your Course Fees (includes Tuition Fee and Other Fees).

Eligibility Criteria
• Singapore Citizen

Application
• Complete the “Standing Order for Use of the Post-Secondary Education Account” form.
• Submit the completed form to SP Finance Department.
• SP will forward your application to MOE (PSEA) for their approval.
• Once approved, MOE (PSEA) will pay the approved amount directly to SP.
• The closing date for application is 30 April 2019.

Contact
To find out your PSEA balance, you can:
• call MOE Customer Service at Tel: 6260-0777
• email to contact@moe.gov.sg
• visit website at http://www.moe.gov.sg/
  To print the Standing Order form, go to PSEA website at http://www.moe.gov.sg/initiatives/post-secondary-education-account/

4. CPF Approved Education Scheme (CPF-AES)

The CPF-AES is a loan scheme which enables you to use your own, your parents’ or siblings’ CPF savings from their Ordinary Account. The approved amount will be used to pay for your Tuition Fee only. You need to pay for your Other Fees before enrolment.

Interest on the CPF savings withdrawn will be computed from the date the CPF savings are deducted from the CPF member’s Ordinary Account. The interest rate will be pegged at the prevailing CPF interest rate.

You have to repay the amount withdrawn plus interest, in cash subsequently into your own or your parents’ Ordinary Account. Repayment commences one year after you graduate or leave the educational institution.
Eligibility Criteria

- All Nationalities

You and the CPF member (e.g. parents or siblings) must have SingPass and email accounts to apply for CPF – AES.
To apply for SingPass, Please refer to www.singpass.gov.sg for details.

Student
Login to CPF website (www.cpf.gov.sg) using your SingPass

Go to [my cpf Online Services]:
- select [My Requests]
- select [Education / Dependants’ Education], click [proceed]
- select [Apply to use CPF for my education], click [proceed]
- provide details in the online forms

1. An email will be sent within 2 days to the CPF member’s email address provided in your application for his / her endorsement
2. If you are using your own CPF savings, no endorsement is required

CPF member (e.g. parents or siblings)
Login to CPF website (www.cpf.gov.sg) using his / her SingPass within 14 days from the date of application to endorse your application

Student
Login to CPF website using your SingPass

Go to [my cpf Online Services]:
- select [Activities]
- print a copy of the acknowledgement page with status “Approved in Principle”

Submit the acknowledgement page together with other financial documents to SP Finance Department

- The closing date for application is 30 April 2019.

Contact
For further enquiries on e-application for use of CPF monies, you can:
- call CPF Call Centre at Tel: 1800-227-1188 (Fax: 6229-3243)
- email to education@cpf.gov.sg
- refer to FAQ link https://www.cpf.gov.sg/Members/Schemes/schemes/other-matters/cpf-education-scheme
5. **Tuition Fee Loan (TFL)**

DBS-TFL is a **government funded education loan** which is administered by DBS Bank. You can apply up to 75% of the **Tuition Fee** only. You need to pay for the remaining 25% of the Tuition Fee using your own source of funds or apply for the CPF-AES scheme before enrolment. You need to pay your Other Fees before enrolment.

The loan is interest-free during the course of study. You have to repay the loan plus interest, charged at average prime rate of DBS, OCBC and UOB, after graduation.

**Eligibility Criteria**
- All Nationalities

**Application**
- Complete the application.
- Visit any DBS branch (not POSB bank) personally with your guarantor to submit the following documents:
  - Original Application Form
  - Offer Letter/Student Card
  - Copy of Borrower and Guarantor NRIC/Passport (Validity of Passport as at date of signing > 6 months)
  - Notary Public Stamp if borrower/guarantor is not in Singapore
  - Proof of residential address (Student with no account with POSB/DBS at the point of application)
- Obtain a photocopy of the Bank endorsed loan agreement and submit together with your enrolment documents to SP Finance Department. Retain a copy of the Bank endorsed loan agreement for your own record.
- Once approved, DBS Bank will pay the approved amount directly to SP.
- The closing date for application is on **30 April 2019**.

**Standard Guarantor Requirements**
- Guarantor must be above 21 years old and below 60.
- Singapore Citizen (SC) applicants must find a SC to stand in as guarantor. Singapore Permanent Resident (SPR) and Foreign applicants must find a SC or SPR to stand in as guarantor.
- Guarantor must not be an un-discharged bankrupt.
- A person cannot be guarantor for more than 2 loans unless
  - Student cannot find another guarantor, and
  - Guarantor acknowledges that they are aware of the role and financial implications as a guarantor.

**Contact**
For further enquiries on application for TFL, you can:
- call **DBS** customer hotline at: **6333-0033**
- email to **customerservice@dbs.com**
Interbank GIRO (IBG)

Payment of Fees for billings After Enrolment

All students are to participate in the IBG Scheme which is an easy and convenient way to pay your fees. The IBG form is to authorise Singapore Polytechnic (SP) to deduct the fees payable by you directly from your authorized bank account through GIRO.

The same GIRO account will be used for crediting any refund or payment due to you, which effectively reduces the inconvenience of collecting and depositing cheques. Refund or payment can be for any of the following matters:

- Excess payment of fees made by you;
- Scholarships and Bursaries awarded; and
- Any other payment due to you.

If you are applying for any Financial Schemes such as Mendaki-TTFS, SFC, PSEA, CPF –AES and/or DBS-TFL, you also need to submit this form. As the schemes may not be able to cover your fees (Tuition and Other fees) in full, the remaining outstanding fees for the 1st semester (if any) and subsequent semesters will be deducted by GIRO.

Application

- Complete Part I of the “IBG Application Form”. You may use your own/parent’s/guardian’s bank account.
- Ensure the signature(s) on the Application Form is/are the same as in the bank records.
- For account operated using thumbprint, you have to go to the bank with your identification to have your thumbprint verified.
- Submit the completed form to Student Service Centre or SP Finance Department.
- SP will forward your application to your designated bank for approval.
- Trust accounts are not eligible for GIRO deduction.
Interbank GIRO (IBG) - Application Status

You may check the GIRO application status online via Student Mobile @ [https://portal.sp.edu.sg/sites/eservices/HomePage.aspx](https://portal.sp.edu.sg/sites/eservices/HomePage.aspx)

Select “Finance Matters” > “Giro Account” and Enter “User ID & Password”.

### Application Status

- **Successful**
  - Notified of the deduction date via your Ichat email account in the form of ebill at least 1 week before the Giro deduction date
  - Ensure sufficient fund is maintained in the designated Bank Account
  - Bank charges are applicable for unsuccessful deduction

- **Unsuccessful**
  - Notified of the rejection reason (by Banks)
  - Submit a new IBG form

### Termination /Change of GIRO account

You are required to submit SP’s “Termination of IBG form” and visit the designated Bank to terminate your existing IBG arrangement if you do not wish to maintain the record with the Bank. For change of GIRO account, you are required to submit a new IBG form.
What is Tuition Grant (TG)?

The Singapore Government subsidises a substantial portion of the total tuition fees payable for your full-time diploma course at the Polytechnic. This subsidy is known as the Tuition Grant (TG).

TG for full-time diploma programme is capped at maximum allowance of 10 semesters.

For Diploma in Nautical Studies and 2nd-Year Direct entry students, the numbers of semesters that you will be eligible for TG will be capped at 8 semesters.

Students who have received TG subsidy from any Singapore Government subsidised institution of Higher Learning, and before graduation, take up a new course at a polytechnic, will be eligible for TG subsidy for the semesters in their new course less the number of subsidised semesters for which they had previously enjoyed TG.

Students who have graduated from a Singapore Government subsidised diploma or degree course are not eligible for Tuition Grant.

For more information on TG, visit https://tgonline.moe.gov.sg/tgis/normal/studentViewTuitionGrantSubsidyInfo.action

How to Apply?

**Singapore Citizens:**
Complete the *Tuition Grant Eligibility Declaration Form (SG)* in the Admissions form folder and submit it to SP together with your enrolment documents.
# Financial Assistance @ SP

## 1. Financial Aid for Fees & Living Expenses

### Which one to apply?

<table>
<thead>
<tr>
<th>Schemes</th>
<th>Eligibility Criteria</th>
<th>Award Amount</th>
<th>Application Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nationality Per Capita Income (PCI)*</td>
<td>Gross Monthly Income (GHI)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Any ≤ $2,250 OR ≤ $9,000 up to $3,000</td>
<td>Apr 2019</td>
<td></td>
</tr>
<tr>
<td>SP Donors’ Bursary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CDC/CCC Bursary</td>
<td>≤ $690 $2,350 Apr &amp; Oct 2019</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOE Bursary</td>
<td>≤ $2,750 $2,150 $691- $1,000 $2,751 - $4,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>≤ $1,725 $4,001 - $6,900 $1,650 $6,901 - $9,000</td>
<td>Jun – Sep 2019 Nov – Feb 2020</td>
<td></td>
</tr>
</tbody>
</table>

## 2. Financial Aid for Notebook PC

### Which one to apply?

<table>
<thead>
<tr>
<th>Schemes</th>
<th>Eligibility Criteria</th>
<th>Award Amount</th>
<th>Application Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nationality Per Capita Income (PCI)*</td>
<td>Gross Monthly Income (GHI)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Singaporean ≤ $900 OR ≤ $3,400 Pay up to $900</td>
<td>Apr – May 2019</td>
<td></td>
</tr>
<tr>
<td>IMDA Neu PC Plus Programme</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Singaporean or PR ≤ $1,000 OR ≤ $4,000 Receive up to $800</td>
<td>Apr 2019</td>
<td></td>
</tr>
<tr>
<td>Notebook Subsidy (1st year students only)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Buy first, then apply for Notebook Subsidy for reimbursement up to $800

---

*Monthly Per Capita Income (PCI) = \( \frac{\text{Total Gross Monthly Household Income (GHI)}}{\text{No. of People Living in Applicant’s Household}} \)

For details, please refer to SP website [www.sp.edu.sg/financialassistance](http://www.sp.edu.sg/financialassistance), scan the QR code, email the Student Service Centre at contactus@sp.edu.sg or call 6775-1133.
SP Notebook PC Scheme

You will be using notebook PC during your study at SP, e.g writing reports, researching assignments, class presentations, project discussions, e-learning, etc.

We have arranged for selected PC vendors to put on a roadshow in SP during 20 - 23 Mar 2019 from 9 am to 6 pm.

If you do not have a notebook PC, visit the roadshow to check out the models at very attractive prices.

Information on recommended notebook PCs are given in Notebook PC Corner (http://www.sp.edu.sg/notebook). There you will also find more information for the promotions, financial assistance scheme and insurance.

Why buy my Notebook PC from the Polytechnic authorised vendors?
- 3 years on-site warranty (including AC transformer / adapter and electrical cable cord) and inclusive of parts and labour costs.
- Next-Business-Day On-site (Customer’s Residence or On-Campus) Response.

You can configure and install software for your notebook PC from home after you have completed your online enrolment. Please refer to Notebook PC Corner at http://www.sp.edu.sg/notebook for more details.
Overview of the Notebook Configuration Process

Start → I have an existing Notebook / MacBook → Yes → Configure your notebook from home → Yes → Notebook / MacBook is ready by 15 April 2019

No → Purchased a Notebook / MacBook from
1. Any Vendors or
2. SP appointed vendors at SP Notebook PC Roadshow.

→ No → Call SPICE Service Desk @ 6772-1260 for help → No → Visit SPICE Service Desk to get help → Yes

Refer to your course recommended hardware requirements

<table>
<thead>
<tr>
<th>Useful Information:</th>
<th>Important Dates:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SP Notebook PC Corner</strong></td>
<td><strong>Notebook PC Roadshow</strong></td>
</tr>
<tr>
<td>• <a href="http://www.sp.edu.sg/notebook">http://www.sp.edu.sg/notebook</a></td>
<td>Date: 20 – 23 Mar 2019</td>
</tr>
<tr>
<td><strong>SP Notebook PC Scheme (Roadshow and Financial Assistance)</strong></td>
<td>Time: 9:00am to 6:00pm</td>
</tr>
<tr>
<td>• Hotline: 6775-1133</td>
<td>Venue: SP Convention Centre, Level 1</td>
</tr>
<tr>
<td><strong>Notebook Hardware and Software Support</strong></td>
<td><strong>Notebook Software Installation</strong></td>
</tr>
<tr>
<td>• Email: <a href="mailto:ServiceDeskMail@sp.edu.sg">ServiceDeskMail@sp.edu.sg</a></td>
<td>Available online from <a href="http://www.sp.edu.sg/notebook">End Mar 2019</a> &gt; under Software tab</td>
</tr>
</tbody>
</table>

**SPICE Training**
To help you to get familiar with SPICE (Singapore Polytechnic Intelligent Computing Environment), it is recommended that you also learn from the videos in [http://www.sp.edu.sg/notebook](http://www.sp.edu.sg/notebook) > under Support tab before AY2019. Then click on the FAQs link and select SPICE Essentials (Videos) icon.
Allocated Dates of Notebook PC Sales by Courses

Please remember to bring your Admission Card/NRIC and SP offer letter for purchase of Notebook PC

<table>
<thead>
<tr>
<th>Notebook Road Show Dates</th>
<th>Courses</th>
</tr>
</thead>
</table>
| **20 March 2019 (Wednesday)** | Accountancy  
Architectures  
Banking & Finance  
Business Administration  
Common Business Programme  
Common Infocomm Technology Programme  
Creative Writing for Television & New Media  
Financial Informatics  
Human Resource Management with Psychology  
Infocomm Security Management  
Information Technology  
Landscape Architecture  
Music & Audio Technology  
Polytechnic Foundation Programme |
| **21 March 2019 (Thursday)** | Aeronautical Engineering  
Aerospace Electronics  
Bioengineering  
Common Engineering Programme  
Computer Engineering  
Electrical & Electronic Engineering  
Food Science & Technology  
Games Design & Development  
Marine Engineering  
Mechanical Engineering  
Nautical Studies |
| **22 March 2019 (Friday)** | Applied Chemistry  
Applied Drama & Psychology  
Biomedical Science  
Biotechnology  
Chemical Engineering  
Civil Engineering with Business  
Digital Animation  
Engineering with Business  
Experience & Communication Design  
Facilities Management  
Integrated Events & Project Management  
Interior Design  
Maritime Business  
Mechatronics & Robotics  
Media & Communication  
Nutrition, Health & Wellness  
Optometry  
Perfumery & Cosmetic Science  
Visual Effects & Motion Graphics |
| **23 March 2019 (Saturday)** | For students who are not able to come on the scheduled dates, and for students whose courses are not listed. |
Diploma Student Concession (EZ-Link) Card

Full-time students are eligible to apply for the Diploma Student Concession (EZ-Link) Card to travel on MRTs, LRTs and buses

Timeline to receiving email via iChat regarding application

**STEP 01**

- From **end-March to early-April** (JAE / EAE / PFP), or
- **2 weeks from date of completing** onsite enrolment (DAE / e-Appeal / late enrolment)

**STEP 02**

- **Email received**
  - Check your eligibility via the link provided
  - If eligible, proceed to submit your application either online or in person at TransitLink offices located islandwide
  - A second email will be sent to your iChat when the concession card is ready for collection in 10 working days

Concession card collected

**STEP 03**

- Top up $10 to activate your concession card
- Earliest collection from Orientation Week
- **Important!** Concession pass commences on the first day of the term

For more information, visit [www.sp.edu.sg/ezlink](http://www.sp.edu.sg/ezlink)

**Link to TransitLink’s website, Eligibility Check (For Full-time Diploma students ONLY)**
Withdrawal from Course and Course Transfer

Withdrawal from Course

1. Students who intend to discontinue with their studies must inform the Admissions Office by submitting “Notification of Withdrawal from Course” form. This form is available at the Student Service Centre (SSC) and on the Internet at: [https://www.sp.edu.sg/docs/default-source/student-services-docs/ad-notification-of-withdrawal-from-course.pdf](https://www.sp.edu.sg/docs/default-source/student-services-docs/ad-notification-of-withdrawal-from-course.pdf)

2. Charging of Fees: Students withdrawing from SP are liable to pay fees depending on when the withdrawal is submitted. See the table below. New students withdrawing before the commencement of the semester are also liable for an administrative fee of $50.

<table>
<thead>
<tr>
<th>Withdrawal Date</th>
<th>Tuition Fees</th>
<th>Students’ Union Entrance and Subscription Fees</th>
<th>Other Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before commencement of semester</td>
<td>Full refund</td>
<td>No refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>Within the 1st week</td>
<td>Refund 75%</td>
<td>No refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>After the 1st week</td>
<td>No refund</td>
<td>No refund</td>
<td>No refund</td>
</tr>
</tbody>
</table>

3. Students are **not allowed to withdraw during the official examination period**. For any withdrawals received upon the start of and during the conduct of the semestral exams, the student will be considered to have sat for the exam and may be removed. If the student is not removed, the withdrawal date will be post-dated to the day the semestral results are released.

4. Students must return all property belonging to SP and settle all outstanding bills prior to the submission of the form. Students with outstanding fees are not allowed to withdraw before they have paid the fees. Any withdrawals received will be processed after the outstanding fees have been cleared by the Finance Department. For withdrawals received during the official semestral exam period, refer to Point (3).

5. Students who have been paying their fees by GIRO should submit their Bank’s relevant ‘termination form’ to their Bank to cancel their GIRO payment order.

6. Students under 21 are to obtain their parent’s / guardian’s signature. Full-time students are also to see their Course Chair and obtain their Director’s signature. All students must then proceed to the Library for clearance and submit the form to Student Service Centre personally or mail the form to Admissions Office.

Course Transfer

New students who wish to transfer to another course may submit a SP e-Appeal via [http://courseapplication.sp.edu.sg](http://courseapplication.sp.edu.sg) → *Submit an Appeal for a Full-time Diploma course*. Such appeals may be considered subject to individual merit and vacancies.
## School/Department Directory

### Academic Schools

<table>
<thead>
<tr>
<th>School Code</th>
<th>School Name</th>
<th>Location</th>
<th>Telephone/Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABE</td>
<td>School of Architecture &amp; The Built Environment</td>
<td>T3A Level 4 Room T3A412</td>
<td></td>
</tr>
<tr>
<td>SB</td>
<td>School of Business</td>
<td>Business School (next to Aero Hub) Level 7 Room SB711</td>
<td></td>
</tr>
<tr>
<td>CLS</td>
<td>School of Chemical &amp; Life Sciences</td>
<td>T11A Level 6 Room T11A601</td>
<td></td>
</tr>
<tr>
<td>SoC</td>
<td>School of Computing</td>
<td>T19 Level 4 Room T1949</td>
<td></td>
</tr>
<tr>
<td>EEE</td>
<td>School of Electrical &amp; Electronics Engineering</td>
<td>T14 Level 7 Room T1472</td>
<td></td>
</tr>
<tr>
<td>MS</td>
<td>School of Mathematics &amp; Science</td>
<td>T7 Level 4 Room T741</td>
<td></td>
</tr>
<tr>
<td>SMA</td>
<td>Singapore Maritime Academy</td>
<td>T1A Level 7 Room T1A711</td>
<td></td>
</tr>
<tr>
<td>MAD</td>
<td>Media, Art &amp; Design School</td>
<td>MAD School Level 1 MAD106</td>
<td></td>
</tr>
<tr>
<td>MAE</td>
<td>School of Mechanical &amp; Aeronautical Engineering</td>
<td>T16 Level 7 Room T1671</td>
<td></td>
</tr>
<tr>
<td>LAS</td>
<td>School of Life Skills &amp; Communication</td>
<td>T19 Level 2 Room T19210</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student Service Support</th>
<th>Contact No.</th>
<th>Email</th>
<th>Visit Us</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrolment Matters</td>
<td>6775-1133</td>
<td><a href="mailto:contactus@sp.edu.sg">contactus@sp.edu.sg</a></td>
<td>Block T16 Level 1</td>
</tr>
<tr>
<td>SPICE Service Desk</td>
<td>6772-1260</td>
<td><a href="mailto:ServiceDeskMail@sp.edu.sg">ServiceDeskMail@sp.edu.sg</a></td>
<td>T17 Level 1 Room T1711</td>
</tr>
</tbody>
</table>

Singapore Polytechnic  
500 Dover Road Singapore 139651  
Enquiries: contactus@sp.edu.sg  
Website: www.sp.edu.sg  
Operating Hours: Monday to Friday, 8.30 am to 5.30pm  
(Closed on Saturdays, Sunday and Public Holidays)
Student Service Centre T16 Level 1