
SmartLab® Education Private School

Civil Service Club @ Tessensohn, 60 Tessensohn Road, 3rd Level S (217664) Tel : 6296 0233 Fax: 6296 0234

**Formal Acknowledgement of 2011-2012 Student Handbook
Receipt**

We understand that this handbook contains important information for students, parents and guardians. We acknowledge that we have received a copy of the 2011-2012 SmartLab® Education Private School Student Handbook. We are aware that this handbook contains information and policies for our review. We have reviewed the information and policies contained in this handbook. We understand that all students will be held accountable for their behavior and that failure to abide by the guidelines for student behavior can result in the discipline outlined in this handbook. We understand further that failure to return this acknowledgment form does not excuse any individual from complying with the Student Handbook, SmartLab® Education Private School policies, regulations and guidelines.

We are aware that SmartLab® Education Private School reserves the right at any time to amend or to add to the policies and regulations contained or referred to in this handbook. We are also aware that the 2011-2012 student handbook is accessible online at www.smartlab.com.sg/SPS under Student Services. We are also aware of our responsibility to be kept updated of the latest changes to the handbook.

FULL NAME OF STUDENT

SIGNATURE

NRIC/ STUDENT PASS NUMBER

DATE

NAME OF PARENT/LEGAL GUARDIAN

SIGNATURE

NRIC/PASSPORT NUMBER

DATE

SmartLab® Education Private School

Civil Service Club @ Tessensohn, 60 Tessensohn Road, 3rd Level S (217664) Tel : 6296 0233 Fax: 6296 0234

**SmartLab® Student Handbook
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Appointment of MR

The appointed Principal of the SmartLab® Education Private School would be appointed as the Management Representative of EduTrust.

The appointed Vice Principal (Student Affairs) of the SmartLab® Education Private School would be appointed as the deputy Management Representative of EduTrust, should the appointed Principal be overseas or on leave. CPE would be informed.

MR shall coordinate and submit the internal review and assessment reports in accordance to CPE requirements.

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Welcome Message from the CEO

In 1999, SmartLab® embarked on a journey with the desire to help students improve their results and turn around their scores during major examinations: PSLE, GCE 'O' and 'A' level. Studying developed educational practices and training methods, tapping on the years of interacting with students, and leaning back on our learning experience, we think hard on what the best means of helping students improve was.

After more than 10 years of diligence in implementing teaching methodology and curriculum by many of our teachers, we understand that the “mental” state of the student is the most important. The best revision materials and worksheets cannot be learnt and used for examination preparation unless the learners fully want and like to. The most knowledgeable teacher would not be able to effectively share and make a difference to an unwilling student. We believe that the most important factor is to build the self-confidence of students, to believe in them, to mentally gear and condition them for their major examinations and to run with them and cheer them on. Since 1999, these same desires in most of our students caused numerous of them to perform extremely well.

I would like to take this opportunity to thank all our teachers, past and present, who have worked selflessly in wanting to make a difference to the students' performances. We would like to thank all the parents for believing in us, and allowing us to participate in their children's journey. Lastly, for the students, we salute them and continue to believe in each and every one of them as they scale for higher heights and take on greater challenges in their lives.

Yours Sincerely,
Tony Tan
CEO
SmartLab® Education Group

SmartLab® Education Private School

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SECTION 1 – ABOUT SmartLab®

1.1 Our Brief History

SmartLab® started off as a humble set up with a rented classroom in a Civil Defence Shelter in Bishan in 1999. It was founded by Tony Tan, Hazel Poa and Vincent Lee and SmartLab® only provided English, Mathematics and Science tutorial classes back then.

With the initial vision to provide personalized quality tutorial class, the three founders developed the teaching contents in-house and became early adopters of information technology by equipping all the classrooms with computers. They also established the first tuition centre locally to conduct laboratories as part of activity based learning. They tabulated and monitored all the results of their students during major examinations and used the students' improvements as the sole Key Performance Indicator. Subsequently, they formulated and developed e-learning software with the intention of capturing the experience of the teachers and systemizing the various ways of lessons are to be organized and taught.

Below lists some of the milestones in SmartLab®'s journey since 1999:

1999

- Rented classroom in Bishan Block 220 and started Secondary Maths & Sci tutorial classes in Bishan
- Started off as a sole proprietorship with the three founders
- Development of in-house content and laboratory in support of activity based learning

2001

- Expanded Bishan Branch
- Expanded Services to include Primary Maths & Sci tutorial classes
- Classrooms are equipped with computers for display of learning software and Powerpoint slides

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2003

- Started Hougang and Bukit Timah Branches
- 1st centre to introduce Life Science and science enrichment programme
- Conducting talks in NLB and exhibitions in shopping centres
- Education centre approved by Singapore Ministry of Education
- Training System put in place to train administrative assistants and teachers

2004

- Started Jurong East, Marine Parade and Tampines Branches
- Formalised the Exploration, Consolidation, Strengthening cycle of learning methodology
- Team building
- Online staff management system

2005

- Started Novena Branch
- Company restructuring
- Sale of Books

2006

- Started Woodlands Branch
- Cambridge International Examination Centre
- Winner of Spirit of Enterprise 2006
- Conducted inaugural Cambridge International Diploma for Teachers and Trainers
- 360° Performance Appraisal System; and feedback from all staff members
- Centres broadband ready

2007

- Winner of Singapore Prestige Brand Award 2007
- Conducted inaugural Teen Towkay programme to raise funds for Prevention of Cruelty to Animals (SPCA) and the Society for the Physically Disabled (SPD) by selling their products in conjunction with the Christmas Party organised by Civil Service Club
- Conducted session for GCE O/A level students on development of marking scheme
- started full-time Private School classes in Civil Service Club, Tessensohn

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2008

- Attained CaseTrust approval as a Private Education Organisation and successfully recruited foreign students to join GCE 'O' level full time school programme
- Conducted the inaugural Certificate course for Primary Math teacher training the teacher in teaching Primary School Leaving Examination (PSLE) mathematics
- Implemented the Target Achievement Programme; this is a highly individualised programme for students to excel by setting target and working towards these target under an assigned mentor/teacher

2009

- Taught our first international student at SmartLab® Education Private School.
- Expanded in Singapore with a centre at Yishun.
- Expanded services overseas in Indonesia with our partnership with Teachers Training and Development Institute, Malang.

2010

- Attained ERF from Council of Private Education
- Expanded in Singapore 2 centres; one at Kembangan and the other at Choa Chu Kang
- Implemented Result Guarantee Programme for students taking the PSLE and GCE O level

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1.2 Our Vision, Mission and Core Values

OUR VISION

To be a reputable educational institution offering quality programmes and developing students into confident learners.

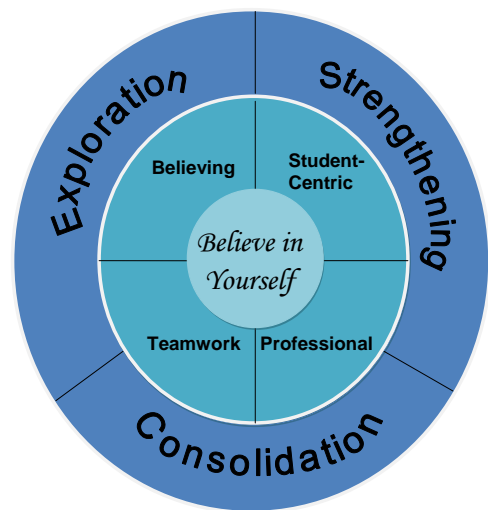
MISSION

To bring together a group of dedicated educationists and develop them to their fullest potential through relevant training

To develop quality learning programmes for students that focus on knowledge acquisition and application, confidence building and character development

CORE VALUES

- Believing
- Teamwork
- Professional
- Student-Centric
- Dedication



We believe in developing a student-centric environment to facilitate the learning of our students.

We believe in our students and our staff members.

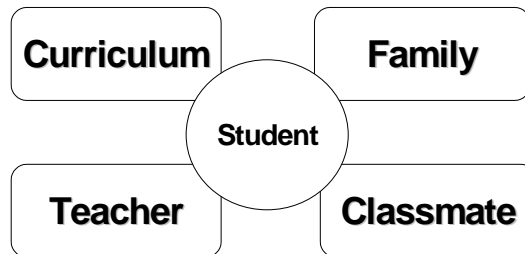
人之初，性本善，性相近，习想远。

苟不教，性乃迁，教之道，贵以专。

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We believe in improving curriculum for our students, and enabling the concept of *Assessment for Learning*.



We believe teachers are the best role models for our students.

We believe in partnering the parents to provide our best support for the students.

We believe in teamwork among the students, teachers and parents.

The core values of SmartLab® are as follows:

Believing

To believe and inculcate a can-do attitude in our students and staff members, to encourage them to believe in themselves, speak up, learn from mistakes and strive towards their set goals.

Student-Centric

To be sincere and serious in providing quality education and service to the students, where their needs always come first.

Teamwork

To develop a classroom culture, where students work together as a team, and a company culture, where staff members work hard and play hard as a team. This culture is promoted in the self-developed methodology of learning – Exploration, Strengthening and Consolidation that requires students and teachers to work with each other.

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Figure 1-4 – Student-Centric Environment

Professional

To apply the highest standard in the teaching and coaching of students, development of teaching contents, training of teachers, delivery of lessons and administration of students.



Figure 1-5 – Professional

Dedication

To believe wholeheartedly in the value of our respective roles and to be fully committed to bringing out the best in our students and staff members.

SmartLab®'s unique teaching methodology follows the self-developed **Exploration, Strengthening and Consolidation** Cycle of Learning that supports *Assessment for Learning*. Learning contents are proprietary and configured for the various stages of learning. The Cycle of Learning provides the platform for interactions between our teachers and students in the classroom.

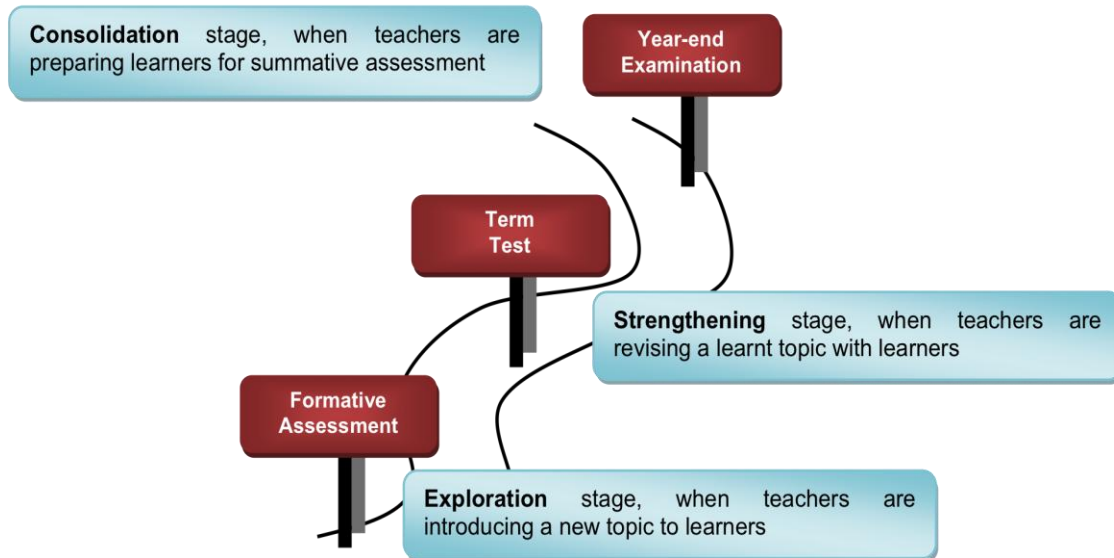


Figure 1-6 – Exploration, Strengthening, Consolidation

Exploration is a stage when the focus is to teach to develop interests of students in the topic.

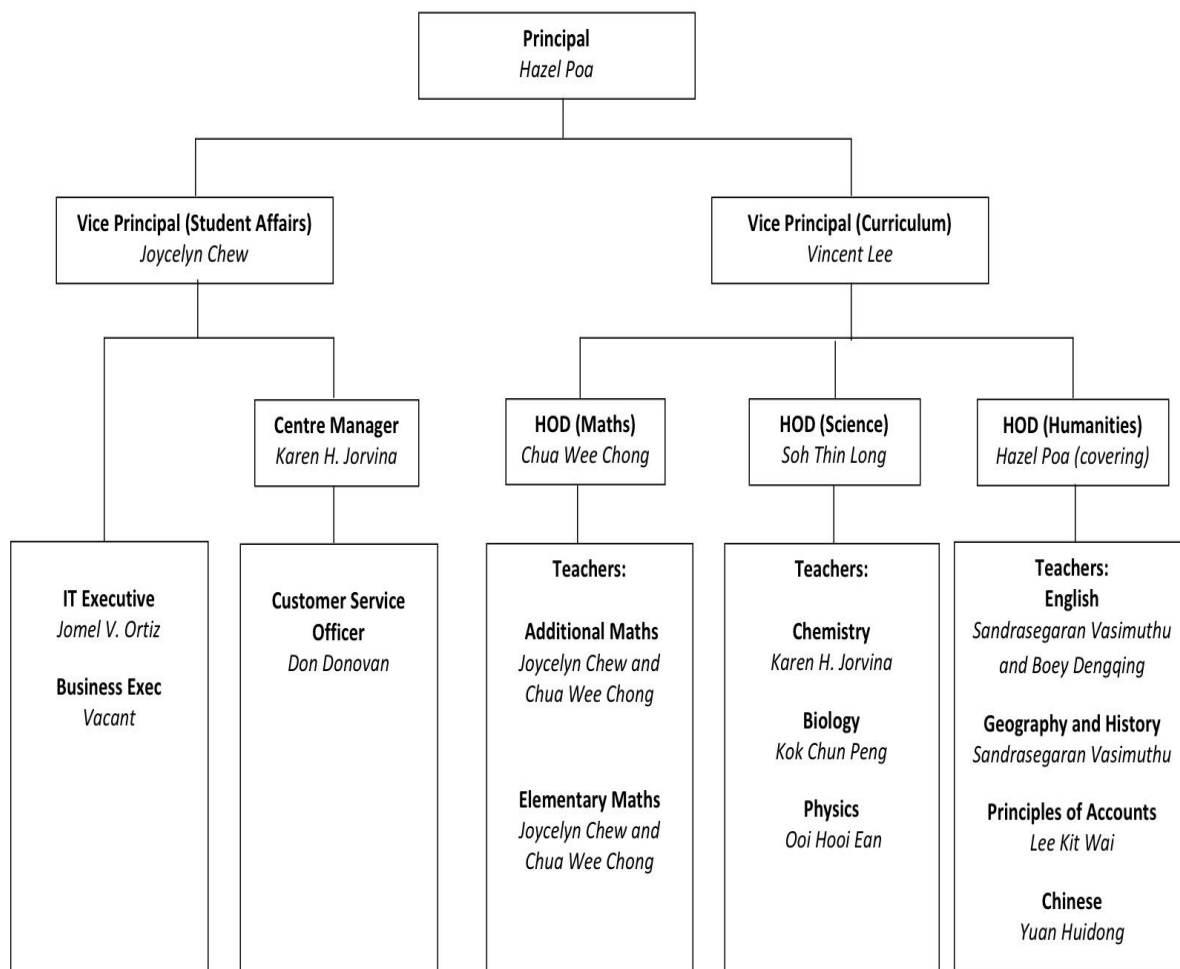
Strengthening is a learning stage when key areas of a topic or knowledge are covered before focusing on knowledge application and problem solving in preparation for formative assessments.

Consolidation is the final learning stage when revision consists of numerous topics and questions being worked upon require the knowledge of more than one topic. Challenging questions that require higher level of understanding would be discussed.

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1.3 Organization Setup



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1.4 Members of Academic and Examination Board

Chairman: Ms Hazel Poa

Ms Poa graduated from the University of Cambridge with a First Class Honours degree in Mathematics. She was subsequently awarded a Masters degree from the same university. Ms Poa was a former PSC scholarship holder, and has accumulated 14 years of experience in the education field. She is also a Master Trainer for the Cambridge International Diploma for Teachers and Trainers programme.

Member: Mr. Vincent Lee

Mr Lee was awarded a scholarship from SAF to study in Loughborough University where he graduated with a Bachelor of Engineering, 2nd Class Upper Honours. He also holds the Cambridge International Diploma for Teachers and Trainers. He has 10 years experience in education.

Member: Ms. Joycelyn Chew

Ms Chew graduated from NTU with a Bachelor of Engineering (Electrical), 2nd Class Lower Honours. She holds a Cambridge International Diploma for Teachers and Trainers, and has been in the education sector for more than 5 years of teaching experience

Secretary: Ms. Karen H. Jorvina

Ms Jorvina graduated from De La Salle University Philippines with a Bachelor degree in Chemistry. She was subsequently awarded with a Masters degree from the same University. She has more than 5 years of teaching experience.

1.5 Members of Management Committee

Mr. Tony Tan Lay Thiam

(CEO, Manager of PEI)

Ms. Hazel Poa

(Principal, Manager Representative of PEI)

Mr. Vincent Lee

(Vice-Principal (Curriculum))

Ms Joycelyn Chew

(Vice Principal (Student Affairs), Manager Representative of PEI)

Ms. Karen H. Jorvina

(Secretary)

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1.6 Members of Head of Departments

Head of Department (Humanities) : Ms. Hazel Poa (Covering)

Ms Poa graduated from the University of Cambridge with a First Class Honours degree in Mathematics. She was subsequently awarded a Masters degree from the same university. Ms Poa was a former PSC scholarship holder, and has accumulated 14 years of experience in the education field. She is also a Master Trainer for the Cambridge International Diploma for Teachers and Trainers programme.

Head of Department (Science): Mr. Soh Thin Long

Mr Soh graduated from NUS with Bachelor of Engineering (Civil), 2nd Class Upper Honours. He holds a Cambridge International Diploma for Teachers and Trainers. He has more than 5 years of teaching experience.

Head of Department (Math): Mr. Chua Wee Chong

Mr Chua graduated from NTU with a Bachelor of Engineering, 2nd Lower Honours. He also holds a Cambridge International Diploma for Teachers and Trainers. He has more than 5 years of teaching experience.

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1.7 School Administration/Teachers

Mr. Tony Tan, CEO

Complaint/ Feedback

tony@smartlab.com.sg

HP: 9187-1248

Ms. Hazel Poa, Principal

Complaint/ Feedback

hazel@smartlab.com.sg

HP: 9178-8271

Ms. Joycelyn Chew, Vice-Principal (Student Affairs)

Counselling Help/ Facility Feedback

joycelyn@smartlab.com.sg

HP: 9846-3654

Mr. Vincent Lee, Vice-Principal (Curriculum)

Academic Feedback/ Help

vincent@smartlab.com.sg

HP: 9046-6910

Ms. Karen H. Jorvina, Centre Manager

Any Feedback/ Help

karen@smartlab.com.sg

HP: 8282-1744

Mr. Jomel Ortiz, IT Executive

Any Feedback/ Help

dd_it@smartlab.com.sg

Office: 62960233

Mr. Don Donovan, Customer Service Officer

Any Feedback/ Help

farrerpark@smartlab.com.sg

Office: 62960233/ 62960234

SECTION 2 – ACADEMIC AFFAIRS

2.1 Subjects Offered at SmartLab®

The Singapore-Cambridge General Certificate of Education (Ordinary Level) Examination is conducted in Singapore annually (October/November). Candidates' applications to sit the examination are accepted on the condition that they adhere to all the regulations governing the examination.

List of subjects offered in SmartLab® Education Private School:

Core Subjects

English (compulsory)
Elementary Mathematics (compulsory)

Elective Subjects

Additional Mathematics
Biology
Chemistry
Physics
Combined Sciences (Biology, Chemistry, Physics – choose any two)
Principles of Accounts
Chinese

Humanities

Geography
History
Social Studies

Candidates taking a package must select 5 subjects from above (2 core subjects compulsory). Note that a humanity subject is compulsory for the admission of local junior college. Candidates may enter up to a maximum of 9 subjects for the examinations.

The full subject information, syllabuses and other information can be found at this website: <http://www.seab.gov.sg/SEAB/oLevel/infoPrivate.html>.

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2.2 Grade and Scoring System

SmartLab® follows the grading pattern of the Singapore-Cambridge GCE 'O' level examination. All common tests and major exams are graded according to this pattern. The highest achievable grade is A1 while F9 is considered to be the lowest one (see table below).

Grade	Description	Equivalence
A1	Distinction	75 and above
A2	Distinction	70 – 74
B3	Merit	65 - 69
B4	Merit	60 – 64
C5	Pass	55 – 59
C6	Pass	50 – 54
D7	Sub-Pass	45 – 49
E8	Fail	40 – 44
F9	Fail	Below 40

2.3 Assessment System

Beginning of the course, student would be informed of the details of the assessment.

- GCE 'O' level examination requirements for each paper
- Term test, mid year and final year examination
- Mock GCE 'O' level examination conducted for students going for GCE 'O' level examination.

Homework given to the students are to be submitted one or two weeks after for marking.

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Assessment modes to be pen and paper, except for science papers where mock laboratory preparation would be emphasized and conducted nearer their GCE 'O' level laboratory to hone and maintain their laboratory skills.

Meet Parent after	Students on 2-Year Programme	Students on 1-Year Programme
Term 1	Formative Test for 3 or more topics	Formative Test for 3 or more topics
Mid Year	Formative Test for topics taught in the ½ year	Formative Test for entire half year work
Term 3	Formative Test for 3 or more topics	Preliminary GCE 'O' level theory paper
Final Year	Summative Test for topics taught in the entire year	Nil except for GCE 'O' level science students who attends mock lab sessions

Grading the assessments would be made in accordance to the GCE 'O' level requirements.

New assessment papers are set yearly. Assessment papers would be checked by respective HODs and discussed during the subject training.

Mid year and final year examination papers must be sent for endorsement by the Academic/Examination Board.

Appeals against assessment result must be done in writing and submitted to Centre Manager to consideration.

The complaint can be due to one of the following reasons:

- Incorrect marking
- Unfair assessment paper
- Leak of assessment paper

One of the external members of the Examination Board would undertake the investigation and response to the student.

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Tutorial classes would be arranged for students to attend to work on identified areas of weakness.

2.4 Student Awards

To encourage a can-do attitude in all our students, we are giving Academic Awards to deserving students who have demonstrated improvement academically.

Award	Award per student	Year 1 Students	Year 2 Students
Top subject Award*	S\$50	Mid Year exam	Mid Year exam
Improvement Award	Trophy / Certificate	Final Year exam	Mid Year Exam
Academic Award	S\$100 for R1L4<20 S\$200 for R1L4<15 S\$300 for R1L4<10	---	GCE 'O' level exam

*minimum of 3 students and should get at least a B grade to qualify

The Study Award commends students who are well behaved and demonstrate positive attitudes towards learning. The monthly award is decided based on attendance, punctuality and conduct of students.

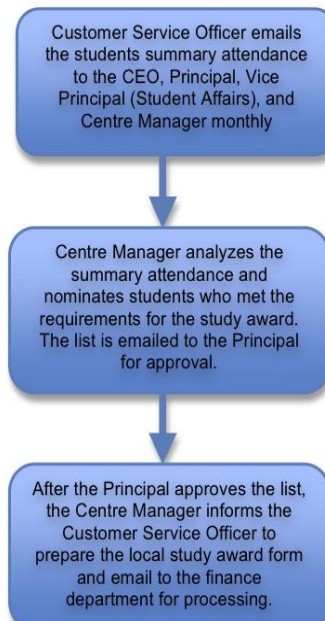
- Attainment of 90% attendance
- Attainment of 90% punctuality for class
- No more than 1 complaint from teachers

Recipients will be receiving a cash incentive of \$100 or pro-rated amount monthly.

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Procedure for Managing the local study award



2.5 Promotion Criterion

- Student needs to be able to achieve at least 3 subject passes before they are promoted to Year 2.
- Conditional promotion can be awarded by the Principal if the above promotion criterion is not met.

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2.6 Meet-The-Parents Session

Meet-The-Parents Session is intended and planned with the students' interests at heart. SmartLab® believes that parents are crucial partners in creating a conducive environment to improve the academic performance and confidence of students.

The table below lists the objectives for the various sessions:

Meet Parent after	Year 1 Students	Year 2 Students
Term 1	Focus on attitude and academic weakness	Focus on attitude and academic weakness
Mid Year	Need for extra tutorial class	Need for extra tutorial class
Final Year	Focus on overall academic performance	Nil unless upon request

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SECTION 3 – STUDENT AFFAIRS

3.1 Attendance

Attendance in all classes is expected and students are responsible for being in class on time, prepared to learn. The following students must maintain an average attendance of at least:

- i. 90% for all international students; and
- ii. 75% for all other students unless otherwise stated

Absence

An absence is any time the student is not physically present in class. Students who are absent will NOT be given any makeup for the missed classes, including absence due to medical leave.

If a student is to be absent, the parent/guardian must **call** the school **on the day** their child will be absent to inform the teacher/customer service officer. For medical leave, a medical certificate (for illness) or letter from the parent/guardian (for emergency) should be provided once the student returns to school.

A student who absents himself or herself is held responsible for all assignments and for the entire content of the course missed, regardless of the reason for his or her absence. The student is encouraged to consult with his or her teacher regarding the notes and worksheets covered during his/her absence.

Final examinations at the end of each semester are required of all students. Students will NOT be given any retest for any missed assessments for whatever reason, including medical leave.

Students who are late for more than 30 minutes for any assessment will not be allowed to take the exam.

Parents/guardians are strongly encouraged to arrange all non-emergency appointments after school, on weekends or during the summer or school holidays in order to minimize the loss of time for learning. Extended holidays are considered unexcused absences.

International Students with Student's Pass must attend a minimum of 90% of scheduled course hours or not be absent from the course for consecutive 7 days.

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Local students must have at least 90% attendance in all subjects in order to qualify for the local study award.

Attendance System

The student's attendance will be periodically updated by all the teachers in the online Attendance Information System. Students will be given a student account wherein they can personally check their attendance for each month. They will also know whether they meet the requirements to qualify for the local student award.

The student's attendance will be automatically sent to the student's parents/guardian every two weeks of the month to help them monitor their child's attendance.

3.2 Discipline - Letter of Warning, Suspension and Expulsion

Sample of major offenses includes and not restricts to:

- fighting with students or staff
- theft
- smoking within school premise
- vandalism
- cheating during exams

Sample of minor offenses includes and not restricts to:

- disruptive behaviour in class
- saying inappropriate statements

Students who commit offenses will be given a letter of warning by the Principal, Vice-Principal (Student Affairs) or Centre Manager. A third letter of warning equals suspension of the student. After two suspensions, the student can be expelled. The parent of the student to be expelled would be informed by phone call and in writing.

No refund of any fees will be given if the student is expelled.

Teachers can complain to Vice Principals or Principal on any misconduct or misbehaviour of students by mail or phone.

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3.3 Finance/Payment

For every Private School student (local and international), SmartLab® puts in place the Fee Protection Scheme (the “FPS”) stipulated by EduTrust by way of a Student Tuition Fee Account (Escrow) pursuant to the terms and conditions of the standard PEI-student contract made between the student and SmartLab®.

The Fee Protection Scheme (FPS) serves to protect the students’ fees in the event a PEO is unable to continue operations due to insolvency, and/or regulatory closure.

SmartLab® adopts FPS by Master ESCROW.

All students are given the advisory note accompany with the student contract upon registration whereby both documents clearly stated that SmartLab® has adopted FPS.

SmartLab® has also provided a link in its website (www.smartlab.com.sg/SPS) under Student Service whereby students or parents can access more information on the FPS via CPE’s website (www.cpe.gov.sg). Student is able to check whether their fees are protected with their National Registration Identity Card (NRIC) number or Foreign Identification Number (FIN) via www.cpe.gov.sg

Students will be given the payment voucher for course fee payment (and other additional fees, if applicable). The payment voucher will be given 2 weeks before each commencement date of the payment schedule to pay the fees.

All fees payable are clearly stated in the Student Contract whereby payment voucher will also be issued 2 weeks before each payment schedule.

Course fees payable are categorized into Tuition fees, Non-Tuition fees and additional fees:

Non-Tuition fees comprise of

- Registration fees
- Student Pass Processing Application fees (for foreign student)
- Examination fees

Additional fees comprise of

- Late Payment fees
- Re-Examination fees

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Note that the cheque is made payable to **SmartLab Education STFA (Escrow)** which will be deposited to DBS bank. Also note on the following information when you make your payment;

1. **Bill Reference Number** – can be obtained from the Payment voucher to be given by SmartLab® Education Private School before due dates on course fees.
2. **Escrow Account Name** – SmartLab Education STFA (Escrow)
3. **Escrow Account Number** - 003-905266-9

Student's guide to payment of course fees

If you have a DBS or POSB account, electronic payment is the most convenient method for you:

<p>DBS iBanking (personal internet banking) DBS Cashline DBS Credit Card DBS Savings/Current POSB Savings/Current</p> <p>DBS & POSB ATM DBS Savings/Current POSB Savings/Current</p>	<p>Instructions</p> <ul style="list-style-type: none"> • Select Bill Payment • Look for Student Fees Escrow A/c from the payee list • Enter your 10-digit Bill Reference No. (omit the dashes)
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If you haven't got a DBS or POSB account, we have these convenient payment channels for you:

<p>Cash at any DBS Branch Cheques</p> <p>Pass the cheque to the school with the necessary details. The school will be depositing the cheque to DBS bank personally.</p>	<p>Instructions</p> <p>On the cash deposit slip or behind the cheque</p> <ul style="list-style-type: none"> • Write your 10-digit Bill Reference No. (omit the dashes) • Write the PEI's Escrow account name & number <p>Escrow Acc Name: SmartLab Education STFA (Escrow) Escrow Acc Number: 003-905266-9</p>
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If you are paying from overseas by **Telegraphic Transfer**

Beneficiary Bank Details

Beneficiary's Bank: DBS Bank Ltd

SWIFT BIC Code : DBSSGSG

Beneficiary Name : [insert Escrow Account Name]
Number

Beneficiary Account No : [insert Escrow Account Number] - Student Name

Remittance Details

- Course ID

- Course Name

- 10-digit Bill Reference

Please pay the exact amount as on the Payment Voucher and not any more or any less.

3.4 Refund Policy

Students who leave the School, either through withdrawal on their own accord or termination of candidature by the School, after the fee payment deadline indicated in the payment schedule of the Student Escrow Confirmation Form for the course will be liable to pay the fees stated for that specified instalment.

Student can obtain the refund request form from

<http://www.smartlab.com.sg/Oversea/Casetrust/PDF/SmartlabRefundRequestForm.pdf>

or obtain a copy from Customer Service Officer.

Withdrawal for Cause

Subject to Force Majeure, the Student shall be entitled to immediately withdraw from the Course by giving written notice to SmartLab® of his/her intention to do so under the following circumstances:

- SmartLab® fails, for any reason, to commence the Course on the Course Commencement Date;
- SmartLab® terminates the Course, for any reason, prior to the Course Commencement Date;
- SmartLab® fails, for any reason, to complete the Course by the Course Completion Date;
- SmartLab® terminates the Course, for any reason, prior to Course Completion Date;
or
- Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA)

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Refunds for Withdrawal for cause

SmartLab® shall refund to the Student the entire amount of Course Fees and any Miscellaneous Fees paid, less 3rd party charges (e.g. ICA application fee, insurance or escrow charges, bank charges for sending money back to students).

Time Frame for Refund: Within 7 working days with necessary documentation.

Refunds for Withdrawal without Cause

Where the Student withdraws from the Course for any reason other than those set out in 'Withdrawal for Cause' or 'Force Majeure' conditions described in Clause 9 of the Standard Student Contract, SmartLab® shall refund to the Student the amount refunded based on when the student's written notice of withdrawal is received, as indicated below, less any 3rd party charges:

% of [the aggregate amount of the Course Fees and Miscellaneous Fees paid]	If Student's written notice of withdrawal is received
75%	(Maximum Amount) More than 14 days before the Course Commencement Date
50%	Before, but not more than 14 days before the Course Commencement Date
30%	After, but not more than 7 days after the Course Commencement Date
15%	More than 7 days after the Commencement Date, but not more than 14 days after the Course Commencement Date
0%	More than 14 days after the Course Commencement Date

Time Frame for Refund: Refund made within 7 working days from effective date of withdrawal (if this is different from date of receipt of notice).

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No Refund

- A student requests to withdraw from a course for whatever reasons, fourteen (14) days after the course's Commencement Date shall not be eligible for any refund unless it is within the cooling off period.
- A student's enrolment in the course was cancelled and/or the student is expelled from the course or the School, for breach of the School and/or government agencies/authorities rules and regulations and/or laws of Singapore, shall not be eligible for any refund.
- Registration fee to SmartLab® is non-refundable
- Registration fee to CIE is non-refundable
- Examination fees paid to respective external Examination Boards are not refundable

Cooling Off Period

The PEI shall provide the Student with a cooling-off period of [7] working days after signing this Agreement. Within these [7] days and regardless whether the Course Commencement Date has passed, the Student can submit written notice of withdrawal to the PEI and receive the Maximum Refund amount stipulated by the PEI under Withdrawal without Cause and Refund (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any PEI administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges properly paid/payable under Fee Protection Scheme).

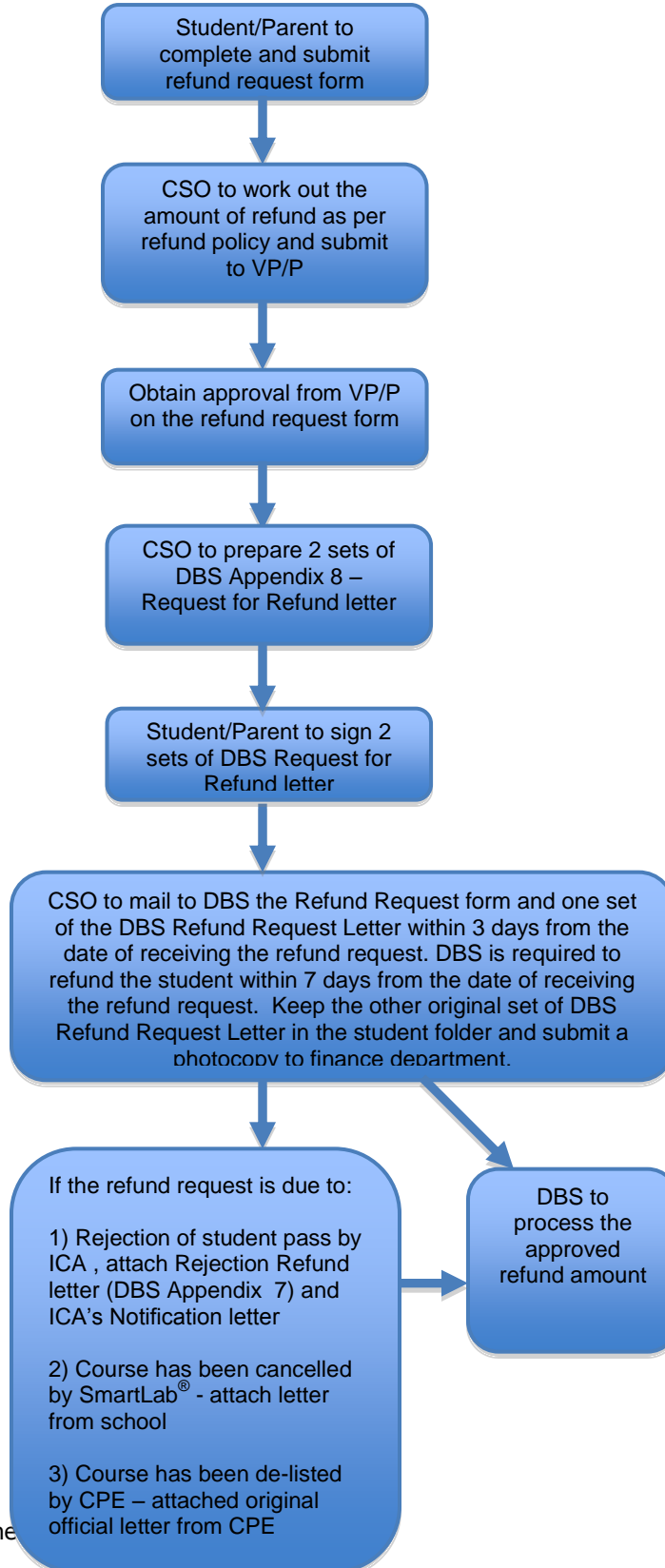
Final Settlement

The student, upon receipt of any refund from the School, agrees that the refund amount is final, the student's request for refund of the course or service fees is fully settled and the student shall cease to pursue any further claims from the School for any other refund of the said course or service fees.

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Refund Procedures



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3.5 Transfer / Withdrawal Policy

Student transfers from courses within SmartLab® shall be deemed as withdrawal (termination) of existing course and application for new course accordingly. Our refund policy shall apply unless otherwise agreed between SmartLab® and the student.

Note that transfer of course within SmartLab® is subjected to school approval depending on the eligibility of the student in meeting all the pre-requisites of the new course.

Student is required to submit a new application for the new course. Waiver of registration fees is subjected to school approval. Signing of new contract and SEC form with new escrow account are required. Cancellation of existing student pass and application for new Student's Pass with ICA is required for foreign student. Note that approval for new Student's Pass is subjected to ICA approval.

Students' withdrawal from SmartLab® shall be deemed as termination. A student who withdraws from SmartLab® Education Private School to enroll with another school/training center shall cease to be our student and in the case of international students, the student pass is non-transferable and shall expire upon the successful withdrawal. Our refund policy will apply thereafter accordingly.

Notice of approval/rejection to student for request of transfer/withdrawal will be given to student/parent within 4 weeks from the date of transfer/deferment/withdrawal request received. If the student is below 18 years of age, the parent or guardian's approval for the transfer/ withdrawal will be required.

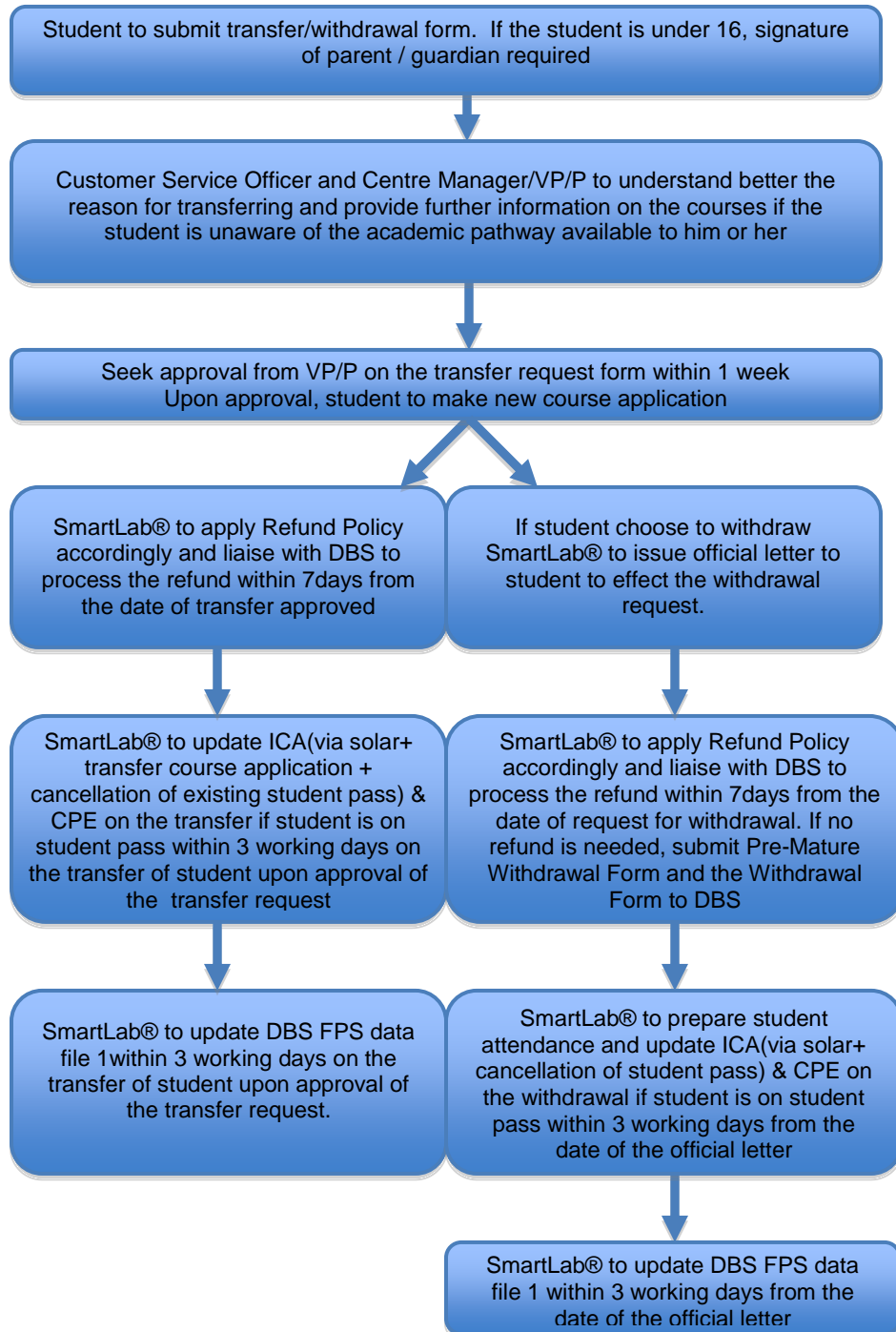
Student can obtain the transfer/withdrawal form from http://www.smartlab.com.sg/Oversea/Casetrust/transfer_termination%20form.pdf or obtain a copy from Customer Service Officer.

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Transfer / Withdrawal Procedures

Internal Course Transfer Procedures



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For students who are applying for a new student's pass to take up a different course or study in a different school, please submit applications at least 4 weeks before the commencement of the new course or at the new school.

The basic documents required would be:

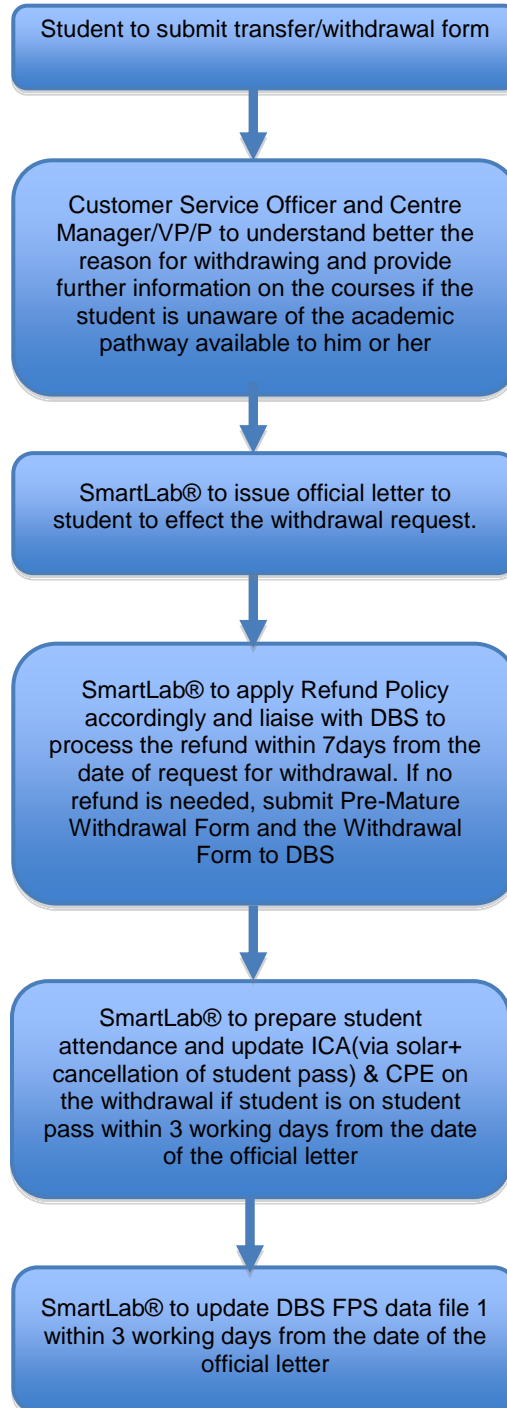
- 2 copies each of Form 16 and Form V39S duly completed and signed by applicant and local sponsor at the relevant sections (The first set of forms must be original. The second set may be photocopies of the original set).
- Applicant's travel document, Student's Pass card, Visit Pass and Disembarkation/Embarkation (green) card;
- Disembarkation/ Embarkation card – IMM 27 (white) duly completed;
- Local sponsor's identity card
- 1 copy of Form V36A duly completed and signed by the school.

In the event of request is rejected, the student may chose to continue with current course or withdraw the course. For withdrawal, refer to Course Withdrawal Procedures.

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Course Withdrawal Procedures



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3.6 Confidentiality of Data Policy

All students' personal information received and shared will be treated as private and confidential and belongs to the sole property of SmartLab® Education Private School. Unless required by law or other statutory regulations, SmartLab® Education Private School is committed to maintain the confidentiality and undertakes not to divulge and any dissemination, duplication and distribution of such information.

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SECTION 4 – STUDENT SUPPORT SERVICES

The school provides a variety of student support services to meet the needs of the students studying in Singapore. These include:

- a. Student orientation programme by SmartLab® staff
- b. Medical insurance coverage for hospitalization and related medical treatment for the entire course duration.
- c. A tuition support system and an individual study plan based on each student's learning needs

4.1 Orientation Programme

The orientation programme is provided to newly-enrolled students at the beginning of the year. The goal of this program is to brief students what to expect during the course, and to articulate the academic expectations, civil responsibility and appropriate behavior.

The details of the programme are as follows:

- Ice-breaker
- Introducing the teachers and other staff members
- Information about SmartLab® as a learning institution
- School Rules and Regulations
- Course Information and Timetable
- Study Award
- Use of facilities and student account system
- Community Involvement Programme
- Learning Support
- Medical Insurance

The school has an orientation checklist, which the student signs when he/she completes the orientation programme to acknowledge that he/she has been duly informed.

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4.2 Learning Support

During the whole academic year, SmartLab® teachers are required to provide learning support for students.

The responsibilities include the following services:

- Help students to work their areas of weaknesses and identify areas of strength.
- Encourage and motivate the students
- Provides assistance on how to improve

The learning support session can also be used for counselling students. The teachers or Vice Principals can counsel the students as when the need arises.

A counselling form is filled up during the meet up. During this time, the counselor

- Interviews the students on their school experiences and gives counsel when needed
- Assess student's learning and behaviour
- Identifies and address disabilities that affect student's learning.

After meeting with the students, the counselor pass on the information verbally, through email, or phone call to teachers concerned that will assist them to better meet the needs of their students.

Teachers would informally share what they learn about the students during the Private School Staff Meeting to allow all teachers to have better understanding of the students' needs.

External help will be sought from Voluntary Welfare Organizations or a trained counselor for cases that cannot be handled internally. An approval from the Vice Principal (Student Affairs) or Centre Manager will be sought before getting the external counsellor. The counsellor will be on an adhoc basis, giving counsel once every fortnight.

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4.3 Assistance to International Students

SmartLab® provides assistance to cater to the needs of international students via email/phone/yahoo/skype:

- course admission criteria
- arrangement of online interview
- payment advice
- accommodation needs
- standard of cost of living

4.4 Student Survey

Student surveys are conducted twice in a year, April and August, to give feedbacks and comments with regards to the teaching materials, teachers, customer service officer, and facilities.

Comments and feedbacks are consolidated and taken into account to improve on areas to meet immediate concerns of students

4.5 Meet-the-Parents Session

SmartLab® schedules a Meet-the-Parent Session with teachers. This is done to provide the parent feedback on their child's academic and conduct performance during the school term. This is done every March and June/July of the year. For students on the 2-year programme, there will be another session during the end of the year.

After the session, the teacher fills up a report form to note down any highlights discussed during the meeting for follow-ups.

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4.6 Academic Assistance

Additional tuition classes are provided for weaker students. The teachers evaluate each student's academic performance by giving formative and summative assessments throughout the year. The student results are filled in by the teachers and an after assessment review is to be done with the student to further understand their needs.

Those students who did not perform well for the assessments or who are unable to cope with the pace for the class are to attend extra tuition classes arranged and provided by SmartLab®.

4.7 Community Involvement Programme

Students participate actively in Community Involvement Programme. The purpose is to encourage students to develop awareness and understanding of civic responsibility and of the role they can play and the contributions they can make.

Fund raising can be conducted for the following organizations:

- Society for the Prevention of Cruelty to Animals (SPCA)
- Society for the Physically Disabled (SPD)
- Singapore Red Cross Society
- Singapore Cancer Society
- The Salvation Army, Singapore

The Community Involvement Programme is usually completed during Term 1.



Figure 5.7 – Community Involvement Programme to raise funds for The Society for the Prevention of Cruelty to Animals (SPCA) and Society for the Physically Disabled (SPD)

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4.8 Library

SmartLab® has a small library which has more than 150 books that the students can borrow to aid them in their subjects. A library services spreadsheet is filled up for the borrowing and returning of books. The students can borrow a maximum number of four books for two weeks, which they can renew again if it is not reserved by other students.

Guidelines for the library are as follows:

- For students who do not return the book and reference on time, verbal warning is issued to the student by Customer Service Officer.
- Subsequent late returning of the book and reference would cause the student to lose their study award. Customer Service Officer is to email to inform Centre Manager.
- An email would also be forwarded to inform the parents if they do not return the book or reference.

4.9 Student Workstation

Students are given 2 student workstations in the centre. Students must fill up a form before and after the use of the computers.

Students can also bring their own laptop to school to access the internet using the wireless internet connection provided by SmartLab®.

4.10 Food and Beverages

Students have the option of eating in the canteens located on the ground floor of the building during lunch time or visit the nearby food centres or shopping mall.

A vending machine located on the same floor as the centre provides cold drinks.

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4.11 Health Promotion Programme

SmartLab® has a Nintendo Wii which students can use during their free time. It is equipped with Wii sport that comprises of 5 games: bowling, tennis, baseball, golf and boxing.

The students can use Wii sports to improve fitness and take their mind off academic studies to improve concentration. They also have the option of playing against each other or with teachers to build bonds.

A Wii competition is organized by the Centre Manager in mid 2011. The purpose is to increase interactions between the students and teachers.

4.12 Medical Insurance

Medical Insurance coverage for hospitalization and related medical treatment for the entire course duration is a requirement for all full-time private school students of SmartLab®.

The minimum coverage for the medical insurance is as follows:

- Annual limit not less than \$20,000 per student
- At least B2 ward (in government and restructured hospitals)
- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities)

Foreign students are required to take the medical insurance policy provided by AXA Insurance for foreign students in SmartLab®.

Local students have the option of getting their own medical insurance provided they meet the requirements needed for the medical coverage. In the event that the parents or student asks for recommendations, SmartLab® recommends the following medical insurance companies as their options: AXA, AIA or NTUC Insurance.

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4.13 Pre-Course Counselling

The Pre-Course counselling are provided as follows:

- Application requirements and procedures
- Course admission requirements
- Course modules
- School's location and general description of the facilities and infrastructures
- Course duration and assessment schedules
- Promotion and award criteria, including any special condition
- Total payable fee throughout the course duration.
- FPS adopted by the school, payment methods and schedule
- Refund policy
- Transfer and withdrawal policy
- Advice on medical insurance
- Type of certification awarded at the end of the course
- Opportunities for further education after graduation or job prospect after graduation
- Student contract
- Students' support services

For International students, the following information are given as well:

- Visa and student's pass application requirements and procedures
- Advice on accommodation and the cost of living
- General healthcare services in Singapore
- English language proficiency requirement

The school provide the pre-course counselling in Singapore. Course information and module are also available on the school's website and can be obtained from the Customer Service Officer.

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SECTION 5 – FEEDBACK, COMPLAINT AND DISPUTE RESOLUTION

Contact details of management staff members are available in this handbook and are on display in the centre to allow parents and students to provide feedback or complain. The school accepts feedback / complaints in a prescribed form from the public, staff or students. The form can be obtained from the CSO or downloaded online. The school targets to resolve feedback / complaints within 14 working days.

Apart from this, there would be Meet-the-Parents sessions, which would provide the forum for feedback and complaints, as well as the pen and pencil surveys from students.

Month	Frequency	Purpose
March	Meet-The-Parents Session	Feedback to parent on the performance of student for term 1
April	Student Survey 1	Improve on areas to meet immediate concerns of students
July	Meet-The-Parents Session	Feedback to parent on the performance of student
Aug	Student Survey 2	General feedback on the entire course and to examine improvements made to specific areas

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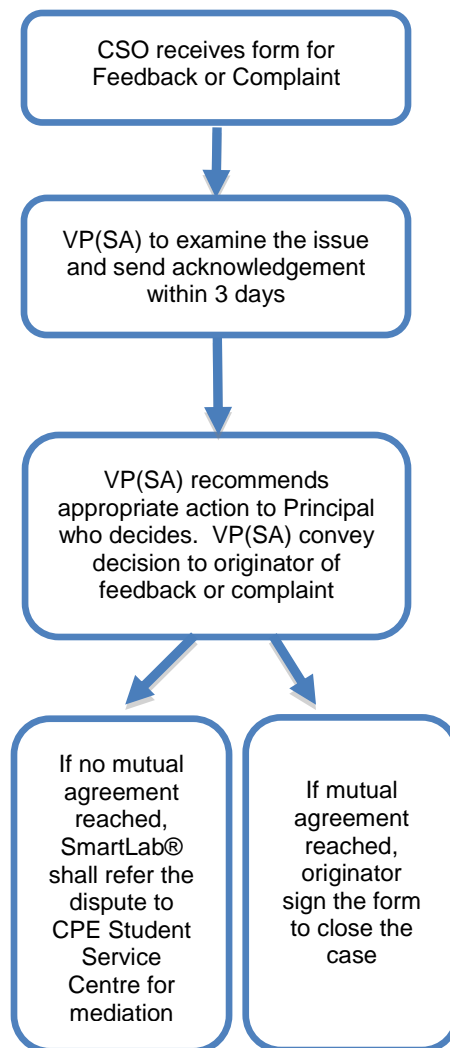
Resolution Mechanism

If the issue can be resolved by the Vice Principals, they would do so, and they would keep the Principal informed. Normally the issue involves an initial round of talking to the parents, students and staff members involved to gather and verify information before arriving at a decision to resolve the issue. The VPs would feedback and resolve the issue with the parent.

If the parent is not satisfied or VPs are not clear on how to resolve the issue, the Principal would be involved. Principal would decide and may talk directly to the parent/student on the issue.

If the outcome is still non-satisfactorily, the case shall be referred Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through CPE Student Services Centre Services Centre for mediation prior to instituting any legal action or proceedings

Each complaint would require an investigation report to be done up and formally recorded.



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SECTION 6 – MISCELLANEOUS

6.1 Non-Smoking

Use of tobacco products and the drinking of alcohol by individuals under 18 years of age are illegal in Singapore. Smoking in the vicinity of SmartLab® is also prohibited. Any students under 18 caught smoking by the Civil Service Club management will be sent to the police.

Students caught smoking by SmartLab® staff will be subject to referral to the school administration, a phone call to the students' parents or guardians and a meeting with the high school Deputy Principal.

6.2 Fire Safety Brief

We acknowledge the need to have emergency procedures in place in the event that we have to move staff and students out of the building and/or off of the school grounds. Following is a brief outline of the school emergency procedures. A detailed review of emergency procedures will take place in classes and practice exercises will occur periodically.

Emergency/Fire Drill Procedures:

- The signal for an emergency/fire drill will be a long continuous ring.
- Students are to line up and immediately leave the classroom.
- Students should follow the directions on the Emergency Exit maps located in each class room.
- Teachers should be the last to leave their classes and should turn off all electricity and close doors on their way out.
- Students and teachers should proceed directly outside the ground floor of the building.

For small fire incidences, students are to inform the teacher or any SmartLab® staff immediately. A fire extinguisher is located in room 1 and room 3 to be used by SmartLab® staff in case of small fire incidences.

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6.3 Notice Board

A notice board located outside room 1 will be used for any announcements by the school administration or teachers. Students are advised to look at the notice board periodically.