

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

**PRIVATE EDUCATION REGULATIONS**

**ADVISORY NOTE TO STUDENTS**

This note is for a prospective student.

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

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

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

- a. The duration of the course, including holidays and examination schedules, and contact hours by days and week;
- b. The total fees payable, including course fees and other related costs;
- c. Dates when respective payments are due;
- d. The refund policy in the event of voluntary withdrawal (by you) or enforced dismissal from the course or programme (by PEI);
- e. The Fee Protection Scheme you are subscribed to and its coverage;
- f. The dispute resolution methods available; and
- g. Information about the PEI's policies on academic and disciplinary matters.

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

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

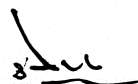
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*This portion below is to be completed by the signatory of the Student Contract, i.e. either the student, or if the student is below the age of 18, his parent or guardian.*

I, Mary Lu Zao Cai, NRIC/Passport number PRC 1234567A,  
*(name of student/parent/guardian) (NRIC/passport no.)*

have read and understood this advisory note before signing the Student Contract

for ~~myself~~/ my ward\*\* (Chen Zin Yi (NRIC/passport) PRC 2345678)  
*(name of ward)*

with Kepler Global Institute.  
*(name of PEI)*



*(signature of student or parent / guardian)*

Date : 1 Jun 2026

*\*Please delete whichever is inapplicable.*