

By registering online/offline or by other means, you deem to have read and agreed to the following terms and conditions published on our web registration portal and/or in printed form.

Wealth College Programs

1. Registration – Payment | Confirmation | Receipts

- (a) Course and other related fees must be paid in full upon registration or before the closing date, to secure admission.
- **PayNow!**
 - UEN 200702674R
 - Company name: Wealth Hub Pte Ltd

Upon successful completion of your e-payment, please email to enquiry@wealthcollege.com.sg
- full name(s) of registrants(s) & date of payment.
 - **Electronic banking** via fund transfer should be made to
 - United Overseas Bank (UOB) | Account number 372-301-218-8 | Branch code 046
 - Account name: Wealth Hub Pte Ltd.

Upon successful completion of your e-payment, please email to admin@wealthhub.com.sg
- full name(s) of registrants(s)
- online transaction receipt (proof of successful online payment)
 - **Credit Card** payment via PayPal is available for *selected* programs only.
A "reversal" fee applies for approved/eligible refund cases.
- (b) Electronic copy of payment is no guarantee of seat unless the fund transfer is received or acknowledged by the College prior to class/event date.
- (c) If no payment is received 3 working days before the start of class/event, the registration is null and void.
- (d) Printed official invoices and/or receipts are issued for all payments. If a duplicate is required, a prevailing admin fee is charged per request for an e-copy via email.
- (e) Confirmation of class/event is subject to a minimum group size. The College shall transfer registrant to other dates in cases of inadequate group size; registrant will obtain 100% refund of the course fee if the revised dates are unsuitable.
- (f) Confirmation of event via e-mail is issued 3 to 5 working days prior to event date to the registrant's email address given upon registration. It is the responsibility of the registrants to check their email for updates (Note: email may end up in Junk-Spam Box due to the firewall or other security settings on your computer system).

2. Cancellations | Refunds | Non-attendance | Forfeiture

The College reserves the right to cancel the class/event without disclosing any reasons due to any unforeseen circumstances.

- (a) In the event of the College cancels the class/event, 100% of the fee paid shall be refunded within 4 weeks from the class/event date. In such cancellation cases made by the College, we will bear the "reversal fee" charge for credit card payments.

In the event of cancellation by registrant and written notice is received

- (b) 8 to 15 working days before the start of the class/event – 90% of the fee paid is forfeited.
- (c) 7 working days or less before the start of class/event - 100% of fees paid is forfeited.
- (d) If the College accepts registrant's enrolment 3 working days prior to start of class/event with pending payment; registrant fails to show up on day of class/event - 100% of the fee is chargeable.
- (e) If registrant arrives late or fails to attend any part of the class/event, there is no pro-rated refund of fees whatsoever and no replacement session will be granted.

- (f) If registrant fails to attend the class/event - 100% of fee paid is forfeited; except in cases of medical leave, compassionate leave, or mandatory quarantine order:
 - For medical or compassionate leave - Registrant must submit documentary proof issued by a certified doctor/authority within 3 working days of the last class/event date.
 - For mandatory quarantine order - Registrant must submit documentary proof issued by the authority immediately upon receipt of the Order.
- (g) In the event of registrant skips class due to other commitments/training; the fee paid is not refundable. However, the College may consider transfer to next available class on a case-by-case basis under **Clause 3(e)**.
- (h) In cases of withdrawal or cancellation by registrants or registrants on medical leave who are eligible for partial or full refund stipulated under **Clause 2**, they are required to pay a "reversal" fee for payments made by credit cards. The "reversal" fee shall be determined based on the amount charged and is deducted from the amount to be refunded.
- (i) Special offers or rebates and gifts for single or group registration are subject to the prevailing promotional terms published separately in accordance with the promotion campaign.
- (j) Allocation of dates and seats for complimentary courses is the sole decision of the College.

3. Transfers and Replacement sessions

- (a) Registrations are transferable for company sponsored attendees only, within the same organisation and same fee category. Name of the substitute must be given at least 3 working days prior to start of class/event by paying a prevailing admin fee to make the change.
- (b) If registrant is absent without any reasons whatsoever, no replacement sessions will be granted.
- (c) If registrant arrives late or fails to attend any part of the class, no replacement sessions will be granted.
- (d) If registrant is absent due to medical leave, compassionate leave, or mandatory quarantine order; he/she must submit documentary proof issued by a certified doctor/authority, within 3 working days of the last class/event date.
- (e) If registrant skips class due to other commitments/training and wishes to transfer to the next available class; he/she is required to pay a prevailing admin fee to facilitate the transfer.
- (f) If registrant skips some parts of the class to attend to a critical medical situation of a next-of-kin, the College is not obligated to allow any fee waiver and/or replacement sessions.

However, the College may at its sole discretion, consider replacement sessions on a case-by-case basis. Registrant must furnish documentary proofs to support such appeals.
- (g) The College will reject all requests if no documentary proof is furnished by the registrant.
- (h) The College has the sole discretion to accept or reject the requests without disclosing the reasons.
- (i) Registrant is permitted one transfer per program to attend the next confirmed class.

4. Examination | Assessment

Eligible candidates are required to adhere to the Exam Rules and pay the respective fees set by the Exam Board. A copy of the Exam Rules and applicable fees will be given to each candidate upon completion of training.

The Exam Board declines appeal actions against academic judgement. Results are final and no review will be allowed.

Financial Training Scheme (FTS) Grant by MAS (administered by IBF)

FTS Eligible programme is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met. Please note that in no way does this represent an endorsement of the quality of the training provider and programme. Participants are advised to assess the suitability of the programme and its relevance to participants' business activities or job roles. The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS claims may only be made for recognised programmes with specified validity period. Please refer to www.ibf.org.sg for more information.

Our courses published in the Course Directory on IBF web are listed under the training provider name – **Wealth Hub Pte Ltd** which is the registered entity of Wealth College.

SkillsFuture Credit (SFC) Scheme

Every Singaporean 25 years old and above in 2016 will receive an initial credit of \$500. And, Singaporeans who are below 25 years old in 2016 will similarly receive \$500 worth of credits in the year that they turn 25. Visit <http://www.skillsfuture.sg/>

All eligible registrants for the SFC Scheme must notify the College upon registration. The use of the SFC Scheme is bound by the Terms & Conditions stipulated by the issuing authority.

Q: Can my employer ask me to use my credit to co-fund the course fees of training which they send me for?

A: No. The SkillsFuture Credit supports individual-initiated training. It is not intended to pay for training provided by employers, which should continue to be borne by your employer.

If you have any other questions, visit www.skillsfuture.sg/credit/help or call 6785 5785 during office hours.

Eligible SFC Scheme registrants who enroll for Wealth College programs are bound by the Terms & Conditions under Clause 1 to 4.

If class/event is cancelled or postponed, it is the sole responsibility of the applicant to cancel his/her SFC via the self-access portal.

Personal Data Protection Act (PDPA)

In compliance with the Personal Data Protection Act (PDPA) Singapore, **we collect, use, store and disclose your personal data for its intended purposes relating to your training/event participation.**

A detailed copy of our PDPA Policy is published on www.wealthcollege.com.sg

You can withdraw your consent at any time, write to us via the Contact Form on www.wealthcollege.com.sg

Got questions? Email us via the Contact Form on www.wealthcollege.com.sg



Wealth College is a division of Wealth Hub Pte Ltd (UEN 200702674R)

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