With effect from January 2016, Singaporeans aged 25 years and above who received their SkillsFuture Credit account activation letter will be eligible for an initial credit of \$500 which can be used to pay for course fees for a range of eligible courses. SkillsFuture credits can be used for selected courses on SGX Academy.

If you have not set up your SkillsFuture account, please follow these steps below:

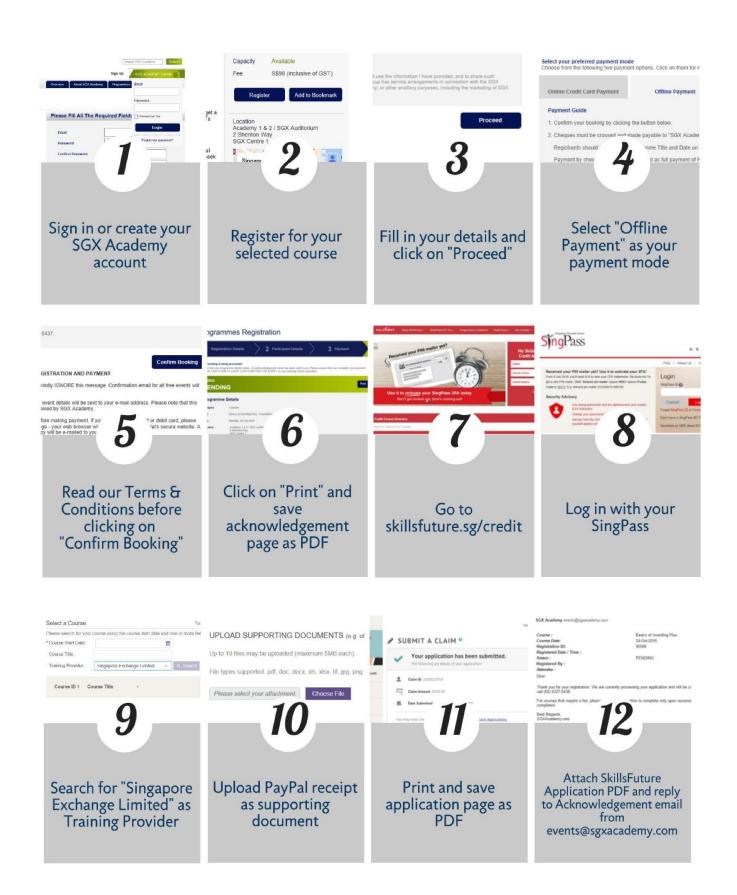


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SkillsFuture credits can be disbursed to your bank account or to SGX Academy. For terms and conditions or more information please visit <u>http://www.skillsfuture.sg/credit/help</u>.

With effect from <u>19 May 2017</u>, SkillsFuture Singapore (SSG) will revise the SkillsFuture Credit (SFC) claims processes to reduce the risk of abuse. Under the new process, while individuals will continue to submit SFC claims, all SFC payments by SSG will be made to training providers instead of individuals. Training providers will collect net fees from individuals, after offsetting the SFC that will be used.

To use your SkillsFuture credit for eligible courses, please follow the below steps and put in your registration **at least 3 working days before** course start date:



Please read the following terms and conditions before making payment.

If you are making payment by cheque, please refer to point 3 of this page.

Please have your receipt with you when attending the Programme (course, seminar, workshop or event organized by SGX Academy).

By accessing this Web Site, in addition to the SGX Academy' Web Site Terms and Conditions Of Use, you ("the Registrant"), agree to abide and be bound by the Terms and Conditions for Programme Registration And Payment ("the Conditions") set out below. If the Registrant does not agree to any of these Conditions, the Registrant shall discontinue access to this Web Site immediately. The following Conditions shall apply to all transactions on the SGX Academy Web Site.

1. Registration for SGX Education Programmes ("the Programme")

A person who registers through the SGX Academy Web Site for participation in Programmes organized by the SGX Academy Secretariat and is accepted for enrolment in that Programme(s) ("the Registrant") shall provide SGX Academy Secretariat with accurate, complete registration information ("Registration Application") in relation to the Programme applied for. The Registrant shall also immediately inform SGX Academy Secretariat via email of any changes to the Registration Application. To update Registrant's contact particulars, please contact register@sgxacademy.com.

2. Registration Fee ("Fees")

The Fees includes Programme materials but excludes refreshment unless otherwise stated. Enrolment is contingent upon receipt by SGX Academy Secretariat of full payment of Fees and availability of seats in the Programme.

3. Mode of Payment

3.1 VISA and MASTERCARD are accepted for making online payment on the SGX Academy website.

3.2 Cheques must be crossed and made payable to "SGX Academy". Registrants should indicate the Programme Code and Programme Date on the reverse of the cheque. For the purposes of clause 4, payment effected by cheque shall only be deemed as full payment of Fees upon such cheque being cleared and the amount due being credited into SGX's bank account. Cheques should be mailed to:

SGX Academy Secretariat c/o 160 Robinson Road #27-06 SBF Center Singapore 068914

3.3 Although SGX Academy Secretariat shall make every effort to ensure that the Fees for the Programmes reflected in the SGX Academy Web Site are accurate, in the event that the Fees stated on the Web Site is incorrect, then the following shall apply:

(i) If the correct Fees for the Programme is lower than Web Site's stated Fees, then SGX Academy Secretariat shall charge the lower amount and refund the Registrant, the excess amount paid.

(ii) If the correct Fees for the Programme is higher than Web Site's stated Fees, SGX Academy Secretariat shall at its sole discretion, either contact the Registrant for instructions before processing his Registration Application or cancel his Registration Application and notify him of such cancellation where it is unable to contact the Registrant.

4. Notice of SGX Academy Programme Placement

All Programmes are offered subject to our written confirmation. Subject to the provisions of clause 3, upon receipt of full payment of the Fees by SGX Academy Secretariat, Registrant shall receive a written Letter of Confirmation three (3) Business Days (defined hereafter) prior to the commencement of the Programme. "Business Days" means a day (other than a Saturday, Sunday or gazette public holiday) when SGX is open for business. The Letter of Confirmation shall include Programme administrative details.

5. Closing Date

All Programme Registration Applications must be received by SGX Academy Secretariat ten (10) Business Days before the Programme commences.

6. Withdrawals & Transfer Policy

If the Registrant is unable to attend the Programme applied for, a replacement is welcome in lieu of transfer or withdrawal. However, all requests for replacement must be made in writing at least three (3) Business Days prior to the commencement of the Programme. All notices of withdrawal must be in writing at least ten (10) Business Days prior to the Programme commencement date and a refund (less administrative fee of 10 % of the Fees) will be made. No refunds will be given for notices of withdrawal received less than ten (10) Business Days prior to the Programme commencement date.

All written notices of withdrawal are to be addressed to:

E-mail address: register@sgxacademy.com

Mailing address:

SGX Academy Secretariat c/o 160 Robinson Road #27-06 SBF Center Singapore 068914

For the avoidance of doubt, notices of withdrawal shall only be deemed to be effective upon written acknowledgement from SGX Academy Secretariat.

7. Refund

SGX Academy Secretariat reserves the right to cancel Programmes due to unforeseen circumstances. A full refund will be processed within ten (10) Business Days from the date of notification of Programme cancellation. The refund will exclude any interest on the sum.

8. Changes

SGX Academy Secretariat reserves the right to make changes to the time, date, syllabus, speakers, venue or cancel the Programme if warranted by unforeseen circumstances. SGX Academy Secretariat shall not be liable for the failure to meet its obligations occasioned by such unforeseen circumstances.

9. Disclaimer

9.1 SGX Academy Secretariat provides the SGX Academy Web Site on an "as is" and "as available" basis. SGX Academy Secretariat does not warrant or make any representations of any kind, express or implied, in relation to the information provided on this Web Site. SGX Academy Secretariat further makes no representations whatsoever that the information on this site is accurate, complete or current. SGX Academy Secretariat shall have the right to change or update the information on the SGX Academy Web Site without notice.

9.2 SGX Academy Secretariat shall not be liable for damages of any kind arising out of or in connection with the use of this SGX Academy Web Site or any information provided on this Web Site, including but not limited to loss of profits, loss of programs or other data.

9.3 For the purposes of these Conditions, a person who is not a Registrant shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of these Conditions.

10. Governing Law

These Conditions shall be governed by the laws of Singapore and the Registrant agrees to submit to the exclusive jurisdiction of the courts of Singapore.