Application of Financial Assistance Schemes (FAS) for Notebook

Application is open to students who are enrolled in all full-time Diploma courses.

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### Types of Schemes

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Eligibility criterion</th>
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<tr>
<td>Interest-free Loan Scheme</td>
<td>- Gross household income below $2,000 per month</td>
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<td></td>
<td>- Loan quantum up to $2,000</td>
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<td></td>
<td>- Loan repayment will commence 14 calendar months from the date of graduation. For students with NS obligation, loan repayment will commence 1 year upon Operational Ready Date (ORD). The loan must be fully repaid within 2 years.</td>
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<tr>
<td>Rental Scheme</td>
<td>- Gross household income below $1,500 per month</td>
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<tr>
<td></td>
<td>- Rental fee is $60 per semester</td>
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</tbody>
</table>

**Notes:**
- Students who do not meet the above eligible criterion but face financial difficulties to purchase a notebook may apply for the schemes. They will need to fill up Section II of the application form.
- *Gross Household Income* refers to the total gross monthly income of applicant’s parents and siblings living with him/her. It includes Basic Salary, CPF, allowances and commission.

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### Application Procedure

1. Ensure that you are enrolled in eligible courses.
2. Read the Rules & Regulation of the respective schemes.
3. Complete and submit the application form online. Students who do not meet the eligible criterion are to complete Section II of the form as well.
4. Print the completed form and sign accordingly.
5. Send the completed form with proof of your household income (e.g. photocopies of latest salary slips, letters from employer or income tax returns of your family members) to Ngee Ann Polytechnic using the business reply envelope enclosed in the enrolment package or by hand to the Student Services Office (Blk 4 #01-07) as soon as possible. Please write your full name and IC number clearly on the top right hand corner of the first page of the documents. Please ensure that the completed form and the income documents are stapled together.

**Notes:**
- Incomplete or late submission will render the application invalid.
- The results will be released by post or email.

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### For more enquiries

You may:
- Visit the website:  
  [http://www.np.edu.sg/notebook](http://www.np.edu.sg/notebook) (All about MeL notebook)
- Call the hotlines:
  - Student Services Office (For financial assistance enquiries) Tel: **6460 7300**
  - Teaching & Learning Centre (For notebook general enquiries) Tel: **6460 6295 / 6460 6614**
Rules and Regulations for Notebook Interest-Free Loan Scheme

**Frequency**
The financial assistance provided by Ngee Ann Polytechnic is available only once during the student's course of study in Ngee Ann Polytechnic.

**Ngee Ann-Approved Suppliers**
The financial assistance is only available for purchase of notebooks from the Ngee Ann Polytechnic's approved suppliers.

**Use of Notebook**
The notebook shall be used by the student for his/her course of study in Ngee Ann Polytechnic. He/she shall not lend, hire or sell the notebook to any other person. The Polytechnic reserves the right to withdraw the interest-free loan if the student is deemed to be using the notebook for purposes other than for his/her study.

**Guarantor**
The student must furnish a guarantor who is either a Singapore Citizen or a Singapore Permanent Resident, above 21 years of age but not exceeding 60 years of age, and earning not less than $1,000 per month. The guarantor must not be an undischarged bankrupt or under any legal incapacity.

**Loan Quantum and Repayment**
The loan amount shall not exceed $2,000 or the purchase price of the notebook, whichever is lower. The student is not allowed to top up the loan amount for a notebook that costs more than $2,000.

Loan repayment will commence 14 calendar months from the date of graduation. For students with NS obligation, loan repayment will commence 1 year upon Operational Ready Date (ORD). The loan must be fully repaid within 2 years.

The loan is payable by equal monthly installments through the Interbank GIRO.

The student is required to execute the loan agreement with the Polytechnic's agent (DBS bank).

An interest of 1% per month will be charged if the student defaults in loan repayment.

In the event that a student leaves the Polytechnic without completing the course of study, the loan outstanding will immediately become due and payable, subject to Ngee Ann Polytechnic's right to allow repayment by monthly installments, as it deems fit.

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Rules and Regulations for Notebook Rental Scheme

**Frequency**
The financial assistance provided by Ngee Ann Polytechnic is available only once during a student's course of study in Ngee Ann Polytechnic. The Polytechnic reserves the right to issue either new or used notebook for rental.

**Use of Notebook**
The notebook shall be used by the student for his/her course of study in Ngee Ann Polytechnic. He/she shall not lend, hire or sell the notebook to any other person. The Polytechnic reserves the right to withdraw the notebook rental if the student is deemed to be using the notebook for purposes other than for his/her study.

**Guarantor**
Students must furnish a guarantor who is either a Singapore Citizen or a Singapore Permanent Resident, above 21 years of age but not exceeding 60 years of age, and earning not less than $1,000 per month. The guarantor must not be an undischarged bankrupt or under any legal incapacity.

**Rental Fee**
The rental fee of a notebook is $60/- per semester.

Rental fee will be collected on a semester basis through the Interbank GIRO. There will be no refund of rental fees should the student withdraw from the course of study, or discontinue with the notebook rental for whatsoever reason.

A student who faces difficulties in paying the rental fees may apply to his/her Academic Director for consideration of a waiver of the rental fees.

**Termination of Rental**
In the event that the student no longer requires the notebook, he/she should return it before the start of the next semester, failing which the rental fee will be charged.

In the event that the student leaves the Polytechnic without completing the course of study, he/she must return the notebook immediately.

**Loss and Damage of Notebook**
In the event of loss of the notebook, the student must lodge a police report and submit a copy to his/her academic school/division.

In the event that the student loses or damages the notebook due to negligence or irresponsible actions, the Polytechnic reserves the right to claim any repair or replacement cost from the student and his/her guarantor.

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Ngee Ann Polytechnic reserves the right to make changes to the above Rules & Regulations as and when it deems fit.
Financial Assistance Schemes For Notebook

APPLICATION FORM

SECTION I

Student Name
Address
Student ID                   -  Dip Program  Contact No
Email address

Combined Family Income (Gross per month) $ 

No. of Family Members (Same household including applicant)

Tick the scheme (only ONE) you are applying for:

[ ] Interest-free Loan Scheme
  Eligibility Criterion: Gross household income below $2,000 per month

[ ] Rental Scheme
  Eligibility Criterion: Gross household income below $1,500 per month

Note: Students who do not meet the eligibility criterion are required to complete Section II of the form.

SECTION II (Only for students who do not meet the eligibility criterion)

Please state the reasons for your application:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

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________________________________________________________________________

DECLARATION OF APPLICANT

I, Name: ______________________ (NRIC / FIN No.: ___________), have read and accepted the Rules and Regulations on the Financial Assistance Schemes for notebook. I declare that the information furnished in the application and documents attached are true and that I have not willfully suppressed any material fact, otherwise, my application will be rendered invalid.

_________________________________       ___________ ________
Signature of Applicant          Date

IMPORTANT NOTES

• Please note that you will be required to provide a guarantor if your application is approved.
• Please attach the proof of your household income with the completed Application Form.
• The submission of this Application Form does not imply that the Polytechnic has approved your application.

For Official Use

[ ] Approved.       [ ] NOT approved.

Reasons:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Supported by:

Student Care Officer / Date

Approved by:

Director, SS / Date