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Course Fee – FAQ answers

1.0 Course Fees

Q1.1: Do I need to make any payment during enrolment?

A: There are two payment options (Not Applying for financial schemes) and (Applying for financial schemes) indicated on the fee voucher.

If you **do not** intend to apply for Financial Scheme, please pay the Total Fees Payable, 'Not applying for financial schemes' as indicated in the fee voucher.

If you intend to apply for any Financial Scheme(s) (i.e. MENDAKI/PSEA/CPF/MOE Tuition Fee Loan), please pay the Other Fees Payable, 'Applying for financial schemes' as indicated in the fee voucher.

In the event that you are undecided on the Financial / Assistance Schemes to apply for at the point of enrolment, please take note that you **must** make payment of at least 'Applying for financial schemes' – Other Fees Payable first to confirm your course registration.

Q1.2: Can I use PSEA to make payment during enrolment?

A: This is applicable only to NEW first year students. PSEA cannot be used to make payment during enrolment as the offeree has not been admitted into the polytechnic yet.

During enrolment, all freshmen will have to pay at least "Applying for financial schemes – Other Fees Payable" in order to confirm the course registration. Please refer to Q1.3 for payment modes available during enrolment.

Q1.3: How do I make payment during enrolment?

A: Payment for enrolment fees may be made through one of the following modes:

Payment mode (a): PAYNOW TO UEN

PAYNOW to UEN	• Log in to your preferred iBanking app • Enter NP's UEN which can be obtained through your NEWFT Fee voucher. • Enter your student ID in the reference field, e.g. 1020XXXXA • Follow the instructions in the app to proceed with payment

Payment mode (b) : OCBC Bank Branches

Cash / Cheque	Go to a Contact Us | OCBC Bank 24-hour Hotline | Branches or ATM Near You • Write Student ID, NRIC, Name and NP OCBC Bank account no **(Please refer to your fee voucher to obtain the account number. For security reasons, we are unable to provide it here)** at the back of the cheque • Obtain bank's validation on the fee voucher and keep the original copy

Payment mode (c): Credit Card
(**available ONLY DURING ENROLMENT, before due date stated on the fee voucher**)

Credit Card	• Go to eEnrol Portal (click here)

Q1.4: How much is my course fee?

A: Your total course fees at NP comprise of tuition fees and **OTHER FEES** (such as Sports, Insurance, Miscellaneous and Students' Union fees).

Please visit our website COURSE FEES for the information on tuition fee.

* Note: Fees are subjected to revision by the Ministry of Education, Singapore

Q1.5: When are my tuition fees due?

A: April Semester: Fees are due in June/July
October Semester: Fees are due in December/January

Please visit our website to view the exact dates when fees are due COURSE FEES

Q1.6: How do I check for outstanding tuition fees?

A: Log in to NPAL Student Self Service Portal. The navigation path to view outstanding tuition fees is:

- Main Menu > Self Service > Financial Services > View Financial Account

Q1.7: What is the breakdown of the total fees payable if I am eligible and opt for Tuition Grant subsidy?

A: Please visit our website for the information on COURSE FEES

* Note: Fees are subjected to revision by the Ministry of Education, Singapore

Q1.8: What is the breakdown of the total fees payable if I opt out or am not eligible for Tuition Grant subsidy?

A: Students who opt out or are ineligible for Tuition Grant (TG) subsidy may expect to pay fees of more than $23,000 per AY.

Q1.9: How do I check the status and information of my tuition fee payment?

A: You can check your school fee amount, transaction history and other Student Finance related information by logging into Website under Financial services >>>View Financial account

Q1.10: How will I be informed when my tuition fee is due?

A: For students on the Interbank GIRO scheme, an email notification will be sent to the student's NPNET email address to inform of the GIRO deduction details. If the GIRO account holder's email address is provided during the application for Interbank GIRO, the GIRO account holder will also receive an email notification.

For students not on the Interbank GIRO scheme, an email notification will be sent to the student's NPNET email address.

Q1.11: I will be repeating 3 or fewer modules next semester. Do I have to pay the full fees for the semester?

A: If you are pursuing your 7th semester or more and are taking 3 or fewer modules, you would only need to pay half of the tuition fees. Tuition grant is payable after the 10th semester as there will be no tuition grant subsidy.

If you are a direct entry student into Year 2, you would only need to pay for half of the fees if you are pursuing your 5th semester or more and are taking 3 or fewer modules. Tuition grant is payable after 8th semester as there will be no tuition grant subsidy.

Q1.12: I'm serving my internship now. Why am I charged school fees for this semester?

A: Internships form part of your 3-year full-time diploma program at NP. Thus, tuition fees will still be applicable.

Q1.13: I have accepted the offer for a place in Ngee Ann Polytechnic previously but have deferred my study for National Service (NS). I have completed my NS and will enroll into the Polytechnic in current academic semester, how much will I need to pay for my course fees?

A: As you were offered a place previously, the Tuition Fee payable by you will be based on the rate applicable to the year of offer but Other Fees will be based on the rate for current semester.

<u>Example</u>
Year of offer: AY2025/2026 Semester 1
Enrolled year: AY2025/2026 Semester 1

The Tuition Fee payable will be the Tuition Fee rate applicable to AY2025/2026 Semester 1 but the Other Fees will be the Other Fee rate applicable to AY2025/2026 Semester 1.

Take note that the polytechnic adopts a cohort-based fee structure, which means that your tuition fees will remain constant for the entire duration of the course.

Q1.14: I have applied for Leave of Absence for the entire Semester and the application has been approved by my School. Do I have to pay tuition fee?

A: If the approval is granted after the semester has started, you have to pay full fees.

Please refer to the refund/withdrawal guidelines published at NP's website [Leave of Absence or Withdrawal]

The withdrawal & Refund guidelines apply to students who are on leave of absence and deferment.

Q1.15: I have applied for more than one Financial Schemes (FS). How will my tuition fees be covered by the FS?

A: The Tuition Fees will be covered by the FS in accordance to the priority as follows:

1. Mendaki's Tertiary Tuition Fee Subsidy/ Scholarships/ Bursaries (that cover tuition fees)
2. SkillsFuture Credit (effective from April 2016 semester onwards)
3. PSEA
4. CPF Education Loan
5. MOE Tuition Fee Loan and MOE Study Loan

Q1.16: Are there any fee increases for AY2025/2026 ?

A: The polytechnic adopts a cohort-based fee structure for full-time diploma courses, which means that a student's fees will remain unchanged for the full duration of the course.
Existing students will therefore pay the same tuition fees which they have paid in AY2024 for the

remaining duration of their course.
Tuition fees are reviewed annually and adjusted where necessary to cover the cost of education and enable the polytechnic to invest in delivering high-quality education.

The Government continues to heavily subsidize the cost of a polytechnic education for Singaporeans. Additional financial support is available to SC students from low to middle-income families through various financial assistance schemes, so that no student will be denied the opportunity of a polytechnic education because of financial difficulties.

Please refer to this website for the latest course fees.

Q1.17: I received my new PINK Singapore Citizen NRIC. Where do I go to update my citizenship?

Please click here Change of Personal Particular

1. Students with a change in citizenship must **officially inform NP** of their new citizenship via the following steps:
2. Upload clear photocopies of your original NRIC or passport as proof of new citizenship. The NRIC Collection Slip is NOT accepted.
3. Students who **officially inform NP** of the change in their citizenship **BEFORE** the commencement of each semester will have their fees adjusted and refunded for that semester.
4. Students who **officially inform NP** of the change in their citizenship **AFTER** the commencement of the semester will have their fees adjusted with effect from the **NEXT/FOLLOWING semester**. No refund will be made for the difference in fees already paid in the current semester.
5. To update your residential or mailing address, please logon to NPal Student Self-Service @ https://npalstudent.np.edu.sg

Q1.18: I informed NP about my new citizenship on the 1st day of school. Why my fees are still charged at the previous rate?

A: Students who have completed their Singapore citizenship or Permanent Resident status before the commencement of each semester will have their fees adjusted and refunded for that semester.

Students who have completed their Singapore citizenship or Permanent Resident status after the commencement of the semester will have their fees adjusted to the rate of Singapore citizen or Permanent Resident with effect from the next semester. No refund will be made for the difference in fees already paid in the current semester.

Q1.19: If I withdraw from the course, what is my fee payable? If I have paid my fee, what is the refund policy?

A: NP's Withdrawal & Guidelines are shown in the following table:

	Tuition Fees	**Other Fees**
Withdrawal before commencement of term	100% refund less $50 administrative charge*	Refund of all other fees paid (except application / amendment fee)
Withdrawal within 1st week of term on valid grounds**	75%refund	Refund of examination, sports and miscellaneous fees only
Withdrawal after 1st week of term	No refund	No refund

Notes:

Students who wish to withdraw from their course must complete a prescribed withdrawal form and submit it to the Academic Affairs Office.

* Administrative charge of **$50** is only applicable to new students.

** Refunds will only be made if the reasons for withdrawal are on valid grounds as follows:

- to study in another approved institution in Singapore; or
- on medical grounds

Q1.20: I paid my semester's fees. Where can I find the statement of account?

A: You may find the statement of account at the student's self-service portal.
Log in to NPAL2 > Main Menu > Self Service > Financial Services > View Financial Account. Select the term that you wish to check on, from the drop-down list.
Click on the button "View details".

Q1.21: Where can I download the statement of charges and payments?

A: You may find the statement of account at the student's self-service portal.
Log in to NPAL2 > Main Menu > Self Service > Financial Services > View Financial Account. Select the term that you wish to check on, from the drop-down list.
Click on the button "View details".

Q1.22: What should I do when the semester's fee voucher is issued?

A: Please check the items and amount billed in your fee voucher for correctness. Discrepancies noted must be highlighted to the Finance Office via email to fin_Student@np.edu.sg **within 14 days from the date of the invoice**. If NP does not hear from you at the end of the period, the fee voucher will be deemed correct.

Q1.23: I opted out of the Tuition Grant scheme during enrolment. During the semester, I changed my mind and executed the deed with MOE to opt in to the scheme. How do I inform the school of the change?

A: Please write to fin_student@np.edu.sg within 7 days after executing the deed with MOE. Please attach a copy of the signed deed in the email as proof that you had opted to the tuition grant scheme.

Q1.24: Where can I find the fee voucher?

- For NEW students

  - Go to eEnrol Portal @ www.np.edu.sg/enrol
  - Click on 'Login to My Enrolment'. You will be prompted to log in with your student ID and password found in the Acceptance of Offer letter.
  - At the Main Menu page, select "Course Registration"
  - Click on the button "Print Fee Voucher"

- For Current Students
  Log in to NPAL2 > Main Menu > Self Service > Financial Services > View Financial Account
  Fee vouchers are issued twice yearly, for the April and October semesters respectively.

Q1.25: What are the consequences for non-payment of fees?
A: Students with outstanding fees will not be able to view their exam results and are at risk of being administratively withdrawn from NP. Additionally, students in their graduating semester will not be allowed to graduate.

2.0 GIRO Payment

Q2.1: What is the difference between Interbank GIRO account and GIRO Direct Credit account?

- The application for Interbank GIRO is meant for deduction of tuition fees.
- The Giro Direct Credit account is meant for refunds/reimbursements due from NP to Students.

Q2.2: How do I apply for an Interbank GIRO account?

A: For NEW students

- For DBS/POSB/OCBC account holders (**with internet banking facility**), complete and submit the Interbank GIRO application online via My Enrolment (this is for New Students enrolling to NP for AY2025/2026).

- For other Bank account holders, please fill-in and return the completed original form to NP within 2 weeks of the online application.

- You may post the Original form to:
  Ngee Ann Polytechnic
  Finance Office,
  535 Clementi Road,
  Singapore 599489.

- this is for New Students enrolling in NP for AY2025/2026).

For Current Students
Login NPal Self-service for student. Navigate: Main Menu > Self Service > Financial Services > GIRO Deduction > Apply for GIRO Deduction.

For DBS/POSB/OCBC account holders (with internet banking facility), complete and submit the Interbank GIRO application online.

Q2.3: How do I apply for a PAYNOW linked to NRIC as mode of payment for Refunds/Disbursement?

A: For full time students with access to Campus Solution

Please note that **full time students** who have access to Campus Solution should follow the submission guide to effect PayNow linked to NRIC. (Npal CS submission guide for PayNow linked with NRIC.pdf)

B: For those without access to Campus Solutions

For those who do not have access to Campus Solution, they are to fill up their details in Form SG, which is accessible via the following link, click here

Should they encounter any issues accessing the Form SG link, they can email us at fin_stupayment@np.edu.sg. The Form SG link should only be given to students with legitimate claims/disbursements to prevent invalid submissions.

Q2.4: Whose bank account can be used for Interbank GIRO (school fee deduction)?

A: Either student's or parent's / guardian's savings / current account with any one of the GIRO participating banks can be used.

Q2.5: Can trustee's account or fixed deposit account be used for GIRO?

A: No, only savings or current accounts can be used.

Q2.6: How do I amend my GIRO application form?

A: Errors should be crossed out neatly and **amendments written next to it. The account holder has to sign aside the amendment as per specimen signatures maintained with the bank**. Please **DO NOT** use correction tape to correct errors on the application form.

Q2.7: Do I need to go to the bank to have the GIRO form endorsed before submitting it?

A: For bank accounts operated by thumbprint, please proceed to the issuing bank for GIRO form endorsement.

Q2.8: Can I change or terminate my GIRO arrangement after the application?

A: Yes, if you wish to terminate your GIRO arrangement.

(i) Please email fin_student@np.edu.sg
(ii) Inform your bank directly of the termination of GIRO arrangement.

Even though you have opted to terminate the existing GIRO arrangement, please ensure that you provide NP with an alternate valid GIRO account for future deductions.

Q2.9: If my GIRO deduction is unsuccessful due to insufficient funds, will the Polytechnic try to deduct it through GIRO again?

A: NP will make **two** GIRO attempts each semester. Please maintain sufficient funds prior to the GIRO deduction date, as some banks may impose bank charges upon unsuccessful GIRO deduction.

If you've missed both attempts due to insufficient funds or invalid GIRO account, you will be notified to make payment, using credit card online via NPAL, PAYNOW to UEN or cheque/cash deposit at OCBC bank branches.

Q2.10: How do I change the designated bank account for the GIRO deduction?

A: You are required to inform the bank on the termination of the current Giro instruction. You must then re-submit a new Giro application for the new bank account to be established with us. Please note that the processing time is about 6 – 8 weeks. If your bank account is operated by thumbprint, please bring the completed interbank GIRO form to any branch of your bank to get it certified by bank.

Q2.11: Do I need to cancel my GIRO Direct Credit account if I withdraw from my course of study?

Please cancel your GIRO Direct Credit account with your bank if you withdraw from your course of study.

Q2.12: Can I have monthly GIRO deduction for Tuition/School fees?

A: We do not have monthly GIRO deduction.
School fee deduction is between the semester's which is end of June and December.

- Apr Semester - School fees due **end June**
- Oct Semester – School fees due **end Dec**

Please click here for COURSE FEES/FEE PAYMENT SCHEDULE

Please click on the link for FINANCIAL SCHEMES

Q2.13: Why did my GIRO deduction fail?

Insufficient funds in the bank account at the time of deduction.

1. Incorrect bank account details provided.
2. The bank account is closed or inactive.
3. The bank account does not allow GIRO transactions.

All NP students can check the GIRO deduction statuses from the self-service portal under Financial Services > GIRO Deduction > GIRO Deduction Status.

To prevent failed GIRO transactions from recurring, please ensure that:

1. The designated GIRO account is active and allows for GIRO transactions.
2. The designated GIRO account has sufficient funds on the deduction date to avoid unsuccessful GIRO deductions due to insufficient funds.
3. The bank account details provided to NP are correct.

If necessary, you may wish to terminate and set up a new GIRO arrangement for fee payments, please email fin_student@np.edu.sg

3.0 Tuition Grant Scheme

Q3.1: Must I still apply for the Tuition Grant subsidy if I am a Singaporean?

A: Each Singaporean Student is automatically granted Tuition Grant to take up a Diploma Course, and it is for maximum of 10 semesters of subsidized tuition fees for tertiary education.
Direct entry to year 2 student is entitled to a maximum of 8 semesters of subsidized tuition fees for tertiary education.

If you have already attained a polytechnic diploma, you are required to pay the full fees including tuition grant as there will be no tuition grant subsidy.

Q3.2: Do I still have to pay fees after I have applied for the Tuition Grant?

A: Yes. With TG subsidy, you are still required to pay Tuition Fee and Other Fees. The total fees payable comprise of Tuition Grant, Tuition Fee and Other Fees. TG Subsidy only covers the Tuition Grant which is part of the total fees payable by you for pursuing a diploma course in Polytechnic.

Q3.3: Are there any obligations under the Tuition Grant Scheme?

A: For Singaporeans: There is no obligation attached under this scheme.

For Singapore PRs and International students: Student is required to sign a Tuition Grant Agreement by which he/she will be contractually obliged to work in Singapore for a minimum period of three (3)years upon graduation. Two sureties are required for executing the deed. They can be of any nationality, above 21 years old and must not be undischarged bankrupts.

* For details, please refer to the MOE website on **Tuition Grant**

Q3.4: How can Permanent Resident and International students apply for the Tuition Grant?

A: Application for the Tuition Grant Scheme by Permanent Resident and international student is subject to MOE's approval and can only be done online through the Tuition Grant Scheme application: Submit online application | MOE during the stipulated online grant application period for each IHL.
You can refer to the Frequently asked questions (FAQ) | MOE for step-by-step instructions on submitting an application.

Q3.5: I am a PR student and waiting for my citizenship to change to Singapore Citizen. Do I need to sign the Tuition Grant deed?

A: Please sign the Tuition Grant deed with MOE. Signing the deed with MOE is compulsory for PR and International students who intend to opt in to the Tuition Grant scheme.

Q3.6: Where can I find out more on MOE Tuition Grant Scheme?
A: Please refer to this MOE website: Tuition Grant Scheme | MOE

Q3.7: When and how do I execute my Tuition Grant Agreement with Ministry of Education?

A: Please refer to this MOE website for the latest updates: Sign the Tuition Grant Agreemen MOE

Q3.8: I opted in for Tuition Grant when I was in Year 1.I want to opt out for Year 2 onwards. Who should I check with and are there any payments I need to make upon opting out?

A: You can check with the Student & Alumni Services (SAS) Office located at Block 22 Level 3 on tuition grant matters. NP will liaise with MOE for any payments that you need to make upon opting out. Please email **SAS_FAS@np.edu.sg** before heading down to the SAS Office.

Q3.9: I opted out of the Tuition Grant Scheme when I was in Year 1. I have recently signed the tuition grant deed with MOE. Can I get a refund for the fees that I paid before signing the Tuition Grant?

A: No refunds will be processed for the past fees that you have paid. The tuition grant scheme will be effective from the semester that you sign the deed with MOE.

4.0 Financial Schemes

Q4.1: What are the payments and Financial Scheme (FAS) available & Who is Eligible?

A: These are the Financial Schemes that are available to **Full-Time students**:
- Post-Secondary Education Account (PSEA) | MOE
- Central Provident Fund Board (CPFB)
- Tertiary Tuition Fee Subsidy (TTFS) | Yayasan MENDAKI
- MOE Tuition Fee Loan | DBS Singapore

ELIGIBILTY ON THE FINANCIAL SCHEMES

Permanent Residents (PR) and International Students (IS) in full-time diploma programmes must execute the Tuition Grant deed with MOE, before they are eligible to apply for any of the following financial schemes:
* Other fees are not covered by MENDAKI, CPF and DBS Tuition Fee Loan.

Diploma	Citizenship	Financial Scheme
* **Full-time Diploma**	Singaporean	PSEA, Mendaki, CPF Education Loan, DBS Tuition Fee Loan
	Permanent Resident (PR)	Mendaki,CPF Education Loan, DBS Tuition Fee Loan
	International (IS)	DBS Tuition Fee Loan
PFP	Singaporean	PSEA
	Permanent Resident (PR)	Not eligible for any financial scheme
	International (IS)	Not eligible for any financial scheme

The application instructions and terms and conditions of the schemes are printed on the respective application forms. As the eligibility criteria and application procedures are different, please read and comply with the instructions before application.

Q4.2: Can I apply for more than one Financial Scheme?

A: Eligible students may apply for more than one scheme. However, the total financing from the scheme(s) cannot exceed the Tuition Fee amount.

The priority for payment of tuition fees is as follows:

1. MENDAKI Tuition Fee Subsidy (TTFS) – for Malay Students
2. Post-Secondary Education Account (PSEA)
3. CPF Approved Education Scheme (CPF-AES)
4. MOE Tuition Fee Loan (MOE TFL)

In the event that an eligible student applies for 2 or more schemes listed above, NP will make a claim from the respective agencies based on the priority listed.

Q4.3: How will I know the outcome of my application(s) for Financial Scheme(s)?

A: You will receive a letter from the respective organizations (Yayasan Mendaki, MOE PSEA, CPF Board or MOE Tuition Fee Loan) informing you of the status of your application.

Q4.4: I am an international student, what are the Financial Schemes that I can apply to aid my studies?

A: International students can apply for MOE Tuition Fee Loan (MOE TFL).

Q4.5: If I have applied for Financial Scheme and it is not approved yet, will I be charged a late fee?

A: If your application is not yet approved, you are required to pay the fees using your own fund. No late fees will be imposed.

Q4.6: I applied for financial scheme last year, do I have to re-apply again this year?

A: Once the application to any financial scheme (MENDAKI/ MOE PSEA **except adhoc*** /CPF/MOE TFL) is approved, it will be valid for the entire duration of your course, subject to sufficient available balance. There is **<u>no need to re-apply</u>** for the same financial scheme every semester.

* Please note that **PSEA adhoc** withdrawal application is for one-time deduction only, and you are required to submit a fresh application each time you make a deduction from PSEA.

Q4.7: Who can I email/contact if I need clarifications on Financial Schemes?

A: For Financial Schemes pertaining to Bursaries/Scholarships, you may email your enquiries to the Student & Alumni Services Office at **SAS_FAS@np.edu.sg**

For Financial Schemes pertaining to MENDAKI/PSEA/CPF/MOE Tuition Fee Loan, you may email your enquiries to the Finance Office at **fin_student@np.edu.sg.**

5.0 FAQs on MENDAKI

Q5.1: Do I need to reapply for MENDAKI if I repeat one semester?

A: No, you need not reapply for MENDAKI.

Q5.2: I deferred my studies due to medical reasons for one semester; do I need to reapply for MENDAKI?

A: No, you need not reapply for MENDAKI.

Q5.3: I deferred my studies for 2 semesters, do I need to reapply for MENDAKI when I resume my studies?

A: Yes, you need to reapply for MENDAKI

Q5.4: I am a Year 2/Year 3 student and have applied for PSEA and MENDAKI schemes. I was awarded MENDAKI subsidy, but my PSEA was also deducted.

A: Please check your financial account in Website as the charges may include Miscellaneous fees, which are applied in the first semester of Year 2 and Year 3. These fees are not covered by MENDAKI and must be paid by the students, either through PSEA or GIRO/Cash payment.

Q5.5: I am a Year 1 student. I received the approval letter from MENDAKI but my fees had been deducted from PSEA/CPF/GIRO. When can I get the refunds?

A: NP may have been informed late about your approval letter from MENDAKI hence the tuition fees were deducted from PSEA/CPF/GIRO first. Refunds (if any) will be processed after payment is received from MENDAKI.

6.0 FAQs on SkillsFuture Credit

Q6.1: What is SkillsFuture Credit?

A: Please refer to SkillsFuture credit website for more details.

Q6.2: How can I verify if my Skills Future Credit can be used for my full-time diploma tuition fees, and where can I find the Course Reference number?

A: You may search online at SKILLS FUTURE MID-CAREER CREDIT

Course Reference Number	Course Title
TGS-2015502558	Accountancy
TGS-2015502566	Aerospace Engineering
TGS-2015502577	Arts Business Management
TGS-2015502557	Mechatronics & Robotics
TGS-2015502559	Banking & Finance
TGS-2015502565	Biomedical Engineering
TGS-2015502564	Biomedical Science
TGS-2015502555	Business Studies
TGS-2015502562	Chemical & Biomolecular Engineering
TGS-2015502576	Chinese Media & Communication
TGS-2015502568	Chinese Studies
TGS-2022012622	Common Business Programme
TGS-2022012623	Common Engineering Programme
TGS-2022012624	Common ICT Programme
TGS-2020509080	Psychology & Community Development
TGS-2015502579	Cybersecurity & Digital Forensics
TGS-2015502572	Data Science
TGS-2020509081	Design
TGS-2020509084	Early Childhood Development & Education
TGS-2015502553	Electrical Engineering
TGS-2015502554	Electronic & Computer Engineering
TGS-2015502578	Engineering Science
TGS-2015502571	Environmental & Water Technology
TGS-2015502573	Film, Sound & Video
TGS-2015502550	Hotel & Leisure Facilities Management
TGS-2015502561	Immersive Media
TGS-2015502560	Information Technology
TGS-2015502575	International Trade & Business

TGS-2015502563	Landscape Design & Horticulture
TGS-2015502552	Offshore & Sustainable Engineering
TGS-2015502567	Mass Communication
TGS-2015502551	Mechanical Engineering
TGS-2020509082	Media Post-Production
TGS-2015502574	Optometry
TGS-2015502570	Pharmaceutical Science
TGS-2015502556	Real Estate Business
TGS-2017505250	Tamil Studies with Early Education
TGS-2015502569	Tourism & Resort Management
TGS-2024043627	Common Media Programme
TGS-2024043628	Common Science Programme
TGS-2020509083	Nursing

Q6.3: I can use SkillsFuture Credit for my full-time diploma course. How do I apply?

A: Login to MY SKILLSFUTURE using SINGPASS. Under 'My SkillsFuture Credit Account Summary' page, click on 'Submit Claim' button to start applying the credit for your full-time diploma tuition fees.

Q6.4: When should I apply to use SkillsFuture Credit for my full-time diploma tuition fees?

A: You may start applying to use SkillsFuture Credit within **120 days of the course commencement date.** Our fee voucher/invoice will be available by mid-June for the 1st semester and mid-December for the 2nd semester. You can download it from the Student NPAL portal and attach it to your skills Future application.

Once your application is approved by Skills Future, inform the Finance Office at fin_student@np.edu.sg as soon as possible so they can process the claim. **Kindly include a screenshot of the approval along with the Claim ID.**

Please check the academic calendar for the course commencement date of the respective semesters.

Q6.5: Why my Invoice shows Singaporean rate of below 40, please cancel and re-issue. (NEW STUDENTS)

A: Singaporeans aged 40 and above who qualify for the Mid-Career Enhanced Subsidy (MCES) when they pursue another publicly funded full-time diploma are required to pay at least '**Other Fees**' during enrolment to indicate your acceptance of the course.

NP will notify you of the **balance fees payable in mid-June** and **mid-Dec for the April and October semester** respectively.

Once your application is approved by Skills Future, inform the Finance Office at fin_student@np.edu.sg as soon as possible so they can process the claim. **Kindly include**

a screenshot of the approval along with the Claim ID.

7.0 FAQs on PSEA (Post-Secondary Education Account Scheme)

Q7.1: What's the difference between Adhoc PSEA form and Standing Order PSEA form?

A: Adhoc PSEA is used when you intend to make a one-time deduction from PSEA account, usually for enrichment program or trips. You will need to apply each time you make a deduction from PSEA.

Standing Order PSEA is **not** for one-time deduction and will be used to cover your tuition fees throughout your study in NP (subject to funds available in the PSEA account).

There is no need to reapply each time you make a deduction from PSEA.

Q7.2: When can I apply for the PSEA to pay for my school fees?

A: Students are strongly encouraged to apply for this scheme during the application period. Application for Semester 1 should be submitted before 30 Apr and before 30 October for Semester 2. If an application is submitted past the closing date for the semester, it is deemed to be for the following semester's fees unless informed via email to **fin_student@np.edu.sg**

Students will be informed of the application period via their NPAL connect mail.

Q7.3: How do I apply for PSEA to pay for school fees?

Applicants using the funds in their own or their siblings' PSEA account must submit their applications online. If the applicant is above 21 years of age, please login with your own Singpass.

- If you are below 21 years old, your parent or legal guardian must complete the form on behalf of the applicant.
- Please note that legal guardians will be required to upload supporting documents as proof that they have the legal authority to decide on behalf of the student. Should further verification be required, NP will contact the student to furnish additional documents.
- Find out more information about PSEA and usage of funds.

Q7.4: How do I check my PSEA Account balance?

A: You may check your PSEA account balance by calling the **PSEA hotline 6260 0777**. Simply key in your NRIC when prompted by the automated message.

Q7.5: Can I use my sibling's PSEA account to pay my school fees?

A: Yes, you may apply. Applicants using their siblings' PSEA account must submit their applications online. If the applicant is above 21 years of age, please login with your own Singpass.

- If you are below 21 years old, your parent or legal guardian must complete the form on behalf of the applicant.
- Please note that legal guardians will be required to upload supporting documents as proof that they have the legal authority to decide on behalf of the student. Should further verification be required, NP will contact the student to furnish additional documents.

- Find out more information about PSEA and usage of funds.

Q7.6: What can the PSEA funds be used for?

A: For more information about PSEA and usage of funds, please click here.

If you would like to check the balance in the PSEA, please contact MOE PSEA hotline at 6260 0777.

For enquiries about using PSEA to pay for your tuition and other fees at NP, please email **fin_student@np.edu.sg**

Q7.7: How do I terminate the usage of PSEA funds for payment of school fees?

Please click on the link for the FormSG version which can be found at the website

- Applicants are required to sign in with their SingPass account in order to complete the online form.
- Please note that submission of the FormSG to terminate PSEA Standing Order will be sent directly to MOE PSEA Unit for processing.

Q7.8: I am a Year 1 student. I paid my school fees in full during enrolment in March. Can I get a refund since I have applied for PSEA?

A: No refunds will be processed for full fees paid during enrolment for April semester. The PSEA scheme will be used to cover your tuition fees from the next semester onwards.

Q7.09: I have used all the balance in my PSEA to pay for tuition fees. I will be going on an overseas trip this semester. Can NP process refund to PSEA so that I can use the money for overseas trip?

A: No refunds will be processed. If you intend to use PSEA for overseas trip, you are advised to use your sibling's PSEA account if there is available balance. If PSEA is not available, then you are advised to seek other modes of financing for the overseas trip.

Q7.10: Guide to PSEA Standing Order (SO) form SG

Please click Guide to PSEA apply Online

8.0 FAQs on CPF Payment

Q8.1: Who is eligible to apply for payment of tuition fees under CPF Education Scheme?

A: Only Singaporean & PR holders are eligible for CPF. Depending on the Available Withdrawal Limit for Education, and other CPF rules, you may use your own savings, siblings', spouse's and parents' (including step-parents') CPF savings to pay for up to 100% of your subsidized tuition fee, subject to approval by the CPF Board. For more information about the CPF Education Loan Scheme, please refer to CPF website

Q8.2: Application period has closed. Can I still apply for CPF and how?

A: Only Singaporean & PR holders are eligible for CPF. Students who missed the deadline are encouraged to apply for other financial schemes (e.g. PSEA or Tuition Fee Loan).

Q8.3: How do I know my application is approved by CPF?

A: Only Singaporean & PR holders are eligible for CPF. CPF member will be informed via letter from the CPF Board of the approved Education Scheme application.

Q8.4: My parents' CPF is not enough to cover this semester's tuition fees in full. Can I apply to use another family member's CPF to cover the balance? How do I go about changing the CPF payer?

Only Singaporean & PR holders are eligible for CPF. Students and CPF payers are advised to check and monitor the CPF account balance to ensure that there are sufficient funds maintained in the CPF account.

In the event that you realized there is insufficient funds in the CPF payer's account and wish to change to another CPF payer, you will need to inform CPF Board on the termination of further payments from the current CPF payer's Ordinary Account (OA). For more information on change of CPF payer, you may visit the CPF Website, please click here CPFB | CPF Education Loan Scheme

Q8.5: Will my subsidized Tuition Fee be fully covered if I applied to use CPF fund for 100% of my tuition fee?

A: Only Singaporean & PR holders are eligible for CPF. It would depend on how much of the balance in the CPF ordinary account can be used for the Education Scheme. Whether your subsidized Tuition Fee can be fully covered by CPF will depend on the withdrawal limit for Education Scheme, your applied percentage and the available fund of the CPF member's account.

Before submitting the application, the CPF Account holder is advised to check the amount available for Education purposes. You may either check with CPF Board directly or by logging in with your Sing Pass to CPF Board's website: Central Provident Fund Board (CPFB)

Q8.6: My parent(s) have reached retirement age of 55. There is insufficient balance in their Ordinary Account to pay for my school fees. What other financial schemes can I use?

A: You may consider applying for Post-Secondary Education Account Scheme (PSEA) or MOE Tuition Fee Loan (MOE TFL) if you have not applied before.

If you have exhausted PSEA/MOE TFL/CPF, you may approach the Student Counsellors at the Student & Alumni Services Office (SAS). The SAS office is located at Blk 22 #03-01. You may also email your enquiries to **SAS_FAS@np.edu.sg**

Q8.7: I am a Year 1 student. I paid my school fees in full during enrolment in March 2024. Can I get a refund since I've applied for CPF?

A: No refunds will be processed for full fees paid during enrolment for the April semester. The CPF Education Scheme will be used to pay for your tuition fees from Semester 2 onwards.

Q8.8: Can I apply for CPF Education Scheme directly at the nearest CPF Board Office?

A: Only Singaporean & PR holders are eligible for CPF, you may submit online application at CPFB | CPF Education Loan Scheme

Q8.9: When does the repayment for the CPF Education Scheme commence?

A: Repayment of the CPF amount withdrawn plus interest will commence only 1 year after you graduate or 1 year after you leave the course, whichever is earlier.

Q8.10: Is there any charges on the use of the CPF savings?

A: Interest will be accrued at the prevailing CPF rate from the date of withdrawal.

Q8.11: If I wish to change the percentage or revoke the use of CPF to pay my Tuition Fee, how should I go about it?

A: To request for change in percentage, the CPF member must write a letter to CPF Board indicating:

- Both the student's and CPF member's name and NRIC number.
- The revised percentage.
- The effective date for the change in percentage.

- The name of the institution, ie: **NGEE ANN POLYTECHNIC**.

Q8.12: How do I switch from GIRO payment to CPF payment for my tuition fees?

A: Only Singaporean & PR holders are eligible for CPF application. You will need to apply for the CPF Education Scheme online during the application period. Your GIRO arrangement will still be maintained for the payment of the annual supplementary/miscellaneous fees not covered by the CPF Education Scheme.

Q8.13: I've been paying my school fees by CPF. Why do I have outstanding fees?

A: There could be a few reasons why you have outstanding school fees at Ngee Ann Polytechnic even though you have been paying through CPF:

1. **Miscellaneous Fees**: Miscellaneous fees are not covered by CPF and will need to be paid by the students.
2. **Lack of funds in CPF**: Please verify if there are sufficient funds in the CPF account to cover the Education Loan.

Q8.14: Who can apply for the CPF Education Scheme?

A: You and the student can apply for this scheme if you meet the following conditions:

- Only Singaporean & Permanent Residents (PR) can apply. You are using your Ordinary Account (OA) savings to pay for your own, children's, spouse's, siblings' or relatives' tuition fees.
- You have sufficient OA savings and Available Withdrawal Limit to be used under the CPF Education Scheme.
- The course registered is a full-time subsidized diploma/degree course at an Approved Educational Institution (AEI).
- There is no need for a guarantor.

Q8.15: I am a graduate student and would like to use MOE PSEA for CPF loan repayment?

Students who have left the institution and wish to use PSEA funds to repay the CPF Education Loan Scheme may visit MOE's website for information on how to apply.

9.0 MOE Tuition Fee Loan (TFL)

Q9.1: I wish to apply for MOE Tuition Fee Loan (TFL) to pay for school fees. How do I apply?

Students may apply online please click **MOE Tuition Fee Loan | DBS Singapore**

A list of required supporting documents, guide to obtaining digibank access as well as frequently asked questions is available on the DBS website **PowerPoint Presentation (dbs.com.sg)**
Additional details and the application period are available Aid (np.edu.sg)

Otherwise, you may also call the MOE Tuition Fee Loan hotline at 6333 0033.

Q9.2: I want to stop using MOE Tuition Fee Loan (MOE TFL) to pay for school fees. How do I terminate my MOE Tuition Fee Loan?

A: You may call DBS Hotline **1800-111-1111** to inform the bank of your intention to terminate your TFL. DBS will liaise with NP if you have any outstanding loans before approving your termination.

10.0 Scholarships, Bursaries and Student Aid Grant

Q10.1: I have received a letter informing me that my scholarship/bursary/student aid grant application is successful. When will I receive the money?

A: You may check via NPAL2 for the disbursement of the award money with this navigation path: Main Menu > Self Service > Financial Services > GIRO Receipts > My Receipts from NP.

11.0 Other Questions

Q11.1: Can I pay via Credit Card?

A: Yes, you may make payment via ENETS, DEBIT or CREDIT card.

Log in to NPAL2 > Main Menu > Self Service > Financial Services > Internet Transactions

Q11.2: Other than the above, how else can I go about paying for my outstanding fees?

Fee Payment at Designated OCBC Bank Branches for New Students

You must bring along your fee voucher to pay cash or cheque at the following designated OCBC Bank branches. The bank will validate on the fee voucher after payment. Please keep the validated fee voucher as a proof of payment. We reserve the right to request you to show it to us if necessary.

Please note that you need not have a bank account with OCBC Bank to make payment.
Do note that the operating hours may be subjected to changes. You may refer to the OCBC website for the operating hours: Contact Us | OCBC Bank 24-hour Hotline | Branches or ATM Near You

Branch	Location	Operating Hours (subjected to changes)
Ang Mo Kio Central Branch	*AMK Hub, 53 Ang Mo Kio Ave 3, #B1-32/33 AMK HUB, (with Premier Banking centre)*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*

	Singapore 569933	
Bedok Branch	*Blk 204, Bedok North St 1, #01-403/405/407, Singapore 460204*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
Bishan Branch	*9 Bishan Place, #02-08/09, Junction 8 Shopping Centre,Singapore 579837*	*Mon-Fri: 11:00am to 7:00pm Sat: 11.00am to 1.30am Sundays and Public Holidays : Closed*
Bukit Batok Branch	*Blk 634, Bukit Batok Central, #01-108, Singapore 650634*	*Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed*
Causeway Point Branch	*1 Woodlands Square, #01-16, Causeway Point, Singapore 738099*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
Choa Chu Kang Branch	*Blk 304, Choa Chu Kang Ave 4, #01-663, Singapore 680304*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
Clementi Branch	*3155 Commonwealth Ave West #04-52 to 55, The Clementi Mall, Singapore 129588*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
HarbourFront Branch	*1 Maritime Square, HarbourFront Centre, #02-99/100, Singapore 099253*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
Hougang Mall Branch	*90 Hougang Ave 10, #01-03 Hougang Mall Singapore 538766*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
Jurong West Branch	*Blk 502, Jurong West Ave 1, #01-821, Singapore 640502*	*Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed*
North Branch	*460, North Bridge Road, #01-00, Singapore 188734*	*Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed*
Northpoint Branch	*930 Yishun Ave 2 #B1-36 Northpoint City, Singapore 769098*	*Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed*
Paya Lebar Square Branch	*60 Paya Lebar Road, #01-45/46/52/53, Paya Lebar Square, Singapore 409051*	*Mon-Fri: 11:00am to 7:00pm Sat: 11.00am to 1.30am Sundays and Public Holidays : Closed*

Sixth Avenue	*827 Bukit Timah Road (with Premier Banking Centre), Singapore 279886*	*Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed*
United Square Branch	*101 Thomson Road #02-26 to 29, United Square, Singapore 307591*	*Mon-Fri: 11.00am to 7.00pm Sat: 11.00am to 1.30pm Sundays and Public Holidays: Closed*
White Sands Branch	*1 Pasir Ris Central St.3 White Sands #01-13 Singapore 518457*	*Mon-Fri: 11.00am to 7.00pm Sat: 11.00am to 1.30pm Sundays and Public Holidays closed*

Q11.3: Can I pay via bank transfer directly to NP's account?

A: Students **who are not on the GIRO scheme** can log in to the NPAL Student Portal to view the necessary NP Bank details for making payment from the Fee voucher.

GIRO Account holders – Please ensure that there are sufficient funds in your bank account to allow NP to process the GIRO deduction successfully.

Q11.4: Can I pay via QR Code thru NPAL2?

A: Yes, log in to NPAL2 > Main Menu > Self Service > Financial Services > Internet Transactions> **PAYNOW** using **QR code.**

Q11.5: Can I have instalment plan to pay Tuition/School fees?

A: Please be aware that we do not offer instalment plans.
School fees due is between the semester's which is end of June and December.

- Apr Semester - School fees due **end June**
- Oct Semester – School fees due **end Dec**

Please click here for COURSE FEES/FEE PAYMENT SCHEDULE

Please click on the link for FINANCIAL SCHEMES

Q11.6: All Enquiries

All enquiries relating to School Fee matters, please email to **fin_student@np.edu.sg**

All enquiries relating to Disbursement/Refunds, please email to **fin_stupayment@np.edu.sg**

>>>>>>>>>>>>>>>>>>>>>>>>>THE END>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>