

# Enrolment Form for CERTIFICATE AND SPECIALIST CERTIFICATE PROGRAMS



INTERNATIONAL  
COMPLIANCE  
TRAINING ACADEMY

**Email:** studentadmin@int-comp.com

**Website:** www.icta.com.sg **Tel:** 6500 0010

International Compliance Training Academy Pte Ltd (ICTA)  
Registration number: 200706149E Period of registration: 12/3/2021- 11/3/2025  
6 Shenton Way #17-08 OUE Downtown 2 Singapore 068809

Select Program	Course Fees
ICA Certificate in Anti Money Laundering	SGD 1,450 +GST
ICA Certificate in KYC & CDD	SGD 1,450 +GST
ICA Certificate in Compliance	SGD 1,450 +GST
ICA Certificate in Financial Crime Prevention	SGD 1,450 +GST
ICA Certificate in Managing Sanctions Risk	SGD 1,660 +GST
ICA Specialist Certificate in Trade Based Money Laundering	SGD 1,660 +GST
ICA Specialist Certificate in Money Laundering Risk in Correspondent Banking	SGD 1,660 +GST
ICA Specialist Certificate in Conduct Risk	SGD 1,575 +GST
ICA Specialist Certificate in Financial Crime Risk in Global Banking and Markets	SGD 1,660 +GST
ICA Specialist Certificate in Combating the Financing of Terrorism	SGD 1,750 +GST
ICA Specialist Certificate in Anti Corruption	SGD 1,750 +GST
ICA Specialist Certificate in Financial Crime Risk and New Technology	SGD 1,750 +GST

## Date Received

### 1. Personal details

Title:

First name:

Last name:

Middle Name:

NRIC/FIN Number:

Your name as it appears in NRIC/passport. *Underline surname:*

Nationality:

Sex:

Date of birth:

Email Address:

Home/Office Number:

Mobile/Evening Number:

Address 1:

Address 2:

Postcode:

### 2. Employment details

Company Name:

Department:

Job Title:

Corporate Level/Title (i.e. Vice President):

**3. Funding Option (Information Required by IBF)**

Self Funding <i>Please tick as applicable</i>
Financial Sector      Non-Financial Sector
Others (please specify)
Job Role
Company-sponsored <i>Please tick as applicable</i>
Singapore-based Financial Institutions (licensed or exempt from licensing by MAS)
FinTech firms certified by Singapore FinTech Association
Others (please specify)
For company-sponsored individual who is not eligible for IBF-Financial Training Scheme, please skip Page 7 to 9.

**4. Employer Details***(Required to be completed if you are Company-sponsored)*

Name of Employer:
Address 1:
Address 2:
Postcode:
Name of Line Manager/HR:
Line Manager/HR's Job Title:
Line Manager/HR's Email Address:
Name of Accounts/Finance Contact Person:
Accounts/Finance Contact Person's Email Address:

**5. How did you find out about this course?***Please tick as applicable*

<b>Search Engine</b> Google Yahoo Other, please state:	<b>Social Media</b> LinkedIn Facebook Instagram Twitter Other, please state:	<b>Referral</b> Colleague Friend Family IBF SkillsFuture Other, please state:
Events	Website	
Direct Mail/Email	Other, please state:	

**6. Equal opportunity and disability statement**

Do you suffer from any disability or illness that may affect your training and assessment? YES      NO

If yes, please provide details:

ICTA welcomes applications from students with additional support needs as a result of a disability, medical condition or specific language difficulty e.g. dyslexia.

All applications will be considered under the same criteria as other applications. You are encouraged to contact the course administrator at ICTA to discuss any requirements you may have relating to your study or other needs as soon as possible.

This is so that we can take all reasonable steps to ensure your needs are met and that the relevant staff is informed of support requirements at the earliest opportunity.

ICTA will take all reasonable steps to ensure that applicants who meet the academic criteria will not be excluded from the course that interests them for reasons relating to their disability. However, there may be rare occasions that we would be unable to meet an individual's needs, but this would be discussed in detail and every avenue investigated before a decision was made.

**7. Statement about Data Collection**

The International Compliance Association (ICA) and the International Compliance Training Academy (ICTA) under the agreements with MAS, IBF, SSG/CPE, TPGateway is required to collect data and information from students pertaining courses, assessments and examinations. Student information collected by ICA/ICTA may be provided to these and other government agencies authorised to receive it.

ICA/ICTA may request further information from you should you provide insufficient information or if ICA/ICTA requires further clarification or additional information in order to complete the processing of your course application, enrolment and course fees reimbursement, etc. ICA/ICTA have the right to request a photograph of students where appropriate. ICA/ICTA also reserves the right to keep all information collected on file for a period as required by the government agencies and permissible by law.

**8. Data Collection**

ICA/ICTA may disclose your information to third parties and our other group companies where they may help us in the administration or operation of our organisation.

ICA/ICTA may also disclose your information if we are under a duty to disclose or share your personal information in order to comply with any legal or regulatory obligation, or in order to enforce or in complying with our obligations under our terms and conditions or other agreements; or to protect our rights, property, or safety or that of other users or third parties.

If you wish to change/update your particulars, or if you do not want to receive and mailings from us or from third parties, please let us know by emailing us at [enquiries@int-comp.org](mailto:enquiries@int-comp.org)

**Tick this box if you consent to receiving marketing messages in the future from ICTA, by telephone or by email (or any other means).**

**9. Correspondence**

Unless otherwise indicated, correspondence will be sent to the personal address provided for those who are self-funding and to the company address provided for those who are company-sponsored. Any special mailing requirements should be noted below:

**10. Invoice & Payment****Self-Sponsored**

Invoice will be raised to individual for full programme fee after successful enrolment received.

For Singapore citizen who wish to utilise the SkillsFuture Credit, please complete Page 9 of the Enrolment Form.

Please note that where a student is not sponsored by their employer, payment of course fee is due within 7 days of invoicing (and no later than 7 days before the workshops commence). The online course materials will be made available after receipt of payment.

**Company-Sponsored**

Invoice will be raised to Company for full programme fee after successful enrolment received. Under Company-sponsorship, individual who is a Singapore Citizen or Singapore Permanent Residents (physically based in Singapore) will be eligible for the course fee subsidy. Eligible company will pay to ICTA on the Fee after enhanced subsidy (subject to the funding cap of \$500 per participant per programme) plus GST on the full programme fee. The Fee payable after IBF Funding will be reflected under the Net Fee Model Table on the Invoice.

Full course fee will be required for non-eligible company or eligible company that is not prepared to furnish sponsored staff's personal details (eg. NRIC) to ICTA.

For Company-sponsored students, invoice must be paid within 30 days of receipt.

**Mode of Payment**

Payment can be made by PayNow Corporate (Company UEN Number), electronic transfer, cashiers' order, or business cheque (personal cheques are acceptable).

**11. Declaration**

**I have read the terms and conditions and declare the particulars in this application are true and correct.**

**I have read the Enhanced Training Support information and agreed on the claw back regulation requested by IBF (Only for eligible company to receive FTS funding from IBF)**

*(Enrolment forms cannot be processed if above are left unticked)*

Student Name:

Signature:

Date:

*The following are required if your employer is funding your course:*  
Name of Line Manager/HR:

Signature:

Date:

Company Stamp

**Please keep a copy of the enrolment form for your own record**

**Please return your completed enrolment form by e-mail to:**  
[studentadmin@int-comp.com](mailto:studentadmin@int-comp.com)

**Schedule 1 - Refund Table**

% of total fees payable (provided full payment has been made)	If Student's written notice of withdrawal is received
100%	("Maximum Refund") More than 30 days before the Course Commencement Date
50%	Before, but not more than 30 days before the Course Commencement Date
25%	On or after, but not more than 30 days after the Course Commencement Date
0%	More than 30 days after the Course Commencement Date

The refund percentages above is with respect to the full course fee and the refundable amount is payable to ICTA, even if no payment has been made to ICTA. The parties hereby acknowledge and agree to the terms stated in this Contract.

By signing this form, you (and your Company) acknowledge and agree to pay ICTA for the IBF Fee subsidy awarded to you should you fail to complete the programme whether through withdrawal, not passing the assessment of the programme or not meeting the minimum attendance requirement.

**(100% attendance to the workshops is required to be eligible for the funding. Viewing recorded videos of the workshops / Virtual Classrooms does not count towards attendance.)**

**SIGNED by ICTA**




Authorised Signatory of ICTA

Seal of ICTA

Lim May May  
Managing Director

**SIGNED by the Student**

Student Name:

Signature:

Date:

**SIGNED by the Student's parent or legal guardian**  
(if the Student is under eighteen (18) years of age)

Name of Parent or Legal Guardian:

Date:

## International Compliance Training Academy Pte Ltd

### Enrolment Terms and Conditions

#### General

1. Subject to acceptance by the International Compliance Training Academy Pte Ltd (ICTA) in accordance with clause 2 of these terms, these enrolment terms and conditions and the completed booking form constitute a legally binding contract between International Compliance Training Ltd, the student named in the enrolment form ("the Student") and, where applicable, the employer named in the enrolment form (the "Employer").
2. International Compliance Training Ltd may, at its discretion, accept the Student's or the Employer's request for the Student to take an ICTA course ("the Course") which may comprise one or more of course materials, access to the ICTA online learning platform, workshops, Virtual Classroom (VC), masterclasses, examinations, assessments and such other elements as ICTA may provide ("Course Elements") by:
  - A. Issuing an invoice to the Student or the Employer; or
  - B. Proceeding to provide the Student or the Employer with access to one or more of the Course Elements.
3. ICTA's acceptance is subject to these terms to the exclusion of all others including without limitation any terms which the Student or the Employer purports to include within a purchase order, acknowledgment or payment confirmation.

#### Contract Term

4. This contract shall come into force from the date of acceptance by ICTA in accordance with clause 2 (the "Enrolment Date") and shall remain in force until it is terminated or completed in accordance with these terms.

#### Course Delivery

5. After the Enrolment Date, ICTA shall:
  - A. Allow the Student to access and attend the Course via its online learning platform, workshops/VCs or masterclass;
  - B. Decide how and when the course is delivered;
  - C. Determine course content, structure and so determine the appropriate Course Elements; and
  - D. Be free to make changes to the same during the term of this contract.
6. ICTA shall exercise reasonable skill and care in performing its obligations under this contract but time shall not be of the essence.

#### Intellectual Property Rights

7. ICTA retains ownership of all copyright, trademarks, service marks or trade names, rights in software, rights in design, rights in databases, image rights, moral rights, rights in an invention, patents, rights relating to passing off, domain names, rights in confidential information (including trade secrets), rights in privacy and all similar or equivalent rights in each case whether registered or not and including all applications (or rights to apply) for, or renewal or extension of, such rights which exist now or which will exist in the future in Singapore and all countries in the world ("IPR") in any materials including without limitation any course materials (in whatever form) that it provides to the Student and/or Employer for the purposes of performing its obligations under this contract.

#### Payment of Course Fees

8. The course fees and other charges are fully detailed later in these documents including the GST component and IBF funding details (for those who are eligible).
9. The Student and Employer will be responsible for paying the course fees and other charges set out in any invoice issued hereunder by ICTA.
10. Where the Student is not sponsored by their Employer and is a Singapore Citizen or Singapore Permanent Resident (physically based in Singapore), ICTA requires nett payment of course fees (after the enhanced course fee subsidies) within seven days from the date of invoice. Full course fee will be required for non-Singapore Citizen. No Course Elements will be issued until payment has been received as requested on the invoice.
11. Where the Student is sponsored by their Employer, the Student and Employer are jointly and severally liable for the payment of such fees and charges which are due 30 days from the date of invoice. Under Company-sponsorship, Student who is a Singapore Citizen or Singapore Permanent Resident (physically based in Singapore) will be eligible for the enhanced course fee subsidies. Eligible company will pay to ICTA on the Fee after enhanced subsidy plus GST on the full programme fee. Full course fee will be required for non-eligible company or eligible company that is not prepared to furnish sponsored staff's personal details (eg NRIC) to ICTA.
12. Students will not be permitted to have access to any Course Elements or receive examination or assessment results if any payment is overdue.
13. Course fees include Course Elements and, in respect of examinations and assessments, the Student's first attempt. Students will be charged the following additional fees: (a) for each examination resit: SGD 135 (plus GST) for Diploma, Advanced Certificate, Certificate courses and Specialist Certificates. Invoices for such fees shall be issued by ICTA in advance of the relevant resit / resubmission and shall be paid by the Student immediately or, if payable by the Employer, 30 days from the date of the invoice.
14. A late payment fee of 5% of the invoice value will become payable on the 8th day after the payment due date. (This fee is not eligible for IBF funding).
15. In the event a student fails to complete the course then they or their employer if they are sponsored will be responsible for paying the full course fees including any funding.

#### Cancellation, Deferrals and Extensions

##### Cancellation by Student

16. If the Student withdraws from the Course, any refund payable in respect of course fees will be based on the table in Schedule 2.

##### Cancellation by ICTA and Termination of the Contract

17. ICTA reserves the right to cancel a workshop/VC or masterclass or other such Course Element where the occasion necessitates. Subject to clause 29, ICTA accepts no liability for any direct or indirect losses suffered by the Student and/or Employer if, for whatever reason, a workshop/VC or masterclass or other Course Element, does not take place.

18. The ICTA will notify the Student within three (3) working days upon knowledge of any Student withdraws from the Course, any refund will be based on the table in Schedule 2 if:

- A. Student does not commence the Course;
- B. Student terminates the Course before the Course Commencement Date;
- C. Student terminates the Course before the Course Completion Date;

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees already paid should the Student decide to withdraw, within twenty-one (21) working days of the above notice.

19. ICTA shall be entitled to cancel a Student's enrolment and terminate this contract if that Student has not complied with these Enrolment Terms and Conditions. ICTA may exercise such right immediately where such failure to comply is not remedial or, where a failure to comply is remedial, after 30 days if the student has not remedied the breach despite being asked to do so by ICTA.
20. Upon termination of this contract, the Student and/or Employer shall immediately cease to access the online learning platform and Course Elements and/or attend course workshops/VCS and/or masterclasses. All outstanding payments of fees and charges are payable immediately on termination.
21. Any Student who fails to attend the scheduled assessments or is unsuccessful in getting a pass mark after undertaking all the scheduled assessments will be eligible to retake the entire programme, including workshop/VC attendance.
22. Clauses 7, 17, 23, 25, 28–30, 34 and 36 shall remain in force notwithstanding the termination of this contract.

## Deferrals

23. The ICTA Course must be completed within two years from the Enrolment Date. Failure to do so will result in the automatic termination of this contract.
24. Subject to clause 25, ICTA may, at its discretion, allow the Student to defer their place on a workshop/VC assignment submission, assessment interview or examination date, if they are able to provide details of mitigating circumstances (and supporting medical or other documentation if required) which prevents them from adhering to the Course timetable. A fee of SGD 200 (plus GST) may be payable before a deferral can be actioned.
25. If the Student's request for deferral is received within two weeks of a workshop/VC, masterclass or assessment, ICTA may, at its discretion, charge an additional fee to cover any service provision costs incurred by ICTA by the deferral up to a maximum of SGD 1000 (plus GST) payable immediately.
26. The Student's course fees must be paid in full prior to deferral agreement. Where the Student has an Instalment Plan, the deferral agreement does not alter the Student's obligation to pay on time the instalments due under the Instalment Plan.

## Extensions

27. ICTA may, at its discretion, allow the Student enrolled on an ICA certificate level (3 month) course a one-month extension if they are able to provide details of mitigating circumstances (and supporting medical or other documentation if required) at no cost. ICTA may, at its discretion and on the same terms, allow an additional one-month extension at a fee of SGD 100 (plus GST).

## Confidentiality

28. The Student and Employer will keep secret and confidential all information belonging to ICTA and ICA and disclosed or obtained as a result of their relationship under this contract which is secret or otherwise not publicly available in whole or in part including the course materials and in all cases whether disclosed orally or in writing before or after the Enrolment Date. In particular, the Student and the Employer will not allow any third party to use or access the course materials or course content including access via the online learning platform without obtaining ICTA's prior written consent.

## Liability

29. ICTA is not liable to the Student and/or Employer for any indirect, special or consequential loss howsoever arising.
30. Subject to clause 29, ICTA's total aggregate liability in contract, tort (including negligence or breach of statutory duty) misrepresentation or otherwise in connection with this contract shall not exceed 100% of the fees paid or payable by the Student and/or Employer pursuant to the terms of this contract.
31. Nothing in this contract excludes or limits ICTA's liability for death or personal injury caused by ICTA's negligence or for fraud or fraudulent misrepresentation or for any liability which cannot be excluded by law.

## Miscellaneous Provisions

32. The Student and/or Employer shall not assign, transfer or otherwise dispose of any or all of its benefits, rights and/or responsibilities under this contract.
33. ICTA, the Student and the Employer each acknowledge that this contract has not been entered into wholly or partly in reliance on, nor has any party been given, any warranty, statement, promise or representation by the other or on its behalf that is not set out in this contract.
34. Subject to clause 28, all warranties, conditions, terms and representations not set out in this contract and application whether implied by statute or otherwise are excluded to the extent permitted by law.
35. No purported variation of this contract shall be effective unless it is in writing, signed by all the parties and refers specifically to this clause 32.
36. This contract and any disputes arising out of or in relation to it whether contractual or non-contractual in nature shall be governed by laws of Singapore and shall be subject to the exclusive jurisdiction of the Singapore courts.



# TRAINING SUPPORT UNDER FINANCIAL TRAINING SCHEME (FTS)



INTERNATIONAL  
COMPLIANCE  
TRAINING ACADEMY

Email: [studentadmin@int-comp.com](mailto:studentadmin@int-comp.com)

Website: [www.icta.com.sg](http://www.icta.com.sg) Tel: 6500 0010

International Compliance Training Academy Pte Ltd (ICTA)  
Registration number: 200706149E Period of registration: 12/3/2021- 11/3/2025  
6 Shenton Way #17-08 OUE Downtown 2 Singapore 068809

## What is the Financial Training Scheme?

The Financial Training Scheme ("FTS") provides funding for financial sector-specific training programmes which are recognized under FTS. The FTS funding is available for eligible Companies only.

## Financial Sector Development Fund

<b>Funding Quantum</b>	For training programmes commencing after 1 Jan 2023:  30% of direct training cost  For Singapore Citizens aged 40 years old and above, 70% co-funding of direct training costs will be applicable.
<b>Grant Cap</b>	S\$500 per participant per programme
<b>Eligible Individuals</b>	<ul style="list-style-type: none"><li>• Only Company-sponsored individuals; and</li><li>• Singapore Citizens or Singapore Permanent Residents, physically based in Singapore; and</li><li>• Successfully completed FTS recognised programme</li></ul>
<b>Eligible Companies</b>	<ul style="list-style-type: none"><li>• Singapore-based financial Institutions regulated by MAS (licensed or exempt from licensing by MAS)</li><li>• FinTech firms certified by Singapore FinTech</li></ul>

## Company-sponsored Individual (Eligible for Financial Training Scheme)

### Nett Fee Payment

Invoice on the full programme fee will be raised to Company. Eligible Company is allowed to pay the course fee to ICTA after the subsidy (subject to the prevailing grant cap) plus GST on the full programme fee. For Company-sponsorship, the course fee subsidy is applicable to the course fee excluding the GST amount. The Fee payable after IBF Enhanced Funding will be reflected under the Net Fee Model Table on the Invoice.

The Company **will not need** to submit a claim for the sponsored employee under nett fee payment model. All such claims will be submitted by ICTA. In order for ICTA to make the claim on behalf of your company, we require the Company Representative / Training Administrator's contact details in the funding worksheet. Without these details, the claim will be rejected.

### Claw Back Policy

As per IBF regulations, the Fee subsidy of up to 70% (subject to Funding eligibility and capped at \$500 per participant per course) provided to trainee who has successfully completed the programme and passed the assessment. In the event a company-sponsored individual based on the scenarios below, we the Training Provider have the right and the legal responsibility to claw back the full or appropriate fee subsidy from the Company within 2 months from the completion of the programme.

- (a) drops out halfway through the course; or
- (b) leaves your organisation; or
- (c) did not attempt the assessment; or
- (d) did not successfully complete within **120 days** from programme end date (including passing the relevant assessment and examination)
- (e) did not successfully complete within the funding stipulated time period
- (f) did not complete the attendance requirement (i.e., attendance to all workshops)

The Company is liable for the payment of all fees in the event of any of the above scenario.

## To be completed by the Employer

Programme
<p><i>(Please tick the programme indicated on the Enrolment Form)</i></p> <p><b>Certificates</b></p> <p>ICA Certificate in Anti Money Laundering</p> <p>ICA Certificate in KYC &amp; CDD</p> <p>ICA Certificate in Managing Sanctions Risk</p> <p>ICA Certificate in Compliance</p> <p><b>Specialist Certificates</b></p> <p>ICA Specialist Certificate in Trade Based Money Laundering</p> <p>ICA Specialist Certificate in Money Laundering Risk in Correspondent Banking</p> <p>ICA Specialist Certificate in Conduct Risk</p> <p>ICA Specialist Certificate in Financial Crime Risk in Global Banking and Markets</p> <p>ICA Specialist Certificate in Combating the Financing of Terrorism</p> <p>ICA Specialist Certificate in Anti Corruption</p> <p>ICA Specialist Certificate in Financial Crime Risk and New Technology</p>

Details of Student
<p>Name as per NRIC:</p>  <p>NRIC No:</p>

For Funding Purposes
<p>Name of Employer:</p>
<p>Company Unique Entity Number (UEN):</p>
<p>Name of Company Representative/ Training Administrator:</p>
<p>Designation:</p>
<p>Email Address:</p>
<p>Contact Telephone Number:</p>
<p><i>Please tick</i></p> <p style="margin-left: 40px;">The Company has noted on the Nett Fee Payment.</p> <p style="margin-left: 40px;">The Company read and agreed with the claw back policy set by The Institute of Banking &amp; Finance (IBF).</p>
<p>Signature of Authorised Personnel:</p>
<p>Name of Authorised Personnel:</p>
<p>Designation:</p>
<p>Date:</p>
<p><b>Please keep a copy of the enrolment form for your own record</b></p>



# SKILLSFUTURE CREDIT FORM

*\*Applicable For Self-Sponsored Individual Who Is Singapore Citizen Aged 25 Years Old And Above In The Calendar Year*



INTERNATIONAL  
COMPLIANCE  
TRAINING ACADEMY

Email: studentadmin@int-comp.com

Website: www.icta.com.sg Tel: 6500 0010

International Compliance Training Academy Pte Ltd (ICTA)  
Registration number: 200706149E Period of registration: 12/3/2021- 11/3/2025  
6 Shenton Way #17-08 OUE Downtown 2 Singapore 068809

## SkillsFuture Credit Form

*\* Applicable for Self-sponsored individual who is Singapore Citizen aged 25 years old and above in the calendar year*

### Programme Name:

#### Certificates

ICA Certificate in Anti Money Laundering  
ICA Certificate in KYC & CDD  
ICA Certificate in Managing Sanctions Risk  
ICA Certificate in Compliance

#### Specialist Certificates

ICA Specialist Certificate in Trade Based Money Laundering  
ICA Specialist Certificate in Money Laundering Risk in Correspondent Banking  
ICA Specialist Certificate in Conduct Risk  
ICA Specialist Certificate in Financial Crime Risk in Global Banking and Markets  
ICA Specialist Certificate in Combating the Financing of Terrorism  
ICA Specialist Certificate in Anti Corruption  
ICA Specialist Certificate in Financial Crime Risk and New Technology

Name as per NRIC:

NRIC No:

I wish to utilize my SkillsFuture Credit amount of \$ \_\_\_\_\_ for the above programme.

*(ICTA: Please refer to the available amount under your SkillsFuture Credit Account)*

#### Please tick

I have read and understood the explanatory notes on SkillsFuture Credit  
I understood that the workshop attendance is compulsory for Trainee utilising the SkillsFuture Credit.

Signature:

Date:

## Explanatory Notes on SkillsFuture Credit For FTS Programme

With effect from 19 May 2017, SkillsFuture Singapore (SSG) has revised the SkillsFuture Credit (SFC) claim 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.

### Submission of SkillsFuture Credit Claim

1. Self-sponsored individual must submit the SkillsFuture claim via the SkillsFuture Credit portal ([www.myskillsfuture.gov.sg](http://www.myskillsfuture.gov.sg)) before the workshop date or online access. For any scheduled workshop, utilization of SkillsFuture Credit amount will not be allowed by SSG after the commencement of the workshop.
2. SkillsFuture credit claim submitted by individual must be accurate and support with documents (Invoice and ICTA SkillsFuture Letter) provided by ICTA.

### Cancellation of SkillsFuture Claim

3. SkillsFuture Credit does not require the tracking of the individual's attendance as a prerequisite for a successful claim.
4. If an individual cancels or defers the enrolment with ICTA before the workshop date or online access, SkillsFuture Credit claim submitted must be cancelled via the SkillsFuture Credit Portal.

### Refund Policy

5. If an individual is unable to cancel the claim in time due to unforeseen circumstances or withdraws from the FTS programme after the workshop date, the individual should contact SkillsFuture Singapore (SSG) to make an appeal for the credit to be reimbursed into the SkillsFuture Credit account. SSG will consider all appeals on a case-by-case basis and assess if the credit should be reimbursed.
6. If the event of refunding the SkillsFuture credit amount, ICTA will liaise with SSG and return the disbursed SkillsFuture credit amount to the individual's SkillsFuture credit account.

### Penalty Fee

7. SkillsFuture credit cannot be used to pay any penalty fees.
8. All decisions made by International Compliance Training Academy Pte Ltd are final.

**Please return your completed enrolment by e-mail to:**  
studentadmin@int-comp.com