

## **Terms and Conditions for SkillsFuture Credit Eligible Courses (For Applicants)**

Thank you for visiting the SkillsFuture Credit portal (“Portal”). By submitting an application to use your credits through the Portal (the “Application”), you are deemed to have agreed to these Terms and Conditions. This is a legally binding contract between you and SkillsFuture Singapore Agency (“SSG”).

### Terms and Conditions

#### **1. Provision of Information**

1.1 You hereby declare that all information and particulars provided in the Application are true, complete, accurate and not misleading in any way.

1.2 If you are found to have:-

(a) provided false, incomplete, inaccurate or misleading information or particulars; and/or

(b) (for courses described in the Portal as “Pay to My Bank Account”) failed, for any reason at all, to attend the course specified in your Application or the Postponed Course (defined below) (as the case may be),

you will be required to pay to or return to SSG an amount equivalent to the value of credits drawn from your account as specified in your Application, at your own cost.

1.3 In the event that SSG determines (in its reasonable opinion) that you have provided false, incomplete, inaccurate or misleading information or particulars to SSG in the Application, without prejudice to any other right which SSG may have at law or otherwise, SSG shall have the right to (without further reference to you):-

(a) reject any other application(s) made by you to use your credits through this Portal; and/or

(b) suspend your SkillsFuture Credit account indefinitely with immediate effect.

1.4 You agree that SSG may, without further reference to you, share all information and particulars provided in the Application:-

(a) with any Government agency or authorised service provider engaged for the administration of the SkillsFuture Credit scheme for any purpose whatsoever; and

(b) with any person or entity for the purposes of survey(s) relating to the SkillsFuture Credit scheme commissioned by SSG or any Government agency.

#### **2. Payment of SkillsFuture Credit to Training Provider or Self**

2.1 For courses described in the Portal as “Pay to Training Provider”, you hereby authorise SSG to (a) draw from your SkillsFuture Credit account the amount of credits you applied to use in the Application; and (b) credit the equivalent monetary amount directly to the training provider specified in your Application.

- 2.2 For courses described in the Portal as “Pay to My Bank Account”, you hereby authorise SSG to credit such payment by Interbank GIRO to your bank account using the details furnished in your Application.
- 2.3 You are not allowed to retain, for each course specified in the Application (this shall be construed to include a Postponed Course (defined below)), monies in excess of the amount equivalent to the value of credits that you have applied to use in the Application, and you are required to repay SSG any such excess amount.

### **3. Attendance of Course**

- 3.1 You are required to attend the course specified in the Application or the Postponed Course (as the case may be). For avoidance of doubt, for courses described in the Portal as “Pay to Training Provider”, credits will still be drawn from your SkillsFuture Credit account by SSG to pay for the course even if you fail (for any reason) to attend the run of the course specified in your Application or the Postponed Course (as the case may be) and you have not cancelled your Application with SSG.
- 3.2 You are responsible for submitting your Application by the start date of your course (date inclusive), and cancelling your Application before the start date of your course. This includes:
- (a) cancelling and re-submitting the Application before the start date of your course if the actual date differs from that specified in your Application; and
  - (b) cancelling your Application if your course has been cancelled by the training provider, or if you withdraw from your course.

The foregoing requirements shall not apply, however, if (a) the start date of your course has been postponed by the training provider to a date falling within fourteen (14) calendar days after the original start date (“Postponed Course”), and (b) you have provided a prior written confirmation to the training provider that you would not withdraw or otherwise cancel your Application and that you would use the credits instead for the purposes of the Postponed Course.

- 3.3 You agree that SSG shall be entitled to refer to and rely on information provided by the training provider (including attendance records) to determine if you have attended a run of a course.

### **4 Retention and Furnishing of Documentation and Records**

- 4.1 You shall retain all documents and records (electronic, written or otherwise) provided to and received from the training provider pertaining to the run of the course specified in the Application or the Postponed Course (as the case may be) (“Course Records”) for a period of six (6) months from the date of your Application. Course Records shall include (without limitation) receipts, invoices, and documents or records confirming your registration for, or attendance at, the run of the course in respect of which you made the Application. You shall, within fourteen (14) calendar days after SSG’s written request, furnish to SSG such Course Records as specified by SSG.

## **5 General**

- 5.1 SSG has the rights to suspend, reject or approve your Application without advance notice or liability to any person, and without giving any reasons for its decision.
- 5.2 SSG will not be liable to you in any manner for any loss, damage or expense incurred or suffered by you arising from or in connection with your Application, or arising from circumstances beyond SSG's control.
- 5.3 These Terms and Conditions may be amended or supplemented by SSG from time to time. You are responsible for checking this webpage from time to time for the most current version of these Terms and Conditions.