

Annex A: Updated Training Providers Frequently Asked Questions

Questions on Revision to SkillsFuture Credit Claims Processes/Transition Period	
1. What are the revision to the SkillsFuture Credit claim processes to prevent abuse?	SkillsFuture Singapore (SSG) will revise the SkillsFuture Credit (SFC) claims processes. While individuals will continue to submit their claims for SFC, all SFC payments will, with effect from 19 May 2017, be made to Training Providers instead of individuals.
2. Why is there a need for this pay to Training Providers default payment mode?	There have been instances of individuals making fraudulent claims without attending/signing up for any courses. To reduce the risk of such claims, SSG will disburse SkillsFuture Credit payment directly to Training Providers for courses that the individuals has signed up for.
3. Why are Massive Open Online Courses exempted from this revision?	Massive Open Online Courses (MOOCs), such as Coursera, Udacity and Udemy, are conducted by overseas Training Providers, where SkillsFuture Credit payments to these Training Providers are currently unavailable.
4. Will there be a risk of Training Providers making fraudulent claims instead with this default payment mode?	<p>Training Providers are required to provide supporting documents when making SkillsFuture Credit claims. These supporting documents will have to indicate:</p> <ol style="list-style-type: none"> i. Course fee ii. Government subsidy iii. Receipt/Nett course fee payable (inclusive of GST) iv. Applicants' name as per NRIC <p>In addition, Training Providers under the SkillsFuture Credit scheme are subjected to regular audits. SSG will not hesitate to take action against Training Providers who breach the Terms and Conditions.</p> <p>Should you encounter possible fraud cases involving Training Providers, please contact SSG immediately via the SkillsFuture Hotline at 6785 5785.</p>
5. How will this affect Training Providers?	<p>Training Providers are currently required to offer two modes of payment for their SkillsFuture Credit courses:</p> <ol style="list-style-type: none"> a) Mode 1 - Pay to Training Providers: Direct offset of SkillsFuture Credit against qualifying fee up to maximum credit balance b) Mode 2 – Pay to Self: Upfront self-payment to Training Providers

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	<p>With effect from 19 May 2017, Training Providers will only be allowed to offer Mode 1. As this is an existing process, there will be minimal impact. However, they need to advise the individuals of the revised claim procedures, and collect the correct fee amount when individuals choose to use their SkillsFuture Credit.</p>
6. How will this affect individuals?	<p>Individuals are allowed to make claims up to 60 days before their start of the course till the day of course commencement with effect from 21 Apr 2017. Individuals will still be able to make claim payments to themselves until 18 May 2017.</p> <p>Following which, only claims paid to the Training Providers will be accepted except for selected overseas Massive Open Online Courses (MOOC) where SkillsFuture Credit payments to these Training Providers are currently unavailable.</p>
7. How about those individuals who have earlier signed up for courses that will commence after 20 June 2017 and have indicated payment to self?	<p>Please note that individuals will still be able to make claim payments to themselves until 18 May 2017. Following which, only claims paid to the Training Providers will be accepted except for selected overseas Massive Open Online Courses (MOOC) where SkillsFuture Credit payments to these Training Providers are currently unavailable.</p>
8. How will the revision to the SkillsFuture Credit claim processes affect individuals without the 3 local bank accounts (DBS, OCBC and UOB) or are IT-illiterate and require manual claims?	<p>This change will not inconvenience such SkillsFuture Credit users. They will still be allowed to make manual claims. They can obtain the application forms from designated touchpoints, including CDAC, Community Clubs/Centres, e2i centres, RSVP, SG Enable and WSG Career Centres.</p>
9. What happens if an individual has already paid for a course in full and wishes to use the SkillsFuture Credit subsequently?	<p><u>From 19 May 2017 onwards</u>, individuals may submit a claim for SkillsFuture Credit within 60 days of the course start date (date inclusive). The claim will be disbursed to the Training Providers within 7 days after the course start date. If an individual has already paid for a course in full, they may contact their Training Providers to make a separate arrangement for refund of the fees covered by the SkillsFuture Credit. SSG will not be a party to enforce such an arrangement.</p> <p><u>During the transition period from 21 April up to 18 May 2017</u>, individuals may continue to submit a claim for SkillsFuture Credit and choose for it to be disbursed directly to their bank account. The claim must be submitted by 18 May 2017, and also within the claim window period (60 days before and up to 90 days after the course start date).</p>

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	<p>SSG has considered recent feedback from training providers on individuals who have missed the 18 May 2017 deadline to submit claims to be disbursed directly to their bank account. Such individuals may submit claims for payment-to-self via manual claim application forms without appealing to SSG <u>from now to 17 Aug 2017 (date inclusive)</u>, subjected to the following conditions:</p> <ol style="list-style-type: none">(1) The <u>course start date is on or before 19 May 2017</u>. Individuals need to produce documentary proof stating that their course start date is within this period; or(2) The <u>course start date is between 20 May and 19 June 2017 and individuals have made full payment for the course on or before 19 May 2017</u>. Individuals need to produce documentary proof stating that their course start date is within this period and the payment date of their course is on or before 19 May 2017. <p>Training providers should advise affected individuals to proceed to the WSG Career Centres or SSG's office (1 Marina Boulevard #18-01, One Marina Boulevard, Singapore 018989) to obtain the manual claim application forms.</p> <p>As this is a concessionary measure for this interim period, individuals with courses starting from 20 June 2017 will not be able submit claims to be disbursed directly to their bank accounts through the manual claim application forms.</p> <p>We seek the support from training providers to communicate the above to relevant trainees.</p>
10. What are the penalties for Training Providers who are found to abuse the system?	<p>SSG has taken pre-emptive measures by suspending errant Training Providers from all funding and grant assistance. Courses from errant Training Providers are also delisted from the SkillsFuture Credit course directory to prevent further claims submission by individuals against such courses. The amount will be recovered and eventually be credited back to the individuals' SkillsFuture Credit Account.</p>

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<p>11. As some Training Providers commence course registration more than 30 days before the course start date, can SSG allow the SkillsFuture Credit claim to be made even earlier?</p>	<p>Please note that with effect from 19 May 2017, the default payment mode for all courses, except for Massive Open Online Courses, is to pay the SkillsFuture Credit directly to Training Providers.</p> <p>With effect from 19 May 2017, the window period for SkillsFuture Credit claims will also be extended from within 30 days to within 60 days of the course start date (date inclusive). This extension will allow individuals a longer window to make their claims to facilitate earlier course registration. Training Providers should update your trainees of any key changes to your course details during this window period, and advise them on relevant follow-up. E.g. on revisions in course fee that would impact the SkillsFuture Credit claim amount, Training Providers should advise trainees to cancel and resubmit their claims upon the approval of such changes in SkillsConnect and relevant update to the course information on the SkillsFuture Credit course directory.</p>
<p>12. What information do I need to provide to the individual who uses the SkillsFuture Credit to pay for the course?</p>	<p>You will need to provide the course fee breakdown as follows:</p> <ol style="list-style-type: none"> 1. Course fee 2. Government subsidy 3. Receipt/Nett course fee payable (inclusive of GST) 4. Applicants' name as per NRIC <p>SSG requires proof of payment or an equivalent document for SkillsFuture Credit claims processing. Electronic supporting documents issued by organisations as part of standard processes will also be recognised.</p>
<p>13. Can I require individuals to make cash payment first and submit a claim to reimburse the credit to them later?</p>	<p>No. The objective of SkillsFuture Credit is to defray upfront cash outlay for Singaporeans to attend courses.</p> <p>Training Providers must allow individuals to use their credits to offset training cost.</p> <p>With effect from 19 May 2017, the default payment mode for all courses, except for Massive Open Online Courses, is to pay the SkillsFuture Credit directly to Training Providers within 60 days of the course start date (date inclusive). Training Providers must allow individuals to use their credits to offset training cost.</p>

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<p>14. Can individuals make a SkillsFuture Credit claim for courses which they have not enrolled in?</p>	<p>This is unlikely. Individuals are required to provide relevant course details (e.g. course fee payable, course start date, course ID, Training Provider) in order to submit a claim.</p> <p>If they make the claim before the course start date, and are rejected from enrolment for the course, you should inform them to cancel their claims before the course start date.</p> <p>Please note that individuals who provide false claims without attending/signing up for any courses are in breach of Section 58 of the SkillsFuture Singapore Agency Act which carries a maximum penalty of \$10,000 fine and imprisonment of up to 12 months or both. Training Providers should notify SSG immediately should they discover fraudulent claims for their courses.</p>
<p>15. What if individuals submit a claim before registering for a course? What should Training Providers do?</p>	<p>Please inform SSG via the feedback portal and we will contact the individual.</p>
<p>16. What should I do if an individual decides to defer or cancel his course after his SkillsFuture Credit claim has been approved?</p>	<p>Training Providers should make it known to the individual at the point of course registration that he would need to cancel his SkillsFuture Credit claim before the course start date in the event that he wishes to defer or cancel his course.</p> <p>As the credit will only be processed after the course start date (i.e. not when the claim is approved), no follow up action is required from the Training Providers as long as the individual cancels his claim before the course start date.</p> <p>For information, individuals would not be able to submit any cancellation in the SkillsFuture Portal after the course start date. Individuals would need to appeal to SSG and the appeal would be assessed accordingly.</p>
<p>17. What happens if an individual is unable to attend the schedule class but is available for a later class? Do the trainees need to re-submit claims?</p>	<p>With effect from 19 May 2017, individuals need not cancel and resubmit existing SkillsFuture Credit claims for classes that have been rescheduled or postponed, provided that the new course start date is within 2 calendar weeks of the original course commencement date. Individuals and Training Providers must both agree to the revision in course date and keep proper documentation.</p> <p>Training Providers will be allowed <u>once</u> to reschedule the affected individuals to other course runs of the same course that may be available within 2 calendar weeks from the original course</p>

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<p>18. What if Training Providers need to re-schedule / postpone / cancel the course and trainees have already submitted claims? Do the trainees need to re-submit claims?</p>	<p>commencement date and retain the SkillsFuture Credit, subjected to explicit consent from the individuals. Training Providers should seek explicit written consent from the individuals on such arrangement to retain their SkillsFuture Credit, with the details of the revised course dates stated in such documents, as well as attendance record of the individuals in the rescheduled course run. These documentations shall be presented to SSG during audit.</p> <p>This enhancement is not applicable to rescheduled course runs that are re-scheduled beyond 2 calendar weeks from the original course commencement date. In such instances, Training Providers are required to refund the excess payment to SSG and request the individual to submit a fresh claim after the reinstatement of credits to his account.</p> <p>Please note that SSG takes a serious view of any abuse of the SkillsFuture funding schemes and will not hesitate to act against anyone who contravenes our funding rules or terms of use. Your attention is drawn to section 58 of the SkillsFuture Singapore Agency Act 2016 (No. 24 of 2016) (False or misleading information, statement or document, etc). A person who contravenes section 58(1) shall be liable upon conviction to a maximum penalty of a fine not exceeding \$10,000 or to imprisonment for a term not exceeding 12 months or to both.</p>
<p>19. What should I do if I found error(s) in the individual's claim application e.g. the individual has overstated / understated the claim amount or submit the wrong course / course date?</p>	<p>You should contact the individual immediately to inform him of the error(s) and ask him to cancel the claim before the course start date. The individual has to submit a new claim with the correct details for SSG's approval.</p>
<p>20. Are Training Providers allowed to collect pre-course deposits / guarantees from individuals?</p>	<p>This is a private arrangement between Training Providers and individuals, which SSG will not interfere with.</p>