Frequently Asked Questions on Service Obligation Scheme for International Post-Graduate Students Admitted To Institutions of Higher Learning

Freshmen / Newly Admitted Students

Application for Service Obligation Scheme

Q1 Am I eligible to apply for the Service Obligation Scheme?

Q2 Which IHLs are the Service Obligation Scheme extended to?

Q3 How do I apply for the Service Obligation Scheme?

Q4 When is the online application period?

Q5 I have applied for Service Obligation online but I need to make changes, can I do so?

Q6 If I missed the online application period, do I have to pay non-subsidised fees for my studies?

Q7 Besides the online application, do I have to do anything else?

Login related Issues

Q8 I don’t have a TGonline account. How do I get an account in TGonline?

Q9 When I try to activate my account, I receive an error message “User account does not exist or has already been activated”.

Q10 When I try to activate my account, I receive an error message “One or more of the fields are incorrect”.

Q11 When I attempt to log in, I receive an error message “Login Failed”.

Q12 I receive an error message “Unauthorise Access”.

Q13 I am unable to submit a password reset, I receive an error “Email address is not registered with system”.

Q14 I receive an error “The user ID does not exist” when I try to reset my password.
Sureties

Q15  Do I have to provide sureties for the Service Obligation Scheme?

Q16  Who can be my sureties and what are their obligations?

Q17  I meet the criteria to be a surety, can I sign for myself?

Q18  What if my sureties are unable to sign the Service Obligation agreement in Singapore?

Q19  What if I want to change any of my sureties, after the sureties have signed the Service Obligation agreement?

Service Obligations

Q20  If I opt for the Service Obligation Scheme, what will be my obligations?

Q21  Can I apply for Service Obligation Scheme only in my second year of studies? If so, how many years of service obligation do I need to serve?

Q22  Currently, I am a second year student and have been receiving subsidies. I wish to reject the Service Obligation Scheme and continue my studies as a non-subsidised student. What will happen to my service obligation?

Course Transfer

Q23  I am a postgraduate student from NUS/NTU, will I be eligible for Service Obligation subsidies if I change to another postgraduate degree course either within or across the institutions?
Graduating Students / Graduates

Employment

Q24  Do I have to surrender my student pass after graduation? How can I remain in Singapore to seek employment?

Q25  What types of employment will count towards serving the service obligation?

Q26  Is giving private tuition considered as serving the service obligation?

Q27  To fulfill my service obligation, do I have to remain in the same company for the entire service obligation period of 36 months?

Q28  While serving out my service obligation, do I have to pay part of my salary earned to MOE?

Q29  What documents do I need to prove that I am serving my bond?

Q30  What if I am unable to secure an employment?

Q31  Should I serve the service obligation immediately after my graduation or can I serve it later?

Q32  Is employment during the course period counted towards serving the service obligation?

Deferment of service obligation

Q33  What are the deferment criteria if I wish to defer my service obligation for further studies?

Q34  How do I apply for deferment for further studies? What will happen to my service obligation?

Q35  What are the deferment criteria if I wish to defer my Service Obligation for overseas employment?

Q36  How is the amount of Banker’s Guarantee or Liquidated Damages computed?

Q37  What is the procedure required if I wish to extend my deferment period?

Release/ Discharge from Service Obligation

Q38  How can I buy-off my service obligation and how is the Liquidated Damages calculated?
Q39 I have completed the three-year service obligation and wish to be discharged, what should I do?

Q40 Do I still have to serve my service obligation after I have obtained Singapore Permanent Residence?

Others

Q41 How can I update changes to my personal particulars or my sureties’ personal particulars?

Q42 Who do I contact if I have further queries?

Annex A: Additional Information

Annex B: Sample Letters

TGonline Account Activation & Application Submission Guide

Notary Public Guide

Sample Service Obligation Agreement
Newly Admitted and Current Students

Application for Service Obligation Scheme

Q1 Am I eligible to apply for the Service Obligation Scheme?
You will be eligible for Service Obligation for your new course at the approved Institutions of Higher Learning (IHLs) if you have not already attained a post-graduate degree qualification or higher qualifications than the course you are pursuing through MOE Service Obligation or sponsorship by the Singapore Government. However, meeting the eligibility does not indicate automatic approval for placement under the Scheme. Application for the Service Obligation Scheme by international students is subject to MOE’s approval.

If you have received MOE Service Obligation or sponsorship by the Singapore Government at the IHLs for the previous course(s) which you did not complete, this will be taken into account when determining your eligibility for Service Obligation Scheme for the new course.

Q2 Which IHLs is the Service Obligation Scheme extended to?
MOE Service Obligation Scheme is extended to selected post-graduate programmes at the autonomous universities. Please check directly with the universities on the post-graduate programmes that offer Service Obligation Scheme option.

Q3 How do I apply for the Service Obligation Scheme?
For SC and SPR post-graduate students, you do not need to apply for the scheme via the MOE TGonline System. You can approach the institution you are studying in for more details on how you can be included under the scheme.

For International students, application for the Service Obligation Scheme can only be done online through the MOE TGonline System during the stipulated online period for each university. You can refer to the online application guide for the step-by-step instructions on submitting an application.

Q4 When is the online application period?
Please refer to the letter or notification from the university. Alternatively, you can view the details at the TGonline portal under Grant Information > Grant Calendar.

Q5 I have applied for Service Obligation online but I need to make changes, can I do so?
You can only make amendments to the application details during the online application period. You are unable to make any more changes once the application period ends.

Q6 If I missed the online application period, do I have to pay non-subsidised fees for my studies?
Yes, students who do not apply for the Service Obligation Scheme will have to pay non-subsidised fees for their studies. However, students can still apply for Service Obligation Scheme in the following semester.

Q7 Besides the online application, do I have to do anything else?
Yes, international students and their two sureties will be required to sign the Service Obligation Agreement at their respective universities in the presence of MOE officers during stipulated dates.
Please refer to the letter/notification from the university or refer to the TGonline portal under Grant Information > Grant Calendar for the stipulated dates. Students who failed to sign the agreement during the signing exercise will have to pay non-subsidised fees for their studies at the institution. <back>

**Login related issues**

**Q8** I don’t have a TGonline account. How do I get an account in TGonline System?
If you are logging in for the first time, you are required to activate your account in MOE TGonline System (https://tgonline.moe.gov.sg) by clicking on “New Student? Click Here” link.

You must enter your UIN/FIN\(^1\) number, Matriculation number and your Date of Birth during account activation. You are also required to provide a valid email address to complete the account activation process. You may refer to the account activation guide for detail instructions.

If you are already a tuition grant recipient, you may login with your UIN/FIN number and your password. If you have forgotten your password, you are required to reset your password before you attempt to log in to TGonline system. Click on the “Lost Password” link to perform a password reset. <back>

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\(^1\) UIN/FIN refers to Unique Identification Number such as Singapore NRIC number and FIN refers to Foreign Identification Number on your Student Pass issued by ICA.
Q9  When I try to activate my account, I receive an error message “User account does not exist or has already been activated”.
Your account may not exist in the TGonline system or you may have already activated your account. Please contact us via email moe_tgonline@moe.gov.sg to verify your account status. <back>

Q10  When I try to activate my account, I receive an error message “One or more of the fields are incorrect”.
The TGonline system is unable to match the UIN/FIN or Matriculation number or the Date of Birth that you have provided against the data in our database. You may need to contact us or email us to verify your account information before you can activate your account. <back>

Q11  When I attempt to log in, I receive an error message “Login Failed”.
The password or UIN/FIN which you have entered is incorrect. Click on “Lost Password” to reset your password. <back>

Q12  I receive an error message “Unauthorised Access”.
Your TGonline login account may have been suspended due to several incorrect logins or due to account inactivity for more than 3 months.

The TGonline system will not allow you to login or reset your password unless your account has been unsuspended. Please contact us to have your account unsuspended before you proceed to submit a password reset. <back>

Q13  I am unable to submit a password reset, I receive an error “Email address is not registered with system”.
The email address that you have entered does not match the email address which was registered in the TGonline system. Please contact us if you wish to update your email address in the TGonline system. You are reminded to update your email address in the system regularly. <back>

Q14  I receive an error “The user ID does not exist” when I try to reset my password.
If you have recently updated your citizenship status to a Singapore Permanent Resident, you may try to login with your NRIC no. instead of your FIN no. <back>
Sureties

Q15  Do I have to provide sureties for the Service Obligation Scheme?
Yes, you are required to provide two sureties. <back>

Q16  Who can be my sureties and what are their obligations?
A surety under the Service Obligation Scheme needs to satisfy both conditions: -
  i.  He/ she must be above 21 and below 65 years of age; and
  ii. He / she must not be an un-discharged bankrupt.

Students are strongly encouraged to get family members to be their sureties.

Service Obligation recipients and their sureties are jointly & severally liable to pay the Liquidated Damages\(^2\), if the grant recipients do not complete serving their three-year service obligation. <back>

Q17  I meet the criteria to be a surety, can I sign for myself?
No. You will need two sureties other than yourself to execute the Service Obligation Agreement. <back>

Q18  What if my sureties are unable to sign the Service Obligation agreement in Singapore?
During the online application, you need to choose option “Yes” for the Notary Public. After the online application period ends, you can download the agreement from the MOE TGoonline System (Look under “Portfolio” tab) and arrange for signing by your appointed sureties.

You may either email the softcopy agreement to your sureties who are overseas (they will need to print the agreement) or send the hardcopy agreement by courier service (you will need to print the agreement). Your sureties are required to sign on the agreement in the presence of the Notary Public, Commissioner of Oath or a practising lawyer. The witnessing party is also required to sign on the agreement. The agreements are to be printed single-sided on A4 size plain white paper. Please refer to the Notary Public Guide for more information. <back>

Q19  What if I want to change any of my sureties, after the sureties and I have completed signing the Service Obligation agreement?
You will need to submit a change of surety request through the MOE TGoonline System. Please note that you are limited to only one request (regardless of whether the change is for one or both sureties). Thereafter, no additional request will be accepted unless the change request falls within the terms and conditions as stipulated in the Service Obligation agreement (refer to Annex A for the extract).

You will be contacted for execution of the Supplemental Agreement at MOE once the change request has been approved. For change of:
- 1 surety  →  the remaining surety, new surety, replaced surety and the student are required to execute the Supplemental Agreement.
- 2 sureties  →  both new sureties, replaced sureties and the student will have to sign the Supplemental Agreement. <back>

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\(^2\) Liquidated Damages refers to the total amount of Service Obligation (inclusive of any GST subsidy) given to the grant recipients together with 10% compound interest per annum at the end of each academic year.
Service Obligations

Q20 If I opt for the Service Obligation Scheme, what will be my obligations?
We advise you to read the terms and conditions stipulated under the Service Obligation Agreement to have a good understanding of your obligations. A copy of the Agreement can be found at MOE TGonline System. If you are an International student, upon graduation, you are required to be employed in a Singapore entity for a period or periods totaling in the aggregate three (3) years upon your graduation. If you fail to do so, you will be liable to pay liquidated damages to MOE. <back>

Q21 Can I apply for Service Obligation Scheme only in my second year of studies? If so, how many years of bond obligation do I need to serve?
Yes, you can apply for Service Obligation Scheme in the second or subsequent year of your studies. However, the service obligation period will remain the same at three years. <back>

Q22 Currently, I am a second year student and have been receiving subsidies. I wish to reject the Service Obligation Scheme and continue my studies as a non-subsidised student. What will happen to my obligation?
You will have to submit a request to buy-off your service obligation through MOE TGonline System. The liquidated damages (LD) payable shall be the total Service Obligation amount given together with 10% compound interest per annum on each of the amount of subsidy given each year. Payment of the LD shall be made to the Government in one lump sum. If payment is not made within the period specified by the Government, an interest may be imposed from the date the payment is due till full payment is made. <back>

Course Transfer

Q23 I am a postgraduate student from NUS/NTU/SMU, will I be eligible for Service Obligation if I change to another postgraduate degree course either within or across the institutions?
You will be eligible for Service Obligation for the same level of study up to maximum course duration for the new course at the institution less the number of semesters of subsidies you had received for the previous course. Please check with the respective university on your eligibility. <back>
Graduating Students / Graduates

Employment

Q24 Do I have to surrender my student pass after graduation? How can I remain in Singapore to seek employment?
Upon expiry of your student pass, you can apply for a Long Term Visit Pass at Immigration & Checkpoints Authority (ICA) to remain in Singapore to seek employment. Once you have secured an employment, your company will apply an Employment Pass for you and your old pass will be cancelled. <back>

Q25 What types of employment will count towards serving of the service obligation?
The following types of employment will be counted:

a) Local employment with a Singapore entity which is a:
   i. full-time employment (minimum 8 hours per day);
   ii. self-employment and which the company is registered with Accounting & Corporate Regulatory Authority (ACRA) can be assessed for bond fulfilment; or

b) Overseas employment which is a:
   i. full-time employment as secondment from a Singapore entity and you remain on Singapore’s company payroll;
   ii. full-time employment by an overseas subsidiary or a joint venture from a Singapore entity, where the overseas subsidiary company or joint venture is owned more than 50% by the Singapore entity;
   iii. full-time employment by a representative office overseas that is set up wholly by the Singapore entity, and you remain on Singapore’s company payroll. If your salary is paid by the overseas representative office, the overseas period can be counted towards serving the Service Obligation bond if the representative office’s operating cash flow is funded from the Singapore entity.

You will be required to produce tax documents from your country of employment to validate that you were indeed working in that country. <back>

Q26 Is giving private tuition considered as serving the service obligation?
Giving private tuition is not considered as serving the service obligation. However, being employed full-time at a tuition centre which is registered with ACRA will be counted towards serving the service obligation. <back>

Q27 To fulfill my service obligation, do I have to remain in the same company for the entire bond period of 36 months?
No, your service obligation only requires you to be employed in any Singapore entity for a cumulative period of 36 months or an aggregate total of 3 years. You do not need to remain in the same company for the entire 3 years. <back>
Q28 While serving out my service obligation, do I have to pay part of my salary earned to MOE?
No. You are only required to work for an aggregate total period of 3 years in Singapore entity. Your salary will not be deducted by MOE. <back>

Q29 What documents do I need to prove that I am serving my bond?
You will need to provide the following documents at different stages of your employment: You may advise your employers to use the attached sample letters (please refer to Annex B) when updating MOE on your employment status.

First Job
- Letter of certification printed on company letterhead signed by HR or Director, with reference to ID, Name, start date stated clearly in letter (& currently still employed), AND
- Scanned work pass (if applicable).

Change of Job
- Before leaving, get letter from company (same requirements as above) stating the start and end dates of employment.
- At new company, same documents as ‘First Job’

Completion of 3-year Service Obligation
- Letter from company (same requirements as above), AND
- Relevant work pass / NRIC
- CPF contribution & IRAS statement for 3 years (SPR)
- Past 6 months’ pay slips & IRAS statement for 3 years (work pass holders)
- Update employment status under “Employment Update” tab in TGonline to ensure that the full 3 years of employment are updated
  There is no need to apply for bond release due to complete of service obligation

If you are self-employed, you will be required to provide us with following:

a) An ACRA printout that proves that your company is registered in Singapore.
b) Your company profit and loss accounts, balance sheets, corporate tax returns and monthly sales transactions as documentary evidence.
c) A relevant work pass from MOM, eg. Entrepass
d) Declaration that business entity is operated and based in Singapore

For those who are employed as property agents, insurance agents or financial advisors, you will be required to provide us with documentary evidence of your monthly sales transactions or commissions received.

Please do note that these forms of employment are subjective in nature. As such, graduates may not be automatically discharged from their service obligations upon an aggregate total period of 3 years of employment. All applications for discharge of service obligation and subsequent approval will be based on the individual merits of each case and may stretch
beyond the stipulated 36 months of service obligation. We may also require you to come down to MOE for interviews should we require further clarification.

If you fail to update MOE of your employment status, you will be deemed to have breached the Tuition Grant Agreement by not fulfilling your service obligation, and MOE reserves the right to commence the proceedings to recover the liquidated damages from you and your sureties. Your status as service obligation defaulters will also be taken into consideration should you subsequently apply for work or reside in Singapore.

Q30 What if I am unable to secure an employment?
You are required to diligently seek employment. If you are unable to obtain an employment after more than a year, you may inform MOE and submit documentary proof of all your job applications and rejection letters as evidence of your job search. MOE will review your case and contact you to discuss further about your service obligation. Do note that MOE reserves the right to collect Liquidated Damages (LD) from you and your 2 sureties if you continue to be unemployed for a prolonged period of time.

Q31 Should I serve the service obligation immediately after graduation or can I serve it later?
Recipients of Service Obligation (SO) Scheme should serve the obligation immediately upon your graduation from the course. Recipients are given up to three months after graduation to update their first employment.

Q32 Is employment during the course period counted towards serving the Service Obligation?
No. Only employment after you have graduated from your studies will be considered towards serving the service obligation.

Deferment of Service Obligation

Q33 What are the deferment criteria if I wish to defer my service obligation for further studies?
You should serve the service obligation immediately upon your graduation from the course. However, if you intend to defer your service obligation for further study, you are to apply for the deferment via the TGonline System. You will need to provide a Banker’s Guarantee if you are furthering studies either a) as a self-financing student at the listed IHLs; or b) in local private or overseas institutions. Please note that application for deferment of fulfilment of service obligation is subject to MOE’s approval on a case-by-case basis.

A Banker’s Guarantee is an irrevocable undertaking by a bank to pay a sum of money in the event of a demand from the beneficiary (MOE), usually arising when the applicant is unable to perform his part of the service obligation of the SO Scheme.

Q34 How do I apply for deferment for further studies? What will happen to my service obligation?
There are two types of deferment for further studies:

1) Deferment To Pursue Further Studies with Service Obligation Option as MOE-Subsidised Students in local IHLs
For Service Obligation recipients pursuing full-time postgraduate programmes as MOE-subsidised students at local publicly-funded tertiary institutions, i.e. NUS and NTU:

MOE will make arrangements for you to execute a Supplemental Agreement allowing you to:

a. Defer your current service obligation; and
b. Receive another Service Obligation for your studies in the institution, if you have not already attained a qualification of the same or higher level than the course you are pursuing.

Upon completion of your course, you can serve out the three-year service obligation under the new Service Obligation agreement, concurrently with the remaining service obligation from your previous subsidised course that is outstanding at the point of deferment. This policy is subject to changes may be

2) Deferment to Pursue Further Studies as Self-Financing Students in local IHLs or as postgraduate students in courses that do not offer the Service Obligation Scheme or further studies in Local Private / Overseas institutions:

For Service Obligation recipients pursuing full-time or part-time postgraduate programmes as Self-Financing Students (i.e. non-subsidised student) or in postgraduate courses that do not offer the Service Obligation Scheme at the autonomous universities or pursuing further studies in local private/overseas institutions:

Failure to seek MOE’s approval before you commence your further studies or overseas employment constitutes a breach of Service Obligation Agreement and you will be liable for liquidated damages (LD).

You are required to apply for deferment through the MOE TGonline System at least 6 weeks before the commencement of your deferment period. Failure to submit your application within the stipulated timeframe could result in a rejection of the application. Approval for your deferment is subject to you providing a Banker’s Guarantee. Upon completion of your further studies, you will be required to serve out the remaining service obligation outstanding at the point of deferment. The Banker’s Guarantee will be returned to you once you have reported back to MOE with documents indicating completion of your studies and proof of your employment in a Singapore-entity.

Q35 What are the deferment criteria if I wish to defer my service obligation for overseas employment?

You should serve the service obligation immediately upon your graduation from the course. However, if you need to work overseas (e.g. posted by a Singapore-entity) and if your overseas employment does not fall within the approved types of overseas employment mentioned in Q25b), you will need to apply for a deferment via the MOE TGonline System. If your application for deferment is accepted, you will need to provide a Banker’s Guarantee before the deferment can be approved. Please note that application for deferment of fulfilment of Service Obligation bond is subject to MOE’s approval on a case-by-case basis.

After the deferment period ends, you will need to return back to Singapore and resume serving the service obligation.
Q36 How is the amount of Banker’s Guarantee or Liquidated Damages computed?
The Banker’s Guarantee will be of the same amount as the Liquidated Damages. Liquidated Damages will be computed based on the Service Obligation amount that you have received during the course of study plus 10% compounded interest per annum on the year of study. The Banker’s Guarantee or Liquidated Damages amount will be reduced proportionately if you have served part of your service obligation. If payment of liquidated damages is not made within the period specified by MOE, a late payment interest at the rate as determined by MOE could be charged from the date payment is due till the date full payment is made.<back>

Q37 What is the procedure required if I wish to extend my deferment period?
You may apply for an extension of the deferment period through the MOE TGonline System. Your application should reach us at least 6 weeks before the expiry of your current deferment period. Failure to submit your application within the stipulated timeframe could result in a rejection of the application. Extension of deferment period is considered on a case-by-case basis only.<back>

Release/ Discharge from Service Obligation

Q38 How can I buy-off my Service Obligation and how is the Liquidated Damages calculated?
You can submit a request for buy-off your bond through the MOE TGonline System with employment letters showing the period you have worked in a Singapore-entity (if any). Please refer to Q36 for the Liquidated Damages computation. Payment of the Liquidated Damages has to be made in one lump sum. Payment of Liquidated Damages can be made through cheque, cashier’s order, bank draft or cash. If payment of liquidated damages is not made within the period specified by MOE, a late payment interest at the rate as determined by MOE could be charged from the date payment is due till the date full payment is made.<back>

Q39 I have completed the three-year service obligation and wish to be discharged, what should I do?
You should update your employment regularly via the MOE TGonline System. Once your employment period has reached an aggregate total period of three years, a discharge letter will be issued to you via the email address you have registered in the TGonline system. Please ensure that your email account remains valid and in use, to ensure that you can receive the emails with regard to your service obligation.<back>

Q40 Do I still have to serve my service obligation after I have obtained Singapore Permanent Residence?
Once we received updates that you have become a Singapore Permanent Resident, a release letter will be sent to you via the email account you have registered in the TGonline system. Please ensure that your email account remains valid and in use, to ensure that you can receive the emails with regard to your service obligation.<back>

Others

Q41 How can I update changes to my personal particulars or my sureties’ personal particulars?
Under the terms and conditions of the Service Obligation Agreement, you are required to inform the Government of any changes in your contact details (e.g. telephone, email, postal address in Singapore or home country) and that of your sureties until you have fully completed your service obligation. You can make the necessary changes through the MOE TGonline System.<back>
Q42  Who do I contact if I have further queries?
For further queries, you may email us at MOE_tgonline@moe.gov.sg.
Annex A

Tuition Grant Unit’s Address
Tuition Grant Unit
15th Floor, Office Tower
Ministry of Education
1 North Buona Vista Drive
Singapore 138675

Extracted clause from Service Obligation Agreement – Change of Surety/Sureties
“It is further expressly agreed by and between the Student and the Sureties and the Government that if at any time during the currency of this Agreement either of the Sureties shall die or cease to reside within or remain out of their respective Country of Residency for more than twelve (12) consecutive months or shall become insolvent (the duty of reporting any such events to the Government being hereby placed on the Student) then and in such an event the Student and the remaining Surety or either of them shall substitute a new Surety who is acceptable to the Government and who shall be ready and willing to substitute for and take over the obligations herein contained of the Surety who has died, ceased to reside within or remained out of their respective Country of Residency as aforesaid or has become insolvent.”

The Institutes of Higher Learning (IHLs) are:

Universities
National University of Singapore (NUS)
Nanyang Technological University (NTU)
Singapore Management University (SMU)
Singapore University of Technology and Design (SUTD)
Singapore Institute of Technology (SIT)

Polytechnics
Singapore Polytechnic (SP)
Ngee Ann Polytechnic (NP)
Temasek Polytechnic (TP)
Nanyang Polytechnic (NYP)
Republic Polytechnic (RP)

Arts Institutions
Nanyang Academy of Fine Arts (NAFA)
LASALLE College of the Arts (LASALLE)

Other Institutions
Institute of Technical Education (ITE) – Technical Engineering Diploma (SC only)
SIM University (UniSIM) – For SC and SPR students only (selected full-time undergraduate programmes only) *

* For undergraduate degree programmes offered at these institutions, the Tuition Grant Scheme is extended to eligible Singapore Citizen students and Singapore Permanent Resident students studying the approved MOE-subsidised undergraduate programmes at these institutions only.
Current Date

Tuition Grant Unit
Ministry of Education
Address

Dear Sir/Mdm

**Letter of Certification**

This is to certify that *Name of SO Recipient*, holder of *FIN/ NRIC No.*, is employed on a full time basis by our company since *Commencement Date*.

He is currently holding the position of *Designation/Title* with a monthly basic salary of *S*.

For further clarification, please contact *Name of Contact Person* at *Contact No.*

Thank you.

Yours Faithfully,

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Signature of Authorised Personnel (e.g. Director/ HR Officer / Reporting Officer)
Name:
Designation:
Company Stamp (if applicable):
Sample Letter – Resignation (Left Company)

Current Date

Tuition Grant Unit
Ministry of Education
Address

Dear Sir/Mdm

Letter of Certification

This is to certify that Name of SO Recipient, holder of FIN/ NRIC No., was employed by our company on a full time basis from Commencement Date till End Date.

His last held position was Designation/Title drawing a monthly basic salary of S$.

For further clarification, please contact Name of Contact Person at Contact No.

Thank you.

Yours Faithfully,

Signature of Authorised Personnel (e.g. Director/ HR Officer / Reporting Officer)
Name:
Designation:
Company Stamp (if applicable):
Current Date

Tuition Grant Unit
Ministry of Education
Address

Dear Sir/Mdm

Letter of Certification

This is to certify that Name of SO Recipient, holder of FIN/ NRIC No., has been employed on a full time basis by our company since Commencement Date.

He is currently holding the position of Designation/Title drawing a monthly basic salary S$.

For further clarification, please contact Name of Contact Person at Contact No.

Thank you.

Yours Faithfully,

Signature of Authorised Personnel (e.g. Director/ HR Officer / Reporting Officer)
Name:
Designation:
Company Stamp (if applicable):
Current Date

Tuition Grant Unit
Ministry of Education
Address

Dear Sir/Mdm

Letter of Certification

This is to certify that Name of SO Recipient, holder of FIN/ NRIC No., was employed by our company as a Designation/Title on a full time basis from Commencement Date till End Date (e.g. 16 December 2012 till 15 December 2015).

He was drawing a monthly basic salary of S$.

For further clarification, please contact Name of Contact Person at Contact No.

Thank you.

Yours Faithfully,

Signature of Authorised Personnel (e.g. Director/ HR Officer / Reporting Officer)
Name:
Designation:
Company Stamp (if applicable):