Terms and Conditions

Advo Education Centre · 2027

1. Definitions

1.1 In these Terms and Conditions ("Terms"):

(a) "Centre", "we" and "us" refer to Advo Education Centre Pte Ltd; "Management" refers to the management of the Centre; and "Front desk" refers to the Centre's front desk, contactable via WhatsApp at 9363 9153;

(b) "Parent" (also "you" or "your") means the parent or legal guardian who registers the student and is responsible for payment of fees;

(c) "student" means the child enrolled at the Centre;

(d) "Regular Class" means the weekly class in which the student is enrolled for a particular subject and level (i.e. year of study, e.g. Secondary 3 or JC 1);

(e) "Main Coach" means the coach who conducts the student's Regular Class;

(f) "Coaching Plus Session" means additional online session(s) attended under Advo Coaching Plus (Section 7);

(g) "Critical Year" means the year in which the student sits for a national examination (e.g. Secondary 4 for the Singapore-Cambridge Secondary Education Certificate (SEC) examination, and JC 2 for the GCE A-Level examination), and "Non-Critical Year" means any other year; and

(h) "5th week" has the meaning given in Clause 5.8.

2. Learning Responsibilities and Conduct

2.1 All lessons start and end at the scheduled times. Students must be punctual; lessons will not be extended to make up for late arrival.

2.2 Parents are encouraged to share the student's results with the Main Coach after every school examination. This feedback helps us understand the student's strengths and weaknesses, so that we are better equipped to prepare him/her for the next examination.

2.3 Students and/or Parents are responsible for informing the Main Coach or the Front desk (WhatsApp 9363 9153) in advance once the dates and topics of upcoming Weighted Assessments (WA) and school examinations are known, so that the coach can make arrangements to help the student prepare in advance.

2.4 Students must be respectful towards the coaches, staff, other students and parents at the Centre.

2.5 If a student vandalises the Centre's property, or is disrespectful or disruptive, the Centre reserves the right to stop the student's lessons and will communicate with the Parent on the matter. The Parent may be asked to bear the cost of repairing or replacing any damaged property.

3. Contact Details

3.1 Parents must provide both a Primary Contact and a Secondary Contact for each student. The Primary Contact will be used for:

(a) emergencies;

(b) communication between the coach and the Parent on the student's learning progress; and

(c) announcements from the Centre on administrative matters, lesson arrangements and other matters.

3.2 The Secondary Contact will only be used if we are unable to reach the Primary Contact after repeated attempts.

3.3 Invoices and memos will be sent via WhatsApp to the Primary Contact's mobile number. Parents must ensure that the mobile number and email address provided are checked regularly. Any notice sent to the most recent contact details on record is deemed to have been received by the Parent.

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3.4 Please inform us of any change in contact details by email to advoeducation@gmail.com or via WhatsApp to 9363 9153, so that you do not miss any communication from the Centre. The Centre is not responsible for communication missed because contact details were not updated.

4. Class Arrangement and Mode of Lessons

4.1 Class sizes are as follows:

Class Type	Number of Students
Individual	1
Mini-Group	2 – 6
Group	2 – 15

4.2 The Centre may, where necessary, change a class's timing, coach or venue. Parents will be given reasonable advance notice of any such change.

MODE OF LESSONS

4.3 All Group lessons are conducted in a hybrid format. Students may attend either onsite at the Centre or online.

4.4 Students who have signed up for onsite lessons may switch to online attendance, and vice versa, provided they inform the Main Coach or the Front desk at least 24 hours before the lesson. Switching to onsite attendance is subject to seat availability.

4.5 Students attending lessons online must:

(a) keep their camera on throughout the lesson, and ensure that their device has a working camera; and

(b) at the end of each lesson, take a photo of the classwork completed during the lesson and send it via WhatsApp to the Main Coach for review and marking.

CLASS CHATS

4.6 A class chat (via WhatsApp) will be set up for each Group class. Its members are the Main Coach, the Head of Department (where necessary), the Front desk and the students of the class. Members' names and mobile numbers will be visible to the other members of the chat. Strictly no parent's contact will be added to the class chat.

4.7 The class chat is used to:

(a) share information on the class, such as administrative matters and additional digital materials (which are subject to Section 12); and

(b) provide additional support to students. Students are welcome to ask the coach questions related to the subject in the chat, so that other students can learn from them too.

4.8 Please allow the coach reasonable time to reply, as the coach may be conducting other classes, attending meetings, or on his/her day off.

4.9 Students must use the class chat respectfully and only for class-related purposes. Students who misuse the chat, or are disrespectful to the coaches, staff or other students, may be removed from the chat.

4.10 Students will be removed from the class chat once their withdrawal takes effect.

5. Fees Policy

5.1 The programme conducted in each month of the year is as follows:

Month	Critical Year	Non-Critical Year
January – May	Momentum Coaching	Momentum Coaching
June	Revision Hackathon	Momentum Coaching (once a week, as usual)
July – August	Smart Drilling	Momentum Coaching

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Month	Critical Year	Non-Critical Year
September	Smart Drilling	Momentum Coaching + Intensive Revision (October lessons brought forward)
October	Exam Simulator	Intensive Revision (as scheduled); HeadStart/Booster Lessons may begin in late October (as scheduled)
November – December	HeadStart/Booster Lessons	HeadStart/Booster Lessons

5.2 Lessons during school holidays are conducted as follows:

(a) **March:** lessons continue as usual.

(b) **June:** Non-Critical Year students continue their regular Momentum Coaching lessons once a week; Critical Year students attend the Revision Hackathon.

(c) **September:** for Non-Critical Year students, October lessons are brought forward to September and conducted as **Intensive Revision lessons**, as End-of-Year Examinations (EOY) and Weighted Assessment 4 (WA4) usually take place in late September or early October. There are no Regular Class lessons for Non-Critical Year students in the later part of October. Please refer to the Intensive Revision schedule, which will be shared by the Centre in due course, as the actual schedule varies from subject to subject.

5.3 Course fees are charged according to the Centre's Fee Schedule prevailing at the time of billing, which is provided to Parents upon registration and forms part of these Terms. The Centre will give Parents at least one (1) month's written notice of any change to the Fee Schedule.

5.4 Course fees are collected monthly. The invoice for the following month will be sent by the third week of each month, and payment must be made on or before the first lesson of the month, except that:

(a) for Non-Critical Year students, the **September and October fees are billed together**. The invoice will be sent by the third week of August, and payment must be made on or before the first lesson in September;

(b) the **HeadStart/Booster Lessons from October to December are billed together**, based on the sessions the Parent has selected for the student. The invoice will be sent once the Parent has confirmed these sessions, and payment must be made on or before the first HeadStart/Booster lesson; and

(c) the **January invoice is sent in early December**, and payment must be made by 15 December to secure the student's seat for the following year (see Clause 5.14).

5.5 Students who join partway through a month will be charged on a pro-rated basis for the remaining lessons in that month.

5.6 All course fees are subject to GST at the prevailing rate, unless otherwise stated.

5.7 The monthly fee is based on four (4) lessons per month.

5.8 Where a calendar month has five occurrences of a class's lesson day, **no lesson will be held on the fifth occurrence** (the "5th week"). This applies to all class types. The 5th week may be used for public holiday make-up lessons under Clause 10.6.

5.9 If course fees are not received by the due date, the Centre may suspend the student's lessons, including Advo Coaching Plus access, until the outstanding amount is paid in full. No make-up lessons will be given for lessons missed during the suspension.

5.10 Mini-Group or Individual lessons arranged in addition to the student's Regular Class, whether requested by the Parent or recommended by the coach, are chargeable. The fee will be confirmed with the Parent before the lesson takes place. Attending Group classes under Advo Coaching Plus, including those recommended by the Main Coach under Clause 7.2, is free of charge.

5.11 The Subsequent Subject Discount applies only to Programmes (e.g. Results Transformation Programme), except during promotional periods, which will be communicated to Parents as and when they arise.

5.12 A fixed, non-refundable annual administrative fee of $160.00 (inclusive of GST) is payable per student each year. It is billed together with the January fees, or with the fees for the month in which the student's enrolment is confirmed. This fee is payable again if a student re-joins after withdrawal.

5.13 Payment may be made by cash, Internet Banking Transfer (IBT) or PayNow. Credit card payment is accepted for course fee payments above $2,000.

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5.14 To secure a seat for the following year, Parents must register and make full payment of the January fees by 15 December. Seats not secured by this date may be released to other students.

6. Materials

6.1 Students attending onsite lessons will receive hardcopy materials from their subject coach.

6.2 Students attending online lessons will also receive hardcopy materials. If the Parent confirms the lesson at least five (5) working days before the first lesson, the monthly materials will be mailed via SingPost normal mail. Otherwise, the Parent must collect the materials from the Centre. The Centre is not responsible for postal delays or loss; a softcopy will be provided in such cases.

6.3 Parents may instead choose to have softcopy materials sent to the Parent or the student for printing at home.

7. Advo Coaching Plus

MORE SUPPORT. NO EXTRA FEE.

7.1 Every child learns at a different pace. From January 2027, Advo Coaching Plus allows students enrolled in Group lessons to attend additional coaching sessions for their enrolled subject and level, at no additional fee, to:

(a) **Refresh** their understanding: revisit concepts and methods they may have forgotten;

(b) **Reinforce** their learning: work through explanations and examples again to strengthen understanding and application; and

(c) **Remember** through repetition: become familiar with question types and the strategies to tackle them through repeated exposure and practice.

7.2 **Mini-Group and Individual lessons:** as these lessons are tailored to each student's pace and learning needs, students enrolled in Mini-Group or Individual lessons may attend Coaching Plus Sessions that are recommended by their Main Coach. From time to time and where suitable, the Main Coach will recommend the sessions most relevant to the student's learning, so that every additional session counts.

7.3 **How it works:** the student continues attending his/her Regular Class with the Main Coach. Whenever additional reinforcement is needed, the student may join other scheduled Group classes online for the same subject and level, across the available timeslots.

ELIGIBILITY AND SCOPE

7.4 Advo Coaching Plus is available only to students who are currently enrolled in a Regular Class and whose fees for the current month have been paid in full.

7.5 Access is limited to the subject and level in which the student is enrolled. For example, a Secondary 3 A-Math student may join Secondary 3 A-Math sessions only, and not Secondary 4 A-Math or E-Math sessions.

7.6 Advo Coaching Plus is personal to the enrolled student. It may not be shared with, transferred to or used by siblings or any other person.

7.7 Coaching Plus Sessions are attended online only. The Regular Class remains the student's main class; Advo Coaching Plus does not replace it or permit a permanent change of class. Any request to change Regular Class remains subject to the Centre's approval and availability.

7.8 Advo Coaching Plus applies to Momentum Coaching lessons only and is therefore available from January to May for Critical Year students, and from January to September for Non-Critical Year students. It does not apply to other programmes (e.g. Revision Hackathon, Smart Drilling, Exam Simulator, HeadStart/Booster Lessons or ad hoc workshops) unless the Centre states otherwise in writing.

NATURE OF COACHING PLUS SESSIONS

7.9 Coaching Plus Sessions are existing Group classes conducted for Advo's enrolled students, at that class's own pace and sequence. Topics covered may be the same as, ahead of, or behind the student's Regular Class. The Centre does not guarantee that any particular topic will be covered in a given session. Mini-Group and Individual lessons are not open as Coaching Plus Sessions.

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7.10 Students join as additional participants. The coach of the session may answer their questions where time permits, but priority is given to the students enrolled in that class. Marking, individual feedback and progress tracking remain with the Main Coach, who will be informed of the student's Coaching Plus attendance.

7.11 Coaching Plus Sessions use that class's materials. Additional hardcopy materials will not be provided; softcopies will be shared.

BOOKING AND ATTENDANCE

7.12 Each Coaching Plus Session must be booked through the Front desk (via WhatsApp, within Front desk hours) or through the booking link, at least 24 hours before the session starts. A booking is confirmed only when the Centre replies with the session link.

7.13 Seats are subject to availability. The Centre may cap the number of Coaching Plus participants in any session, and bookings are confirmed on a first-come, first-served basis.

7.14 Bookings must be cancelled at least 24 hours before the session. If a student miss two (2) booked sessions in a calendar month without cancelling in time, the Centre may suspend the student's Coaching Plus bookings for the rest of that month.

7.15 Coaching Plus Sessions follow the published class schedule. There are no sessions in the 5th week or on public holidays. If a session is rescheduled or cancelled, the Centre will inform booked students as early as possible; no replacement Coaching Plus Session is owed.

ONLINE CONDUCT

7.16 During Coaching Plus Sessions, students must:

(a) join on time, using their own registered name;

(b) keep their camera on and microphone muted unless invited to speak; and

(c) participate respectfully and not disrupt the class.

7.17 The coach may remove a student who disrupts a session. Repeated breaches may result in suspension or withdrawal of the student's Advo Coaching Plus access.

7.18 Session links are for the booked student only and must not be shared. Students must not record, photograph, screenshot or distribute any part of a session or its materials (see Section 12).

7.19 Parents are responsible for the student’s device and internet connection. Time lost to technical issues on the student’s side will not be made up.

FEES

7.20 Advo Coaching Plus is a complimentary benefit offered on top of the Regular Class, for Group students, and for Mini-Group and Individual students attending sessions recommended under Clause 7.2. The monthly fee is charged for the Regular Class only, and no fee is charged for Coaching Plus Sessions. It has no cash value. No refund, discount, credit or carry-forward applies to Coaching Plus Sessions that are not used, and the monthly fee is not reduced if the student does not use Advo Coaching Plus.

7.21 Advo Coaching Plus access ends on the student's last lesson after withdrawal. During a withdrawal notice period, access continues provided the fees for that period are paid.

ABSENCE AND MAKE-UP

7.22 Missed Regular Class lessons remain subject to the Absence Policy (Section 10). Where a student meets the conditions in Clause 10.1, attending a Coaching Plus Session that covers the same content counts as the make-up arrangement under Clause 10.3(a).

7.23 Coaching Plus Sessions cannot be used to offset, replace or reduce the fees for any Regular Class lesson, whether attended or missed.

CHANGES TO ADVO COACHING PLUS

7.24 The Centre may adjust the Coaching Plus schedule, available sessions, booking procedure or session limits from time to time. Parents will be informed of such changes in advance.

7.25 The Centre may suspend or discontinue Advo Coaching Plus by giving at least one (1) month's written notice. As Advo Coaching Plus is complimentary, such a change does not entitle the Parent to any refund or fee adjustment.

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8. Withdrawal Policy

8.1 To withdraw, the Parent must give written notice to the Management by email to advoeducation@gmail.com at least **one (1) month in advance**. The notice period starts from the date the email is received. If you are unable to reach us at this email address, please call us directly at 9363 9153.

8.2 The notice period covers the next four (4) lessons after notice is received. Fees for these lessons are payable, and the student is expected to attend them.

8.3 If a student stops attending without giving one month's written notice, the four (4) lessons following the last lesson attended are treated as the notice period, and the fees for these lessons are not refundable. The administrative fee is non-refundable, and the deposit will be forfeited.

8.4 If the coach decides that withdrawal is in the student's best interest, the balance of fees paid for lessons not yet conducted will be refunded, and the deposit will be refunded under Clause 9.2.

8.5 In all cases, any surplus payment remaining after the withdrawal takes effect (for example, fees paid for lessons scheduled after the end of the notice period) will be refunded to the Parent within thirty (30) days, after deducting any outstanding amounts owed to the Centre.

9. Deposit Refund Policy

9.1 A refundable deposit of $150.00 (not subject to GST) per student per subject is collected upon registration.

9.2 Where sufficient written withdrawal notice has been given, the deposit will be refunded by bank transfer within thirty (30) days after the withdrawal takes effect. The Parent will be asked to provide the **Name of Payee, Bank and Bank Account Number**. Any outstanding amounts owed to the Centre will be deducted from the deposit before it is refunded.

9.3 For students sitting for the SEC or GCE A-Level examination in that year, the deposit will be used to offset the final fee payable for that year.

10. Absence and Make-Up Policy

10.1 A student who is unable to attend a lesson must:

(a) inform the Front desk in writing (e.g. email, SMS or WhatsApp) at least 24 hours before the lesson; and

(b) provide valid proof of the reason for absence (e.g. medical certificate, letter from school). Letters from parents are not accepted.

10.2 If either condition in Clause 10.1 is not met, the fee for that lesson is forfeited and no make-up will be given. Where notice is given less than 24 hours in advance due to reasonable mitigating circumstances (e.g. sudden illness), the Centre may consider the case individually.

10.3 A student who meets both conditions is entitled to one make-up arrangement for each missed lesson, as follows:

(a) attend an alternative slot (if available), including a Coaching Plus Session, where the same content is covered; or

(b) if no alternative slot is available, or the student is unable to attend it, watch the recorded lesson, complete the necessary classwork and submit it to the coach for marking. A consultation of not more than 30 minutes will then be arranged to answer the student's queries and clarify any misconceptions identified in the work submitted. The consultation is objective-based and is not a re-teaching of the full lesson.

10.4 Make-up arrangements must be completed within the same month or the following month. Make-up entitlements not used within this period lapse.

10.5 If a student is absent for the first two weeks of the month without notification, the Centre will contact the Parent to understand the situation. The student's place will be held only if the fees for that month have been paid in full.

10.6 If a lesson falls on a public holiday, the make-up arrangement is as follows:

(a) for Group and Mini-Group lessons, the student may attend another class of the same subject and level in the same week (a weekday lesson may be made up on the weekend, and vice versa);

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(b) if there is no other class available that week, the coach and the students of the class will agree on a common make-up timing in the 5th week;

(c) if the student is unable to attend either arrangement, Clause 10.3 applies; and

(d) for individual lessons, the coach will arrange a separate make-up session with the student.

10.7 If the Centre cancels a lesson (e.g. due to coach illness or an unforeseen closure), the Centre will inform Parents as early as possible, and the student will be given a make-up arrangement under Clause 10.3. The notice and proof requirements in Clause 10.1 do not apply to lessons cancelled by the Centre.

11. Operating Hours

11.1 Centre hours: Monday to Friday, 1.30pm – 9.30pm; Saturday and Sunday, 9.00am – 6.45pm. Hours may be extended during school holidays, according to the class schedule.

11.2 Front desk hours: Monday to Friday, 1.30pm – 9.15pm; Saturday and Sunday, 9.00am – 6.30pm.

11.3 The Centre is closed on public holidays. Messages received outside Front desk hours will be attended to on the next operating day.

11.4 The Front desk may occasionally be closed without prior notice, for example in the event of unexpected staff absence. Messages received during such closures will be attended to as soon as possible.

12. Copyright and Recording Policy

12.1 All materials, notes, recordings and information provided by the Centre are the property of Advo Education Centre Pte Ltd and are protected under the Copyright Act 2021 of Singapore. They are provided for the enrolled student's personal use only.

12.2 No person may reproduce, copy, distribute, sell, upload, use or cause to be used any of the Centre's materials, lesson content, session links or recordings without the Centre's written consent. Students may not record lessons in any form.

12.3 Any person or party who infringes this policy shall be liable to compensate Advo Education Centre Pte Ltd. The Centre reserves the right to take all necessary legal action, and to terminate the student's enrolment without refund.

12.4 Lessons may be recorded by the Centre for make-up and quality purposes. Recordings are shared only with the enrolled students of the class concerned for these purposes. Students attending online, including Coaching Plus participants, may appear in these recordings.

13. Health Measures

13.1 To protect the well-being of all staff, students and visitors:

(a) Students who are unwell (e.g. with a fever or flu-like symptoms) are encouraged to inform their coach and attend the lesson online instead;

(b) Students with mild flu-like symptoms who attend onsite are encouraged to wear a mask at the Centre; and

(c) Parents and visitors who are unwell are encouraged not to visit the Centre.

14. Force Majeure and Class Arrangements

14.1 The Centre is not liable for any failure or delay in performing its obligations due to circumstances beyond its reasonable control (e.g. pandemics, government directives, extreme weather or utility failures).

14.2 In such events, the Centre will make reasonable efforts to resume services and may substitute onsite lessons with online lessons of equivalent standard. No fee reductions or refunds will be granted for such substituted lessons.

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15. Collection and Use of Personal Data

15.1 By registering the student with Advo Education Centre, the Parent consents to the collection, use and disclosure of the Parent's and/or the student's personal data (e.g. name, contact details, academic records, payment information) as provided by the Parent.

15.2 We collect and use this data for the following purposes:

(a) to process enrolment, administer classes and manage billing;

(b) to communicate regarding lesson schedules, administrative updates and academic progress;

(c) to provide educational services, including the distribution of learning materials and feedback, and the recording of lessons for make-up and quality purposes (Clause 12.4);

(d) for internal records, administrative purposes and compliance with applicable laws and regulations; and

(e) for students enrolled in the Centre's JC classes (including students who continue from the Centre's Secondary classes to its JC classes), to facilitate their access to benefits and privileges under the JC90 Collective, including notifying students and/or Parents of relevant educational programmes, exclusive promotions, discounts, events and other opportunities offered by participating JC90 Collective partners. Such notifications will be sent by Advo Education Centre, not by the partners directly. Parents and/or students may opt out of these notifications at any time by informing the Front desk via WhatsApp at 9363 9153; opting out will not affect the student's lessons.

15.3 We will not sell, rent or trade your personal data to third parties.

15.4 We may disclose your data to:

(a) our authorised employees, coaches and agents who require the information to perform their duties;

(b) third-party service providers (e.g. payment gateways, IT system hosts, mailing services) who are under a duty of confidentiality, and only to the extent necessary to provide their services to us;

(c) participating JC90 Collective partners (in respect of the students described in Clause 15.2(e) only), where necessary to facilitate access to membership benefits, cross-enrolment privileges and other educational services that the student has taken up, subject to applicable consent and data protection requirements. We will not share your contact details with JC90 Collective partners for them to send you marketing messages; and

(d) relevant government authorities or law enforcement agencies where required by Singapore law.

15.5 We will take reasonable security measures (administrative, technical and physical) to protect your personal data from unauthorised access, misuse or disclosure.

15.6 We will retain personal data only for as long as it is necessary to fulfil the purposes for which it was collected, or as required by law.

15.7 You have the right to request access to or correction of your personal data in our possession. To do so, please submit a written request to us at advoeducation@gmail.com.

15.8 You may withdraw your consent for the collection, use or disclosure of your personal data by giving us reasonable written notice. Please note that such withdrawal may affect our ability to continue providing our services to you.

15.9 For any queries, feedback or complaints regarding our data protection practices, please contact our Data Protection Officer at advoeducation@gmail.com.

16. General

16.1 While the Management will exercise due professional care and diligence in ensuring the welfare of all students, the Centre is not liable for accidents or injuries sustained on its premises, or for the loss of or damage to personal belongings, except to the extent caused by the Centre's negligence. Students are advised to look after their valuables.

16.2 The Centre reserves the right to terminate a student's lessons, with or without prior notice, if any of these Terms are not met.

16.3 The Management reserves the right to revise these Terms. Reasonable steps will be taken to inform Parents of any changes before they take effect.

16.4 Where Section 7 (Advo Coaching Plus) differs from any other part of these Terms, Section 7 prevails on matters relating to Advo Coaching Plus.

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16.5 In the event of any dispute over the interpretation or application of these Terms, the decision of the Management is final.

16.6 These Terms take effect from 1 January 2027, replace all previous versions, and are governed by the laws of Singapore.

17. Acknowledgement and Consent

17.1 By registering the student, the Parent:

(a) confirms that he/she has read, understood and agreed to these Terms and Conditions of enrolment; and

(b) consents to Advo Education Centre collecting, using and disclosing the personal data provided in the registration form, or obtained by the Centre in the course of the student's enrolment, for the purposes set out in Section 15 (Collection and Use of Personal Data), in accordance with the Personal Data Protection Act 2012.

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