

## FAQs

<b>Criteria for Selection of Sureties</b>
<p><b>1) Do I have to provide sureties for the medical / dental Agreement?</b></p> <p>Yes, each student is required to have two sureties.</p>
<p><b>2) I am a foreigner and have no Singaporean friends who are willing to be my sureties. My parents are unable to be in Singapore to sign my Agreement. What can I do?</b></p> <p>Your parents can sign it overseas in the presence of a practising advocate or solicitor, as a witness within one month from the date of matriculation. You can also consider arranging for a Bank's Guarantee in lieu of sureties.</p>
<p><b>3) Due to unforeseen circumstances, my sureties are not able to sign the Agreement on the stipulated time period. Can I continue my study first and my sureties to sign later?</b></p> <p>As a student, you will first have to sign the deed on the matriculation day. Appointments will be given for your sureties to sign the deed within one month from the date of matriculation.</p>
<p><b>4) What if I want to change any of my sureties, after the sureties have signed the Agreement?</b></p> <p>You will need to submit a change of surety request to MOH Holdings. Please note that you are required to immediately take steps to replace surety who has passed away, become a citizen or permanent resident of a foreign country or been adjudged bankrupt.</p>
<b>Liquidated Damages ("LD")</b>
<p><b>5) How will the amount of LD be computed? Will the LD be pro-rated according to the remaining bond period not served?</b></p> <p>Please refer to your Agreement for the LD computation methodology. Compound interest will apply. The amount of LD may, at the discretion of the Government, be pro-rated if the bond has been partially served.</p>
<p><b>6) What if I have to drop out of my course for health, academic reasons or other unforeseen circumstances? Do I still have to pay the LD even though the reasons for my dropping out are beyond my control?</b></p> <p>All students who do not complete their course successfully are liable to pay the LD. However, if there are extenuating circumstances resulting in the student not to be able to continue with the course, the student (or family) may submit an appeal. MOH Holdings will then review the appeal on a case-by-case basis and inform the appellant of the appeal outcome.</p>
<p><b>7) If I am unable to complete my service obligation period due to unforeseen circumstances, will my sureties be liable for the LD?</b></p> <p>You and your sureties will be jointly liable to pay the LD. If there are extenuating circumstances resulting in the recipient not able to serve out the bond, you (or your sureties) may submit an appeal. MOH Holdings will then review the appeal on a case-by-case basis and inform the appellant of the appeal outcome.</p>

**8) If I decide to switch course of study in NUS (from medical or dental to another course), will I and my sureties be liable to pay the LD?**

You and your sureties will be liable to pay the LD, unless otherwise waived or agreed by the Government for your liabilities to be met in another form.

**9) How will the LD be recovered?**

MOH Holdings, on behalf of the Government of Singapore, will first recover the LD from the student. In the event that the student fails to repay the LD, MOH Holdings will recover the LD from both sureties who are jointly liable.

**10) Can we pay the LD by instalments?**

Students and their sureties are required to pay the LD in one lump sum. However, if there are extenuating circumstances under which the student and his sureties are unable to do so, MOH Holdings may review your appeal on a case-by-case basis. Prevailing interest rates as determined by the Ministry of Finance will apply.

#### **Service Obligation Period**

**11) For medical graduates, is postgraduate year 1 (“PGY1”) (i.e. the first year of work after graduating from NUS) considered towards serving of the service obligation period?**

No. As PGY1 is a period of training, it will not be considered towards serving your service obligation period. The discharge of your service obligation period will start when you work as a Medical Officer.

**12) Will my national service period be considered towards serving of the service obligation period?**

Any period served by the Student in full-time national service after the completion of the Course, whether before or after the commencement of the Service Obligation Period, shall be counted towards the discharge of the Service Obligation Period.

**13) Can I pursue post-graduate specialist training while serving out my bond? How will this affect my service obligation period?**

All local medical graduates are required to start their service obligation upon completion of their PGY1. Post-graduate specialist training done in local public healthcare institutions will count towards your service obligation.

**14) If I am sponsored by the Government to go for further studies, is this covered under the service obligation period?**

No. The period of the further studies will not be counted towards serving the service obligation bond. The service obligation will be suspended during the period of further studies.