

FAQ

Criteria for Selection of Sureties

Do I have to provide sureties for the medical / dental Agreement?

Yes, each student is required to have two sureties.

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?

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.

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?

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.

What if I want to change any of my sureties, after the sureties have signed the Agreement?

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 died, become a citizen or permanent resident of a foreign country or been adjudged bankrupt.

Liquidated Damages ("LD")

How will the amount of LD be computed?

The amount of LD is computed based on the total amount of Subsidy granted and disbursed by the Government to the Student together with compound interest thereon at 10% per annum compounded at the end of each academic year, up to completion of the Course or termination of the course (whichever is earlier). The amount of compounded interest payable shall be calculated on full 12-month periods for the duration of the Course without pro-rata irrespective of the date such damages become payable.

What if I have to drop out of my course for health or 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?

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 result back to the appellant.

If I am unable to complete my service obligation period due to unforeseen circumstances, will my sureties be liable for the LD?

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 result back to the appellant.

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.

How will the LD be recovered?

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

Can MOH allow us to 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.

Will the LD be pro-rated according to the remaining bond period not served?

Yes. The amount of LD payable by the student shall be reduced by the same proportion as the number of completed months (any period of less than a month shall be disregarded) that the student has served. The formula for the amount of LD payable is:

$$\text{(No. of Months Unserved* / Total No. of Months to be Served) x Quantum of LD}$$

* exclude no-pay leave, half-pay leave, and long period of training

Service Obligation Period

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.

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.

I would like to do a post-graduate medical degree for a period of two years overseas. How is this going to affect my service obligation period?

All local medical graduates are employed by MOH Holdings to start their service obligation upon graduation. You will need to apply to MOH Holdings as your employer to suspend your service obligation while you undertake postgraduate studies. The period of your postgraduate studies will not be counted towards serving your service obligation period.

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.