

## 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>Each student is required to have two sureties.</p>
<p><b>2) I am an International Student 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 within one month from the date of your matriculation. You can also consider arranging for a Banker's Guarantee in lieu of sureties.</p>
<p><b>3) Due to unforeseen circumstances, my sureties are not able to sign the Agreement within the stipulated time period. Can I commence my studies first and get my sureties to sign later?</b></p> <p>As a student, you will first have to sign the deed on 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. If any of the sureties has passed away, becomes a citizen or permanent resident of a foreign country or is adjudged bankrupt, please inform MOH Holdings immediately, and take steps to replace the surety.</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 service obligation period not served?</b></p> <p>Please refer to the 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 service obligation period has been partially served.</p>
<p><b>6) What if I have to drop out of my course for health or academic reasons, or for other unforeseen circumstances? Do I still have to pay the LD even though the reasons for 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 inability of the student to continue the course, the student (or 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>
<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>Students and their sureties will be jointly liable to pay the LD. If there are extenuating circumstances resulting in the inability of the student to serve out the service obligation, the student (or sureties) may submit an appeal. MOH Holdings</p>

will then review the appeal on a case-by-case basis and inform the appellant of the appeal outcome.

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

Students and their sureties will be liable to pay the LD, unless otherwise waived or agreed by the Government for the liabilities to be repaid 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, the student (or sureties) may submit an appeal. MOH Holdings will then review the appeal on a case-by-case basis. Prevailing interest rates as determined by the Ministry of Finance will apply.

**Service Obligation Period**

**11) Why is there a need to fulfil service obligation period?**

The Government has invested a substantial sum towards students' education and development, in view of the significant cost of undergraduate medical and dentistry education.

Part of this is provided to students in the form of a Tuition Grant (TG) which defrays a portion of the total cost of medical and dentistry education. As the TG quantum for Medicine and Dentistry is significantly higher than the quantum for most other university courses, TG recipients are required to serve a bond in the local public healthcare sector after graduation.

For reference, the bond duration for medical and dentistry graduates is tabulated below:

Courses	Course duration	Bond Duration for Singapore Citizens	Bond Duration for Non-Singapore Citizens (Singapore Permanent Resident or International Students)
Medical courses at NUS and NTU	5 years	5 years	6 years
Medical Course at Duke-NUS	4 years	4 years	5 years
Dental Course at NUS	4 years	4 years	5 years

**12) 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?**

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 commence work as a Medical Officer.

**13) 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.

**14) Can I pursue post-graduate specialist training while serving out 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 the service obligation period.

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

The period of the further studies will not be counted towards serving the service obligation period. The service obligation will be suspended during the period of further studies.