



LONPAC INSURANCE BHD

CERTIFICATE

SMF Institute of Higher Learning Pte Ltd

We hereby certify that the Policy to which this certificate relates is issued to the above Private Education Institution for the Industry-Wide Course Fee Protection Scheme implemented by the Council for Private Education

Z/16/BM01/000720

Policy Number

08 December 2016 to 07 December 2017

Period of Insurance

Yap Chee Kiat

Chief Executive

(Singapore Branch)