

Scholarship Agreement

between

SSG Swiss Sponsoring Group, Buckstrasse 13, CH-8422 Pfungen
represented by Megha Baumeler
(hereinafter called 'SSG')
on one side

and on the other side

Neha Devi Poonit, Bassin Road, Quatre Bornes, Mauritius
represented by her parents Nirpatee and Karuna Poonit
(hereinafter called 'Neha Poonit')

and

Master-U, 4 Coriolis Street, Rose Hill, Mauritius,
china_info_studies@yahoo.com, phone: +230-799 43 98
represented by the secretary Dr. Maha Prakash Rambarun
(hereinafter called 'Master-U')

Preamble

Neha Poonit has the intention to study medicine (MBBS program) at International School Wenzhou Medical College in Wenzhou, China. To this intent she has entered into a contract with Master-U. Master-U being representative for Wenzhou Medical College as well as care-taker for Neha Poonit when she is studying abroad.

1. Purpose of the agreement

SSG is willing to support Neha Poonit financially for her study.

This agreement shall ensure:

- SSG that whatever money is being transferred, this funds are solely and exclusively used for expenses related directly to the study of Neha Poonit. If the total sum of money transferred should surpass the direct expenses for studies, the surplus amount shall be refunded to SSG in due time, and
- That Neha Poonit will be allotted an agreed sum, enabling her to plan and confirm her studies for the duration of five years.

2. Rights and Obligations of the Parties

2.1 Sponsored amount

SSG agrees to supply the total sum of € 31'671.00 over 6 years.

This sum will be transferred to Master-U (tuition MBBS) and to Neha Poonit (other study related expenses) on a yearly basis according to the instalment plan as attached under Appendix 1.

Master-U and Neha Poonit agree to use this money for payment of Neha Poonits study expenses at Wenzhou Medical College only. Details are defined in the contract between Master-U and Neha Poonit, attached in Appendix 1 of this agreement.

If Neha Poonit does not start her study and/or stops her study at any point before completion, any money to be refunded by Wenzhou Medical College and/or not being used up by Neha Poonit shall be refunded to SSG up to the total sum that was transferred by SSG initially. Such refunds shall be made prior to any other parties being refunded.

2.2 The sponsored amount shall be used for the following expenses arising out of MBBS program (bachelor degree) from 2007 to 2013:

- Tuition Wenzhou Medical College
- Other study related expenses: such as the hostel fee, the text books, food
- registration fee, health insurance, green card
- food, electricity, water, phone call and internet fee

2.3 Excluded expenses

The following expenses are explicitly excluded:

- Emergency Expenses:
Any expenses that occur out of any personal or family emergency, and
- Exit Expenses:
Any expense arising out of early termination of the study.

Such expenses shall be covered by Neha Poonit and family. Neha Poonit acknowledges that SSG is bound to it's sponsors that all money is solely used for financing Neha Poonit's studies. Hence, SSG will not participate in any of the above expenses.

2.4 Information

Neha Poonit agrees to supply SSG every six months with a personal written report on her study progress, personal experiences on being in China and a current copy of confirmation of enrollment of the Medical College.

3. Confidentiality

The parties are free to show copy of this contract to any third party. Namely SSG will need to show this contract to potential sponsors in order to demonstrate the legitimacy of its intents.

4. Instalments

Tuition MBBS Wenzhou Medical College:

1 st instalment by August 31, 2007	€	6'385
2 nd instalment by August 31, 2007	"	5'465
2 nd year by July 31, 2008	"	1'875
3 rd year by July 31, 2009	"	1'875
4 th year by July 31, 2010	"	1'875
5 th year by July 31, 2011	"	'940
Total sum <i>tuition</i>	€	18'415

To be transferred to Master-U.

Other study related expenses:

such as the hostel fee, the text books, food, registration fee, health insurance, green card per year: € 953 x 5

€ 4'765

food, electricity, water, phone call and internet fee per month: € 119 x 5 years x 12 months

€ 7'140

Yearly instalments by	July 1, 2008	€	2'381
	July 1, 2009	€	2'381
	July 1, 2010	€	2'381
	July 1, 2011	€	2'381
	July 1, 2012	€	2'381

Total sum *other study related expenses*

€ 11'905

To be transferred to Neha Poonit.

Student Welfare Fee

€ 1'600

On February 20, 2007 € 3'000.00 has been transferred to the account of Nirpatee Poonit. From this sum € 1'600.00 has been transferred by Nirpatee Poonit to the account of Master-U in payment of the Student Welfare Fee. The balance of € 1'400.00 will be used towards the instalment July 1, 2008 of other study related expenses.

Total study expense MBBS	€	31'920
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5 Entry into Force, Term and Termination

This agreement shall become effective upon signature by the parties and is concluded on December 31, 2012.

This agreement may be terminated by either party subject to 30 days prior written notice to the end of a month.

Notwithstanding the clause above, this agreement may be terminated in writing by either party with immediate effect, if:

- a) it becomes permanently impossible or unreasonable for one of the parties to carry out this agreement and unfeasible for that party to observe the ordinary notice period, and/or
- b) the other party materially or despite previous warnings, repeatedly breaches its obligations under this agreement

This agreement will be automatically terminated, if Neha Poonit stops her study of medicine at International School Wenzhou Medical College in Wenzhou, China, for whatever reason.

6. Governing Law and Venue

This agreement shall be governed by the laws of Switzerland without regard to Swiss conflict of law principles. The exclusive place of jurisdiction for any dispute arising out of or in connection with this Agreement shall be Zurich, Switzerland, subject to appeal as provided by law.

The Preamble and the Appendix form an integral part of this agreement.

One signed original of this agreement shall be sent to each of the following: SSG, Neha Poonit and Master-U.

Pfungen, _____
(Date) (SSG, represented by Megha Baumeler)

Quatre Bornes, _____
(Date) (Neha Devi Poonit)

(Nirpatee Poonit) (Karuna Poonit)

Rose Hill, _____
(Date) (Master-U, represented by Dr. Rambarun)

Appendix, total 5 pages: Admission Letter International School Wenzhou Medical College; Agreement between Master-U and Neha Poonit.

Appendix to Scholarship Agreement Neha Poonit (5 pages)



温州医学院国际教育学院
International School Wenzhou Medical College

Date: March 9, 2007

Nationality: Mauritius

Admission Letter

POONIT NEHA DEVI

Having examined your application materials, we are pleased to inform you that we have agreed to accept you to study at the Wenzhou Medical College, P.R.China, as a full time student of MBBS program (bachelor degree of Clinical Medicine and Surgery) from 2007 to 2013

If the candidate enrolled by our college is willing to observe the laws and decrees of the Chinese government as well as the rules and regulations of our college, should register with this Letter, passport along with X visa and JW202 Visa Form, original health checking record, original senior high school certificate and mark sheet at the School of International Studies, Wenzhou Medical College within period **October 10th to October 15th, 2007**.

The tuition fee, hostel fee, Green card fee, Insurance fee and textbook fee are required to be paid yearly and which are required to be paid off plus registration fee together with Travel Check or cash in Chinese Currency upon students' themselves registration at our college

Note:

1. The Travel Check needs can be cashed immediately in China Bank: any other kind of Draft/Check which takes time to be collected by the China Bank is rejected by our college. The referenced Travel Check is issued by American Express
2. Students have to keep the original bank receipt that when they buy American dollars from bank in their home country, which should be showed to China Bank.
3. The tuition fee doesn't include textbook and other materials fee. The students have to pay actually costs.
4. The tuition fee, hostel fee, Green card fee and Insurance fee for first academic year plus registration fee are totally around amount of **25,000RMB**
5. The JW202 Visa Form shall be issued after deadline of admission Sept 15, 2007.
6. Our college reserve the right to cancel the student's admission if the student register in university without the document above mentioned required by university or the information provided by student is not true or not register in university in time

School of International Studies
Wenzhou Medical College



Applicant's Signature: _____

Date: _____

The School of International Studies, Wenzhou Medical College, University Town, Wenzhou, P.R.China.
ZIP: 325035 Tel: 86-577-86699033 Fax: 86-577-86689700 Http: www.wzmc.net

CONTRACT of Recruitment No. 33/II-2021/011

1. MASTER-U Limited is a Company registered in Mauritius at the Registrar of Companies under the Company Number 46487.

2. MASTER-U has a main goal which is to recruit Mauritian students for higher studies abroad and to take care of them as this is given in detail in the *annexed document No.1*, comprising the 50 points of help, and which is part of this present contract, entitled "The 50 points of Help offered to students who have chosen to study in China" at:

- A - The Wenzhou Medical College;
- B - The Guangxi Medical University;
- C - The Huazhong University of Science and Technology;
- D - The Xinjing University.

* CHOSEN INSTITUTION & COURSE:

2. A.I.

For studies in:

- I - Medicine – MBBS (5 years);
- II - Dentistry – BDS (4 years);
- III - Post Graduation in Medicine or Surgery (3 years).

3. MASTER-U affirms that at these above named institutions, there are high quality courses and there is a very high level security.

4. MASTER-U contractors consist of the students who are going abroad for studies or their responsible parties, in the case they are under 18 years old at the time of admission.

5. MASTER-U confirms that the duration of this present contract corresponds to the standard duration of the course chosen.

6. MASTER-U contractors are to pay the "Student Welfare Fee". This Fee is of 2507 € and is to be settled in Mauritius at one time (for payment at one-go) or in two instalments (for payment by instalment) during the year of pre-inscription:

A - If settle at one time on the latest deadline day, which is 28th February (for March admission) or 31st August (for September admission), the total sum of 2507 Euro is to be paid together with the one-go payment of tuition fee. If early payment is made before 28th February (for March admission) or before 31st August (for September admission), a discount of 0.25% to 0.75% per day is applicable till 29th August (for March admission) or till the last day of February (for September admission).

B - If settle in two instalments, both paid on the last deadline day, which is of 28th February (for March admission) or of 31st August (for September admission), the total sum of 2507 Euro is to be paid. If early payment of *first instalment* is made before 28th February (for March admission) or before 31st August (for September admission), a discount of 0.25% per day is applicable till 29th August (for March admission) or till the last day of February (for September admission). If early payment of *second instalment* is made before 28th February (for March admission) or before 31st August (for September admission), a discount of 0.75% per day is applicable till 29th January (for March admission) or till 31st July (for September admission).

7. MASTER-U, in case of request from a contractor, for any reason that it may be, and if the student has not yet left Mauritius for his/her studies refunds:

1 - 1000 € if the totality of the « Student Welfare Fee » has already been paid, and,

2 - 200 € in the case where only the first part of the « Student Welfare Fee » has been paid.

But, once a student has already left Mauritius for his/her studies, the « Student Welfare Fee » already paid, totally or partly, will not be refunded thereafter whatever may be the circumstances.

8. MASTER-U, by this present contract, honours payment of course fee, which is to be made in Mauritius, by the contractor to MASTER-U. The payment of the course fee (details of 'Fee Structure' are given in *annexed document No.2* – which is part of this contract), by the contractor to MASTER-U is *completely refundable* if the student has not yet left Mauritius for his/her studies. The one-go payment course fee or the first year course fee (for payment by instalment) must be settled at latest 28th February (for March admission) or at latest 31st August (for September admission). Furthermore, MASTER-U confirms that tuition fees would not increase during the standard duration of the course the students is following. As per the discount mentioned in the *annexed document No.2*:

A - If early one-go payment is made before 28th February (for March admission) or before 31st August (for September admission), a discount of 0.05% is applicable per day till 29th August (for March admission) or till the last day of February (for September admission). For one-go payment, the total course fee comprises approximately 55% for tuition fees and 45% for the other educational fees, namely PLAB, UMSLE, SCREENING Test Preparations, Intensive Russian Language course, 3-day Residential conferences and trips of medical conferencers coming to China. One-go payment, offers the student to pay 1500 Euro less than by payment by instalment, and, in addition, protects the contractor from any increase of the rate of Euro during his/her 5-year duration of studies.

B - For early payment by instalment: (i) if the *first instalment* is settled before 28th February (for March admission) or before 31st August (for September admission), a discount of 0.05% per day is applicable till 29th August (for March admission) or till last day of February (for September admission), and (ii) if the *second instalment* is settled before 28th February (for March admission) or before 31st August (for September admission), a discount of 0.1% per day is applicable till 29th January (for March admission) or till 31st July (for September admission). And for the second academic year onwards, payment of the yearly instalment is to be made at latest 29th January (for students of March admission) or at latest 31st July (for students of September admission). Thus, as from the second academic year onwards, if payment of the yearly tuition fee to MASTER-U is made after 29th January (for students of March admission) or after 31st July (for students of September admission), in addition to not being allowed to attend lectures and practical classes, the contractor would have to pay an additional fee of 5 € per day for each additional day after these deadlines. For payment by instalment, the total course fee comprises approximately 50% for tuition fees and 50% for the other educational fees, namely PLAB, UMSLE, SCREENING Test Preparations, Intensive Russian Language course, 3-day Residential conferences and trips of medical conferencers coming to China.

9. MASTER-U also, by this present contract, in case of one-go-payment, refunds the course fee [amount calculated from fee structure of 'payment by instalment' - *annexed document No.2* - minus discount offered by one-go-payment structure fee, that is, minus 300 €/year for the 5 years (Medicine) / 4 years (Dentistry) of the English medium programme] of the academic year(s) the student has not yet been officially admitted to, if the student would, for one reason or another, not be able to pursue his/her studies.

10. MASTER-U furthermore, by this present contract, refunds completely the whole amount of the « Student Welfare Fee », already paid, if the student would decide not to pursue his/her studies abroad, and if the request is made officially before 20th August (for March admission) or before 20th February (for September admission) of the year of pre-inscription.

11. MASTER-U, *in all cases*, gives the guarantee to facilitate the return of the student, including the obtaining of an exit visa where appropriate, and the completion of all formalities (i) where the student has been seriously injured or is unfit on grounds of ill-health to continue his studies; (ii) where the security of the student in the country in which he is studying is threatened by circumstances amounting to force majeure, or (iii) in case of death of the enrolled student in the country in which he is studying.

12. MASTER-U, by this present contract, has the competency to expel any student from the cares of the 50 points of help guaranteed by this very present contract & from PLAB Test, USMLE & SCREENING preparation programmes in the following cases:

A - The student has committed three « minor faults », judge as being minor faults (for example, insulting a teacher) by MASTER-U.

B - The student has committed one « major fault », judge as being a major fault (for example, committing a criminal act) by MASTER-U.

C - The student was absent, without any written valid and justifiable reason from his/her parents, at 3 consecutive sessions of intensive PLAB/USMLE/SCREENING Medical Conferences, which MASTER-U organises, *on average*, twenty 3-hour sessions per year at the Medical Institution. These sessions are meant for the preparation of students who have wished, among others, to specialise in Medicine or Surgery in UK or in the USA via the "PLAB Test" and "USMLE" respectively, and sitting for SCREENING Exams in native country.

D - The student was absent, without any written valid and justifiable reason from his/her parents, at the "End-Semester-MASTER-U-Examination", which MASTER-U organises at the end of each academic year in China.

NB: The PLAB Test/USMLE/SCREENING Intensive Medical conferences and the « End-Semester-MASTER-U-Examination », organised by MASTER-U, are the very guarantee of the good professional future of the students. The sanctions taken by MASTER-U at points 12C and 12D above have the main aim, after all, to rise the standard of education of the students, and secondarily, to preserve the high standard of MASTER-U.

13. MASTER-U students, who chose the instalment mode of payment, but, who have been expelled according to points 12A to 12D above, would settle their tuition fees either by the usual way to MASTER-U in Mauritius at the usual cost and before the usual deadlines, or directly to the official organisation of the institution, before the usual deadlines.

14. MASTER-U, in case of "breach of contract" due to the expulsion of a student according to points 12A to 12D above, and due to any other situation *originated by the contractor or the student*, imposes a fine of 1000 Euro to the contractor.

15. MASTER-U, by this present contract, has the competency to reintegrate a student expelled according to points 12A to 12D above. This will be done according to some reintegration criteria, as it will be judged necessary by MASTER-U.

16. MASTER-U, in addition, has the duty to inform the responsible parties of the students in Mauritius, in January/February (for March Admission) and July/August (for September Admission) of every academic year, not only of the academic performances, good or bad, of its students, but also, of their non-academic activities, good or bad, on the basis of real facts, without any personal judgement. The director of MASTER-U will meet each responsible party once a year, in January/February (for March Admission) & in July/August (for September Admission). Out of these meetings, any inquiry and/or any help needed from students and parents is to be made *only* by email on the following *hotmail address*: < china_info_studies@yahoo.com >.

17. MASTER-U will have the right to (video)film students in any place having a direct or indirect link with their academic activities and during any other activity organised by MASTER-U. MASTER-U, furthermore, will have the right to use film records of the above named activities of students as information materials as regards to the cares offered by MASTER-U to its students.

18. MASTER-U, furthermore, would not be held responsible for any of the following cases: (i) - Any situation of "force majeure" modifying the scheduled programme of cares offered to the students; (ii) - Any change of policy of the Medical institution and/or the Chinese authorities as regards to any educational issue & matters modifying the course program and hostel management; (iii) - Students taking any unusual and/or important decision without, at first instance, informing MASTER-U and/or its representative; and (iv) - Students having a relapse of an existing medical problem, when this has not been communicated to MASTER-U before the departure of the student for China.

NB: Any refund, when approved by MASTER-U, is made within 6 months from the date of claim or expulsion.

The present contract is in English language and contains 2 pages and signed in 2 copies having identical force.

Name(s) & Surname of Contractor

Neha Devi Poonit

Signature of Contractor

ADP

Director of MASTER-U Ltd.

DR. RAMBARUN Maha Prakash

Signature of Director of MASTER-U

SECRETARY: DR RAMBARUN
L. CORIOLIS ST. R-HILL
e: +230-5663485

« I have read and understood present contract and I give my approval to it »
I have read and understood the present contract and I give my approval to it.

DATE: 18 / February / 2007

ROSE-HILL, MAURITIUS.

Annexed Document No.2

MEDICINE/DENTISTRY at WENZHOU UNIVERSITY - CHINA
- MARCH & SEPTEMBER ENTRY -
FEE STRUCTURE

NB: First Year Course Fee includes:

- 1 - 1st Year Tuition Fee.
- 2 - UMSLE Prep. for 5/4 Year [For Entry Exams for the USA].
- 3 - PLAB Test Prep. for 5/4 Years [For Entry Exams for UK].
- 4 - SCREENING Test Prep. for 5/4 Years! [For Entry Exams for Native Country].
- 5 - Chinese Mandarin Courses - At least 60 hours before departure for China.
- 6 - A 3-Day Residential Conference providing practice of the Mandarin language and introducing students to each other, before their departure for China.
- 7 - Medical Conferencers visiting the Students at Wenzhou from 2 to 5 times/year for UMSLE, PLAB & SCREENING Tests Preparations.

* **5-Year (Medicine)/4-Year (Dentistry) - English Medium**

A - PAYMENT BY INSTALMENT

* **1st Year Course:**

- **1st Instalment: 6,385 €** [If payment is made on the day of latest deadline, which is 28th February (for March admission) or 31st August (for September admission)]
[Discount of 0.05 % per day for early payment – till 29th August (for March admission) and till the last day of February (for September admission)] – **Minimum fee: 5800 Euro.**

- **2nd Instalment: 5,465 €** [If payment is made on the day of latest deadline, which is 28th February (for March admission) or 31st August (for September admission)]
[Discount of 0.1 % per day for early payment – till 29th January (for March admission) and till 31st July (for September admission)] – **Minimum fee: 5300 Euro.**

* **2nd Year Course: 19,000 RMB** [Medicine/Dentistry]

* **3rd Year Course: 19,000 RMB** [Medicine/Dentistry]

* **4th Year Course: 19,000 RMB** [Medicine/Dentistry]

* **5th Year Course: 9,500 RMB** [Medicine only]

NB: The deadlines for payment of tuition fee from 2nd to 5th Year Course is 29th January (for March admission) and 31st July (for September admission). There is an additional fee of 5 € per day for each additional day after these deadlines. Note that the 2nd to 5th Year fee structure may be liable to change each year, but this will apply *only* for new students taking admission, *not* for those already admitted.

B - ONE-GO PAYMENT

5-Year Course: 17,170 € [If payment is made on the day of latest deadline, which is 28th February (for March admission) or 31st August (for September admission)]
(Discount of 0.05 % per day for early payment) – **Minimum fee: 15,600 Euro.**

799-43-98 Pambarnur

C - STUDENT WELFARE FEE (SWF)

*** For payment by instalment (2 instalments):**

- **1st instalment: 1,475 €** [If payment is made on the day of latest deadline, which is 28th February (for March admission) or 31st August (for September admission)]
[Discount of 0.25% per day for early payment – till 29th August (for March admission) and till the last day of February (for September admission)] – **Minimum fee: 800 Euro.**

- **2nd Instalment: 1,032 €** [If payment is made on the day of latest deadline, which is 28th February (for March admission) or 31st August (for September admission)]
[Discount of 0.75% per day for early payment – till 29th January (for March admission) and till 31st July (for September admission)] – **Minimum fee: 800 Euro.**

*** For payment by one-go mode:**

One time payment: 2507 € [If payment is made on the day of latest deadline, which is 28th February (for March admission) or 31st August (for September admission)]
[Discount of 0.25% to 0.75% per day for early payment – till 29th August (for March admission) and till the last day of February (for September admission)] – **Minimum fee: 1600 Euro.**

* **NB:** These prices as given above are for the year 2007. As from the year 2008 onwards, for every given date payment is made, there is an increase of 1000 Euro (as regards to the prices of the same date and month of the preceding year) in each of the 'total' of the following additions:

- 1 - For payment by instalment: The first year course fee + the Student Welfare Fee.
- 2 - For one-go mode payment: The tuition fee for the total duration of study + the Student Welfare Fee.

D - OTHER EXPENSES

- 1 - **Hostel Fee: 4000 RMB/YEAR (Paid by student, once in China).**
- 2 - **Text Books: 1500 RMB/YEAR (Paid by student, once in China).**
- 3 - **Food: around 350 RMB/MONTH.**
- 4 - **Registration Fee: 400 RMB/YEAR (Paid by student, once in China).**
- 5 - **Health Insurance: around 600 RMB/YEAR (Paid by student, once in China).**
- 6 - **Green card: around 1000 RMB for 5 YEARS (Paid by student, once in China).**
- 7 - **Other accessory fees like university materials, cloths, etc.**

NB: Hostel fee doesn't include electricity, water, phone call and internet fee. Also, note that these fees may be liable to change or not each year, and, if this occurs, it will apply *not only* for the new students taking admission, but may *also* apply for those students already admitted in previous years.

*** For payment of BDS (Bachelor of Dental Surgery), 4 years, by one-go mode, a sum of 625 Euro is deduced from the total one-go payment, on whichever date & month payment is made; the SWF remaining the same.**

End of Appendix to Scholarship Agreement Neha Poonit