WHAT IS A LEGACY GIFT?

A planned gift is essentially a future gift to NUS, which will only be realised after the donor passes away. Gifts can be in the form of immoveable assets such as real estate or moveable assets such as cash, furniture, artwork, equities and bonds. You can make a legacy gift through a bequest in your will.

WHAT ARE THE BENEFITS OF MAKING A LEGACY GIFT?

When is a good time to do so?

Every donor has his or her own reasons for wanting to make a legacy gift. Donors may want to continue to contribute to causes they believe in, such as education, after they have passed on. Some want to give back to society for the first time; others may want to attract good karma; or they may simply feel good about doing a charitable deed. Moreover, giving a legacy gift allows the donor to be remembered for his or her good deeds.

A legacy gift often allows the donor the opportunity to make a considerably larger gift than they would have been able to in their lifetime. For example, a donor may wish to bequeath their principal residence as a legacy gift.

A legacy gift can also give you the peace of mind that, after you pass on, your gift will be making a difference.

There is no perfect timing for making a legacy gift and it is really up to personal preference.

WHAT ADVICE WOULD YOU GIVE TO SOMEONE PLANNING TO SET UP A LEGACY GIFT?

Some donors do things so secretly that it becomes a problem upon that person’s death. When giving to an institution, it is a good idea for donors to consult the beneficiary to get some general advice and guidance. This is because what donors put in the will could end up being something that the institution cannot fulfil. Or, if the terms of the gift are too vague, the beneficiary may be unable to accept or use the gift.
LEAVING CPF TO STUDENTS

Working with the elderly taught Ms Felicia Low the importance of reflecting on the legacy you leave behind.

“Endings do happen, and thinking about what kind of end, and to what end all that one has accumulated in life should go, is important,” says Ms Felicia Low (’14), who has made a legacy gift to NUS.

The successful visual artist, and a former recipient of the Lee Kong Chian Scholarship for her doctorate in Cultural Studies at the Faculty of Arts and Social Sciences (FASS), will be supporting bursaries and scholarships at FASS through her CPF nomination.

Most people tend to shy away from thinking about death, and planning for their own demise. This is not the case for Ms Low. She shares, “It was my work with the elderly with dementia which made me more aware of end-of-life issues. There is an assumed sense of security for the future, which makes more gloomy possibilities somewhat taboo.”

Ms Low nominated NUS in her CPF because of the positive long-term impact of her gift. She explains, “I wanted to support NUS as I know that there are many local students who face financial challenges, and education should not be denied to anyone just because of financial limitations. I feel that I have the capacity to support the younger generation in this way.”

At the same time, she hopes the beneficiaries will appreciate that they too have a responsibility. “I also believe the individuals who receive these bursaries and scholarships need to know that the money came from someone who believed in their potential to contribute and to transform financial support into a larger, societal benefit. It is part of a wider cycle of give and take that generates greater growth and greater good,” Ms Low expounds.

In fact, Ms Low has some words of wisdom for the future recipients of her gift. “Use what you have been given well. And find out what is worth doing, so that you can do it well,” she advises.

Her personal experience shaped her decision to nominate FASS students as her beneficiaries. She says, “I trust the standard and rigour of an NUS education and the strength of academic output that it produces. I am also very much an arts and social science person, and understand the struggles in gaining recognition and support in this field.”

Ms Low has been a practising visual artist since 1999 and is very successful in her field, receiving the Outstanding Young Artist award in 2005 and being selected for the President’s Young Talent Showcase in 2006. She is also the founding director of the Community Cultural Development (Singapore) and now teaches at the University of Social Sciences and The School of The Arts.

Continued from page 1

Can you make a legacy gift yourself or is it best to seek legal advice?

You can make a legacy gift on your own if you are very clear about how to go about it. Although it is possible to save some money by doing that, in general, it is best to seek legal advice. Because if you make a mistake, the danger is there is very little you can do about it because there are other people involved. Sometimes, the beneficiary may even need to go to court for clarification or advice.

At the end of the day, the cost of getting professional advice is quite low, especially when you compare it to the value of most legacy gifts.

Are there restrictions to legacy giving – e.g. certain possessions or property that cannot be given as a legacy?

The only restriction is that you cannot give away what is not yours. You must have the legal title to what you wish to give away. For example, money that is being held in trust cannot be given away. If you have a joint tenancy with someone, you cannot give away your home as a legacy without their knowledge because technically, the property will belong to the survivor of the joint tenancy upon your death. However, if you have a tenancy in common and the property is shared equally, then you can give away your share of the property. But you will not be able to give away the entire property. At the end of the day, it is best to consult your lawyer before making such a gift – perhaps by making a will.

Mutual wills are common between husband and wife.

Can I give my HDB as a legacy gift or my CPF monies?

You have to be careful as agencies such as HDB and CPF have very specific rules. It is important to note that CPF money is not part of your estate governed by your will, so you need to fill in the CPF nomination form and name the organisation to which you wish to make your gift.

About Mr Chandra Mohan K Nair

Mr Chandra Mohan K Nair has been in legal practice as an Advocate and Solicitor of the Supreme Court of Singapore for more than 40 years. He practises civil and criminal litigation, arbitration, mediation, family and matrimonial matters. Currently a Partner of Tan Rajah & Chean, he joined the firm after graduating with a Bachelor of Laws (Honours) from the University of Singapore in 1976. He was made Partner three years after he joined. A former Nominated Member of Parliament of Singapore from 2002 to 2004, Mr Mohan is actively involved in professional bodies, community work and social service. He is also a Commissioner for Oaths and Notary Public, and a Justice of the Peace.

What have you been able to accomplish because of the gift?

The mass spectrometry (the measurement of mass) and protein sequencing instruments in the Protein and Proteomics Core (PPC) facility are world-class, state-of-the-art, and DBS has the expert personnel to support those in-house expertise.

The Proteomics core has become an unofficial “national resource”.

What impact has the gift had on the Department?

The Department has continued to support proteomics and the PPC currently hosts two world-class industry-supported mass spectrometry resources – the Waters Centre of Excellence for hydrogen/deuterium exchange mass spectrometry and the SGE Centre of Distinction. In addition to building up mass spectrometry, Mr Lee Hiok Kwee upgraded structural biology by building up electron microscopy. The DBT Electron Microscopy Facility was one of the first to acquire the Titan Kaos TEM, the most powerful high-resolution electron microscope.

What impact has the gift had on the Department?

When the gift was received in 2002, it was the Faculty of Science’s largest gift. What made it even more unique is that it was the gift that was to furthering the biological sciences. It was very fortunate that the then Head of Department, Professor Hiew Choy Leong, who was able to secure the gift for the newly-formed Department of Biological Sciences (DBS).

How has the gift been used so far to benefit research in the Department of Biological Sciences at NUS and/or in the field of biological sciences?

Mr Lee Hiok Kwee, a former Public Utilities Board engineer who died in 1992 at the age of 52, bequeathed most of his fortune to charity. Much of it was inherited from his tycoon father Mr Lee Wee Khang, who founded a bank that was later sold to the Oversea-Chinese Banking Corporation. The younger Mr Lee had no connection with NUS, but wanted to make a contribution to research. Upon his wife’s suggestion, he bequeathed his bank shares to NUS for biological sciences research.

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PROFESSOR SUPPORTS RESEARCH AFTER HIS LIFETIME

A gift to perpetuate research

Department of Physiology, has allowed the Department to stay at the forefront of research. Here, Professor Soong Tuck Wah, current Head of the Department, explains the impact of this gift.

What is unique about the legacy gift from the Swee-Liew Wadsworth Memorial Fund?

The Swee-Liew Wadsworth Memorial Fund was established in 2011 after the late Professor George Reginald Wadsworth left half his estate to NUS, in memory of his wife Madam Chua Swee Liew. Professor Wadsworth was Head of the Department of Physiology from 1969-1971. He wanted the income from the endowed Memorial Fund to be used to support and promote research in physiology.

How has the gift been used so far to benefit research in the Department of Physiology at NUS and/or in the field of physiology?

The income from the Swee-Liew Wadsworth Endowment Fund has been used in the past five years in many important ways. It enabled the sponsorship of the annual Physiology Symposium known as “Models of Physiology and Disease” from 2013 to 2017. This is where we invite internationally renowned speakers to present their latest research and interact with local speakers and participants. The Fund allows us to specially invite distinguished international visitors as our Swee-Liew Wadsworth Distinguished Speakers. These speakers not only present their latest research, but also spend time interacting with our graduate students, research staff, and faculty members.

Through the Swee-Liew Wadsworth intra-departmental grants, we have also been able to foster research collaboration within the Department, as well as cultivate independence and creativity in graduate students and postdoctoral fellows through competition for the Swee-Liew Wadsworth Concept grants.

To promote and encourage excellence in research, the Swee-Liew Wadsworth Gold or Silver Research Awards recognise the best publications each year. The lead authors of these publications are then invited to present their work at the “Meet the Authors” seminar series throughout the following year.

Another way in which the Fund has benefited the Department is through the annual Physiology graduate students’ symposium “Just A-Single-Slide” or JASS symposium. This is an excellent platform for graduate students to present the work accomplished in the past year. It allows them to build camaraderie and friendship and naturally develop collaborations across scientific disciplines.

What have you been able to accomplish because of the gift?

Through the different ways that we have used the income from the Endowed Fund, we are able to nurture the mindset that to do great research we need to work together, think differently, and attempt and solve difficult problems. Professor Bertram Clough, nephew of Professor Wadsworth, visited the Department of Physiology and NUS Medicine on 1 December 2015. After the visit, he sent us an email to say, “I was deeply impressed by the way the Fund is being administered and used. My uncle would be so pleased.”

SHOP OWNER SETS UP TRUST TO PROVIDE BURSARIES

Two years before his death, Mr Tan Joo Kee, who was deprived of a formal education, set up a trust to provide deserving students with the academic opportunities that he never had. Tan Joo Kee Bursary recipients share their stories and explain how receiving financial aid has changed the course of their lives.

Legacy Donor: Mr Tan Joo Kee

The Tan Joo Kee Scholarship Fund provides bursaries to students in institutions of tertiary education in Singapore.

Mr Tan Joo Kee was born in Singapore in 1900, the fifth son of a provision shop owner. Known to his friends and family by his nickname “Uncle Dull!” because of his round and droll face, he was not formally educated but went on to help run his family provision shop business, Bun Bee & Co, with his elder brother Mr Tan Teng Khee (the fourth son). Joo Kee met his wife, Eveline Goodenough, at the shop and they enjoyed a long and loving marriage. The couple had no children. But not having had the opportunity to go to school himself, Joo Kee felt that no student should be denied an education just because of funding difficulties.

Bursary recipient: Ho Xin Ying, Life Sciences

With this Bursary, I can focus on my studies without worrying about money. Recently, I used part of my Bursary to subsidise my Student Exchange Programme (SEP) in the United Kingdom. The trip was eye-opening and taught me to become a more independent person.

The opportunity to study in NUS gives me hope that I can better support my family financially in the near future. My grandmother always reminds me that resilience is the key to success. Her courage, compassion and stories have truly inspired me to work towards my aspirations.

Bursary recipient: Samantha Loh, English Literature and Sociology

I was the eldest child in a family of three. My mother is a single parent and the sole breadwinner in our family. So, I was thankful and relieved when I got the Bursary. The Bursary helped defray the cost of my stay in the College of Alice and Peter Tan (CAPT). My CAPT experience allows me to seek various community engagement opportunities, which is one of the things I want to achieve in NUS.

I had many aspirations when I was young. But now that I am older, I am more sure about what I want to do, which is to be of service to my community. Many people in the community have helped me be what I am today. One day, I want to pay it forward by dedicating my life to the service of others.

At the moment I am leaning towards joining the education sector. For those who feel marginalised in society, I want them to know that no dream is too big.

Bursary recipient: Ermanda B Abdullah, Engineering

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SCOTTISH BUSINESSMAN LEAVES GIFT TO STUDENTS

Mr Hunter Caldwell spent most of his career in Singapore. He left part of his estate to the University to support needy students.

Legacy donor: Mr Hunter Caldwell
Scotland-born Mr William Mitchell Hunter Caldwell (commonly known as Hunter Caldwell) was a highly intelligent, articulate, well travelled and astute man. He was known for his integrity, generous and compassionate nature as well as his great sense of fun. He came to Singapore in 1952 to work with The Straits Trading Company Group. He rose through the ranks to become General Manager of the Group, and then Managing Director of sister company Malaysia Smelting Corporation until his retirement in 1994. The Hunter Caldwell Bursary was established in 2010 with a gift from his Estate.

Bursary recipient: Chua Khal Qing, Social Sciences
The Bursary has allowed me to stay in Cinnamon College, which is such a core part of my university experience. I have discovered many new interests and passions and had many opportunities to challenge myself. I am pursuing a Bachelor of Social Sciences (Honours) in Psychology and the University Scholars Programme. Last August, my friends and I started an interest group on mental health issues in the University Scholars Programme community. I have had training on mental health literacy and peer support from various mental health organisations in Singapore under CampusPSY (Peer Support for Youths). And I would like to raise awareness and create more understanding about mental health issues, particularly by being involved in establishing a NUS-wide mental health interest group. Because of the Bursary, I have managed to save for a Student Exchange Programme. I will be going to the Australian National University this semester, where new experiences and challenges await.

BENEFACTOR’S WILL PROVIDES STUDENTS WITH THE EDUCATION HE NEVER HAD

Mr Linn In Hua, who was deprived of an education because of conflict and poverty, made a legacy gift to fund a bursary for NUS students facing financial hardship.

Legacy donor: Mr Linn In Hua
The teenage Mr Linn fled Fujian province with his impoverished family for Malaya when the Japanese invaded China. As fate would have it, his formal education was repeatedly disrupted by war and financial hardship, an experience which he never achieved his dream of becoming a scientist. Through perseverance, Mr Linn set up a business which flourished and moved him to give back to the community as a philanthropist and leader. Education was a cause especially close to his heart. Established in recognition of a gift from the Estate of Mr Linn In Hua, the Linn In Hua Bursary provides financial assistance for students at NUS.

Bursary recipient: Megan Cheang, Life Sciences
The Linn In Hua Bursary has helped lessen the financial burden on my parents and I feel less guilty every time I see my student bills. The Bursary also pays for the expensive textbooks I need for my modules. I use it for my University fees, and the occasional ballet dance class at University Town. On the whole, I am truly blessed. I want to make my parents proud and knowing that they love me so much makes me work harder at scoring good grades.

HONOURING FAMILY THROUGH LEGACY GIFT

To honour his father and brother, Dr Lim Peng Thiam made arrangements in his estate for his wife, Madam Jane Yong Su Tshu, and their daughter, Ms Annabelle Lim, to make an endowed gift to NUS. The gift supports the Lim Boon Keng & Lim Kho Seng Medical Bursary for financially disadvantaged students at the NUS Yong Loo Lin School of Medicine.

Bursary recipient: Chester Chua Jie Min, Medicine
I am currently pursuing a Bachelor of Medicine and Bachelor of Surgery (MBBS). Finances have been tight for my family as my father is the sole breadwinner. And things got worse when he was diagnosed with Stage 3 colorectal cancer.

Legacy donor: Dr Lim Peng Thiam
The legacy donor Dr Lim Peng Thiam chose to recognise his father Dr Lim Boon Keng and brother Dr Lim Kho Seng. The late medical doctor and public intellectual Dr Lim Boon Keng was a champion for a number of social reforms in his lifetime, including education for women and the eradication of opium. Dr Lim Kho Seng was the eldest son of Dr Lim Boon Keng. A renowned physiologist, Dr Lim Kho Seng was, amongst many things, a director of the Chinese Red Cross Medical Relief Corps and Surgeon General of the Chinese army.

WAR REPORTER LEAVES INSURANCE PROCEEDS TO NUS

Thanks to funds from his life insurance policy, war photojournalist Mr Terence Khoo, who died prematurely doing a job he loved, is providing young medical students the chance to pursue their dreams.

Bursary recipient: Tan Jun Yuan, Medicine
I am pursuing medicine at NUS because it enables me to apply my love for science and learn how cutting-edge technology can be applied to solve a practical problem. It is also a humbling experience to be able to talk to people from all walks of life.

Legacy donor: Mr Terence Khoo
A photojournalist, Mr Terence Khoo was tragically killed while covering the Vietnam War in 1972. Aged only 35 at the time, he had bequeathed one-third of his insurance money to the University of Singapore. The Terence Khoo Medical Bursary supports medical students from low-income families.
DONOR LIVES ON THROUGH LIBRARY

Currently located on the Bukit Timah Campus, the NUS Law Library was renamed the C J Koh Law Library on 1 January 2001, in recognition of a gift made by Mr Koh Choon Joo. Mrs Kwok-Foo Yan Chuin, Head of the Library, shares the impact of Mr Koh’s legacy gift on students.

What is unique about this legacy gift?
The estate of the late Mr Koh Choon Joo made a gift in 1997 to enable NUS Libraries to revitalise the Law Library, which was formerly located at the Kent Ridge Campus. This timely gift was made through the late Mr Ong Tiong Tat, executor of the C J Koh estate, and allowed NUS Libraries to totally transform the Law Library and make it more conducive for users.

The Library was turned into a modern functional library with a grand glass façade. The once dingy basement entrance of the past was transformed into a sparkling marble floor entrance at the ground level. During the transformation, the collection was reorganised and major relocation took place to reflect the usage pattern of the collection. For example, all primary resources were housed on the same floor. As a tribute to the late Mr C J Koh, a small gallery was created to showcase some 400 oil paintings by Mr C J Koh as well as other artefacts that belonged to him.

Gift beneficiary: Professor Sornarajah Guthucumaraswamy, C J Koh Professor at the NUS Faculty of Law and Visiting Professor at the Centre for Human Rights, London School of Economics

Having worked in many libraries of law schools in the US, Europe, Asia and Australia, I can confidently say that the C J Koh Law Library is equal to the best law school libraries in the world from the point of view of resources. The additional factor is its superbly helpful and able staff. The Library is housed in pleasant and spacious surroundings. The Library has nurtured my scholarship for over thirty years. My colleagues and students would say the same. I do hope that the community continues to support the Library so that it will provide its high quality services both to the legal profession and to the academic community in Singapore in the future.

How has the gift been used so far to benefit the C J Koh Law Library?
Although the C J Koh Law Library has relocated to the Bukit Timah Campus, the legacy of Mr Koh lives on. The C J Koh Law Library now occupies the beautiful colonial building that housed NUS Libraries’ first home. This significant homecoming took place in August 2006 with the building being gazetted on 11 November 2009 as a national monument. The C J Koh Law Library now sits next to the Singapore Botanic Gardens, a UNESCO World Heritage Site and a lush sanctuary in the heart of the city.

An additional gift from the estate enabled the Library to build on its heritage Singapore/Malaysia Collection and to supplement the annual book budget for other law subject areas and jurisdictions. From its humble beginnings in 1957, when it only catered to the Law Faculty, the Library has become a de facto national law library. The current rich collection and the extra acquisitions made through the additional gift, which was endowed, will allow NUS to keep the collection up to date. We have also used the income from the endowed gift to provide modern facilities, such as self-service check out equipment, within the constraints of a gazetted building, as well as the replacement of worn out furniture.

Legacy Donor: Mr Koh Choon Joo

Mr Koh Choon Joo, fondly known as Mr C J Koh, was born in Indonesia in 1901, the second son of Mr Koh Ijin Keng. His father, a merchant from Tegal, Java, Dutch East Indies, sent him to England at the tender age of six for his early education. He later proceeded to London to train as a barrister. Upon his return to Singapore, Mr Koh joined Sir Song Ong Siang in his law firm and practised law there until he set up his own practice. He also served as a magistrate in the Juvenile Court in Singapore in an honorary capacity at the age of 50. Mr Koh passed away peacefully on 6 September 1997, at the ripe old age of 96. Besides his legacy gift to the Library, Mr Koh also gave to a professorship and scholarships at the NUS Faculty of Law.

NUS and PDPA

In Singapore, the Personal Data Protection Act 2012 (“PDPA”) establishes a data protection law that governs the collection, use and disclosure of your personal data. In line with this, the University has updated the Standard Terms & Conditions for Gifts to comply with the PDPA.

You can find the latest version of the document on our website: www.giving.nus.edu.sg. Should you have any questions about giving to NUS, please email askdvo@nus.edu.sg or call us at 1-800-DEVELOP (1-800-338-3567).