



This is to certify that

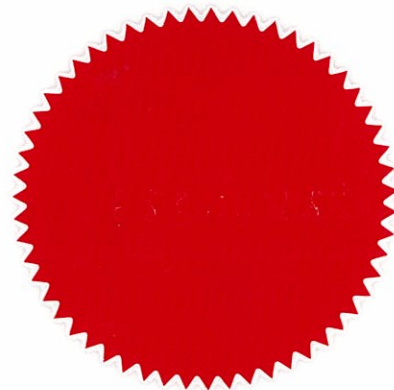
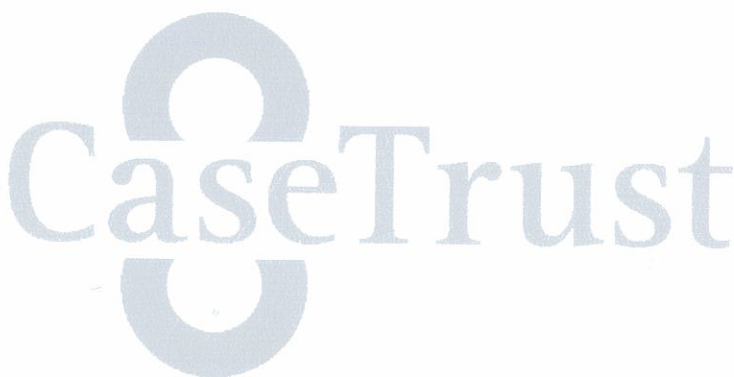
SMA Institute of Higher Learning
Pte Ltd

has been awarded CaseTrust for Education

For Good Business Practices

Goh Bee Hua
Chairperson
CaseTrust Advisory Council

Yeo Guat Kwang
President
Consumers Association of Singapore



Date of Commencement : 1 July 2010
Date of Expiry : 30 September 2010
Serial Number : CT/0811