



Student Handbook

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WELCOME

Congratulations on your decision to enrol in a nationally recognised vocational course with CBC Institute (CBC).

CBC Institute offers the highest standards of learning and we are committed to academic excellence, the latest technological advantages and personal and professional development.

As one of Queensland's longest enduring colleges established in 1966, we've produced thousands of successful graduates.

This handbook has been written to provide students with important information about the Vocational Education and Training (VET) qualifications offered at CBC, your rights and responsibilities as a VET student and Policies and Procedures developed by CBC. Students should take the time to study this handbook carefully and ask their Trainer if they are unsure of any details.

STUDYING THROUGH CBC INSTITUTE

Our programs, our people, our industry connections, and your fellow students make your study time at CBC Institute an inspiring, fun and truly exceptional experience. There are students from a variety of backgrounds and cultures at CBC Institute and you will work together to learn, explore, and discover your true potential. Students from across the globe come to CBC Institute to learn in a lush tropical environment and to learn from academics who are dynamic, qualified, and highly skilled professionals. Our trainers and staff all work together to help you to accomplish your educational goals. When you graduate from CBC Institute, the greatest knowledge you will have gained will be about yourself and all that you can accomplish in the future.

We know how important it is to be close to the action of the city and nearby accommodation and attractions, which is why CBC Institute delivers qualifications in campuses specifically design for education and aesthetically pleasing and always perfectly positioned in central locations.

CBC Facilities include:

- spacious, sunlit and air-conditioned classrooms with an abundance of natural light
- A learning and study area with learning resources, journals and magazines available through learning management system
- Common Room complete with microwaves, fridges, tea and coffee
- Lounge areas for relaxing between classes
- Free Wireless internet (Wi-Fi) throughout the campus

OUR OBLIGATION AS YOUR RTO AND CRICOS EDUCATION PROVIDER

As a Registered Training Organisation (RTO) and CRICOS Education Provider registered with Australian Skills Quality Authority (ASQA), we have an obligation to ensure the quality of the nationally recognised training and assessment we deliver. We must comply at all times with the Standards for RTOs 2015, which are part of the VET Quality Framework, as well as the Education Services for Overseas Students Act 2000 and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code).

To ensure compliance we have developed comprehensive internal policies, procedures and systems that guide our compliant operations, and we must participate in audits with ASQA upon their request. In addition, we must ensure that any third parties that we work with who have any involvement in your training and assessment

comply as well. This includes our training partners, marketing brokers and salespeople where applicable.

As the RTO we have the responsibility to issue your Australian Qualifications Framework (AQF) certification documents in line with our issuance policy as outlined in this Handbook.

If at any time you feel we have not met our obligations as an RTO, you have the right to make a complaint following our Complaints and Appeals Policy outlined further on in this Handbook.

Contact Information and Emergency Contacts will be available to you upon undertaking orientation for your qualification at your chosen CBC Institute campus.

COURSE LOCATIONS

All courses are held either at CBC Institute, GeSS Education campus, Level 8, 36 Marine Parade, Southport, Gold Coast, Or online.

There may be instances where a particular course is based at a school or workplace. In this case your Letter of Offer and Acceptance Agreement will state the location of your course.

THIRD PARTY ARRANGEMENTS

CBC Institute has the following current Third Party Arrangements for the delivery of training:

1. GeSS Education

SELECTION AND ENROLMENT

CBC Institute accepts applications from all students who meet the entry requirements published in the course information. Applications are accepted on a first come, first served basis but if a course is full, you will be offered a place in a course starting at a later date.

To apply to enrol in a course, you must complete an online Enrolment Form. If you are applying for a course that has entry requirements you will also need to provide the necessary evidence (as indicated in the Course Outline on the website) such as verified copies of qualifications, identification including your passport, schooling and evidence of English Language level (within the last 2 years) such as IELTS or TOEFL.

If you are applying for Credit you should indicate this on your enrolment and supply certified copies of your transcripts so we can assess your application for Credit. See the section on Credits in this Handbook below.

Once you have completed your enrolment form online, we will process your enrolment, review documentation supplied and if successful send you a Letter of Offer and Student Acceptance Agreement which will outline all fees due i.e., tuition, enrolment & LMS fees.

As part of the entry requirements, you may be required to attend an interview or undertake a phone or zoom interview. Details of the interview will be provided at this stage.

Upon approval of your enrolment, you will be sent further information about the next steps, payment arrangements and how you can get started in your course.

UNIQUE STUDENT IDENTIFIER (USI)

A Unique Student Identifier (USI) is a reference number made up of numbers and letters that creates a lifetime record for an individual of all the nationally recognized training that has been completed. Under the Unique Student Identifiers Act 2014, all RTOs must ensure they have a valid USI for any student that enrolls in nationally recognised training from 2015. This means (unless you have an exemption issued by the USI registrar) that as a student you must either:

Provide us with your USI, or

Provide us with permission to access or create your USI on your behalf.

For information about exemptions for individuals please review this webpage: <https://www.usi.gov.au/training-organisations/training-organisation-requirements/exemptions-individuals/how-apply>

If you are providing us with permission to access or create your USI we will need a valid form of identification. The ID that you provide for this purpose will be destroyed once we have used it for this purpose.

If you would like to create your own USI, please visit: <http://www.usi.gov.au/Students/Pages/default.aspx>

We are unable to issue a qualification or a statement of attainment unless we have a valid USI or a notice of exemption from the registrar.

COURSE CREDITS

A course credit is formal recognition of the previous studies you have completed for the purpose of reducing the units or modules that you are required to complete in the course you are enrolled in with us.

CBC Institute can grant you credit towards your course for units of competency or modules that you have already completed with another RTO or authorised issuing organisation. We can also grant you Credit for subjects or units you have completed where equivalence can be established between the unit/ module in your course, and the subject or unit you have completed.

There is no charge to apply for Credit.

To apply, fill in the Credit Application Form and submit it as part of your application. You can apply for Credit at any time however it is best you do this as part of your enrolment so that Credits are known upfront, and you are not required to do any work that you otherwise may not have needed to do.

Make sure you attach certified copies of transcripts from your previous study. In some cases, we may ask for additional information about the subject or unit you previously studied so we can determine equivalence. Your Credit Application may be returned to you if you don't provide the required information.

In some cases, Credits may lead to a reduction in the course fees as there is less work involved in offering your course. This will be advised to you in writing.

You will be advised in writing of the outcome of your Credit application.

RECOGNITION OF PRIOR LEARNING

Recognition of Prior Learning (RPL) is a process where skills and knowledge that you have gained through work and life experience and other unrecognised training can be formally recognised.

CBC Institute has a process that has been structured to minimise the time and cost to applicants and provides a supportive approach to students wishing to take up this option. You should ideally apply for RPL at the time of enrolment, but you may also apply during your course.

If you think RPL is a suitable option for you, the first step is to contact your trainer or our office and have a conversation about whether or not RPL might be suitable for you. Suitability is often determined on how much experience you have in a certain area, your work history and previous training. If RPL is determined as a possibility for you, you will be provided with a kit that will guide you in working through each unit to determine relevant skills and experience and identify whether you would be able to provide the required evidence.

A trainer/assessor will be available to assist you throughout this process.

To apply for RPL, you will need to fill in a part of the kit and return it with an RPL Application Form. Your application will then be assessed for suitability and you will then be contacted by an assessor to progress the RPL process.

From here, usually the RPL process involves gathering evidence to demonstrate skills, knowledge, and experience, responding to questions, completing tasks, and depending on the area, observation of your work skills in your workplace.

We apply the same fee for RPL as we apply for formal study. The saving for you is in the amount of time required to achieve your qualification. The intention is to give you the best outcome, but it does take up a lot of our time.

For more information about submitting an application for RPL, contact the CBC office.

Reduction of Course Duration as a result of Credit or RPL

If Credit or RPL is granted after the acceptance of a place in a course or on commencement of studies and will affect the duration of studies, you will receive a revised Confirmation of Enrolment Letter including the new duration. For International Students, CBC Institute will create a new Confirmation of Enrolment (CoE) from the Department of Education and Training via the Provider Registration and International Student Management System (PRISMS) including the new duration.

COURSE ORIENTATION

At the start of your course, you will be provided with an orientation. The orientation will provide you with specific details about your course requirements, important dates and will be an opportunity to meet your trainers and other students at CBC. For online students, orientation will consist of a phone or zoom call.

International students will also be provided with information on:

- details of internal and external support services available to assist in the transition into life and study in Australia. Such services include welfare services, accommodation services, academic and career advice, IT support, and student learning assistance, English language support and social inclusion activities.
- legal, emergency and health services safety and awareness relevant to life in Australia

- information on how to see assistance for and report an incident that impacts significantly on your well-being, including critical incidents
- facilities and resources
- organisational policies and procedures including course progress, attendance monitoring, deferral, suspension and cancellation, course transfer and complaints and appeals.
- any student visa conditions relating to course progress and attendance.

The orientation will also provide you with important information about health and safety requirements including emergency evacuation procedures, critical incidents, and incident reporting (see section in this handbook on health and safety), as well as a range of other important matters relating to your rights and responsibilities as a student including a student's rights under the Fair Work legislation.

The orientation also provides an opportunity for you to ask any questions you might have about studying with us. During this orientation, we also make sure that we have all the required forms and paperwork filled in.

At your orientation you will have access to your first set of learning materials through the Learning Management System (GeSS LMS) so that you can start on your learning journey.

General housekeeping arrangements are also discussed as stated in the section below.

STUDENT CODE OF CONDUCT

All students are expected to abide by the CBC Institute Code of Conduct during their participation in their course. Students who do not abide by this Code of Conduct will be followed up through the disciplinary procedures and you may be subject to disciplinary actions such as suspension or a requirement to follow a disciplinary plan.

The Student Code of Conduct is available on the CBC Institute website.

COURSE EXPECTATIONS AND REQUIREMENTS

The training and assessment offered by CBC Institute focuses on providing you with knowledge and skills required to the standard of performance required in the workplace. This is known as competency-based training and assessment. Each of the components of your course is a "unit of competency". You may either be studying one or a few units of competency or a set of units that make up a total qualification. Each unit of competency is linked to specific skills and knowledge required in the workplace.

Some of our courses are delivered in clusters. This means groups of similar units have been packaged together and to avoid repetition. You will receive training and assessment for all units in a cluster at the same time.

Our Student Guides include the details of how we deliver the training to you as well as the assessment methods that will be used to assess whether you have reached the required standard of performance. Generally, our courses may involve classes, tutoring, workplace components, homework, and online learning.

Assessment methods vary from course to course but usually include written questions, projects, written assignments, and practical observations.

ATTENDANCE AND HOMEWORK REQUIREMENTS

If you are enrolled in a class-based course, it is an expectation that you attend every class so as to not fall behind. Please notify the CBC Institute on 07 5559 1605 at least 30 minutes prior to class if you are unable to attend for some reason.

There will also be an expectation that you complete a certain amount of homework each week in order to finish learning and assessment tasks required for completion of your course. Your trainer will guide you on what to do during this time and how much is expected.

ASSESSMENT ARRANGEMENTS

At the beginning of each unit or cluster, your trainer will go through the arrangements for assessment with you and you will be given all the details about the assessment requirements.

At this time, you will:

- Be provided with detailed assessment instructions for each task/requirement which includes the criteria that you'll be assessed against.
- Be informed of relevant due dates or timing of assessments to be conducted.

Your trainer will go through all of the arrangements with you, and you can ask them any questions you have.

Submitting your assessments

Many of your assessments will be submitted via a student Learning Management System (GeSS LMS). This may include a requirement to attach documents that you have created in applications such as Microsoft Word, Excel, and PowerPoint.

Where there is a requirement to submit a written assessment task it must be submitted with a completed and signed Assessment Task Cover Sheet. The cover sheet asks you to make a declaration that the work is your own. Written tasks will not be accepted without a signed cover sheet. Written assessments can be submitted directly to the trainer/assessor at CBC Institute.

You must keep a copy of all tasks that you submit as we are not able to return copies because we must keep them as evidence in your file. Additionally, we will not be held responsible for any items that go missing in the post. If this occurs, you will be asked to re-submit the work.

Assessments will be marked within 3 weeks of receipt. Your assessor will provide you with written feedback and confirm the outcome of the task on the Task Cover Sheet or in the marking area within the Learning Management System.

Assessment outcomes

Each assessment task will be given an outcome of either Satisfactory (S) or Not Satisfactory (NS). You must complete all tasks for a unit satisfactorily to achieve an overall outcome of Competent (C) for a unit. If one or more of your tasks are assessed as Not Satisfactory, you will be given an overall outcome for the unit of Not

Yet Competent (NYC). You can have 2 further attempts to complete the task and achieve a Satisfactory outcome. You will be given a timeframe for your resubmission and advised what you must include in your re-submission.

If, after the third attempt, you are still assessed as Not Satisfactory for a task, you will need to complete additional training and assessment to support you in achieving a Competent outcome. This may incur an additional fee for self-funded students as identified in the fees and charges information.

Reasonable adjustment in assessment

Some students may need modifications to assessments due to disability, illness or special considerations –this is called reasonable adjustment.

Reasonable adjustment can involve:

- Making training and assessment resources and methods more accessible e.g., providing learner workbooks in an audio format or on different coloured paper.
- Adapting physical facilities, environment and/or equipment e.g., setting up hearing loops.
- Making changes to the assessment arrangements e.g., more time allowed for assessments.
- Making changes to the way evidence for assessment is gathered e.g., written questions asked orally

Please speak to your trainer if you think that you may need an adjustment made. Note these adjustments are made at the discretion of your trainer based on your identified needs.

Appealing assessment decisions

If you do not agree with any assessment decision, you can lodge an assessment appeal. Please refer to the Complaints and Appeals section in this handbook for information about how to lodge an appeal.

STUDENT PLAGIARISM, CHEATING AND COLLUSION

CBC Institute has a no tolerance policy for plagiarism, cheating and collusion. Students are expected to act with integrity at all times and only submit work that is their own or that has been appropriately referenced and includes acknowledgements of all resource materials used in the preparing the work.

PLAGIARISM

While cooperative effort and the sharing of information are encouraged, you must ensure your assignments and assessments are representative of your own effort, knowledge and skills. You must not take the work of others and present it as your own. Plagiarism may result in the assignment/assessment being deemed to be “not yet competent” by the assessor.

Students accused more than once of academic misconduct, including plagiarism, may be dismissed or cancelled from their course at the discretion of the CEO.

Plagiarism can take several forms;

- Quoting from a book or an article without acknowledging the source
- Handing in someone else’s work as your own

- Stealing and passing off another person's words or ideas and claiming them as your own
- Giving incorrect information about the source of a quotation or idea
- Downloading information from the internet without acknowledging the source
- Copying a section of a book or article and submitting it as one's own work
- Presenting as a new and original idea or produce something which was derived from an existing source

When you submit your assessments, you will be required to sign a declaration that the work provided is your own and that you have not cheated or plagiarised the work or colluded with any other student/s.

REFERENCING MATERIALS

CBC prefers that students utilise Harvard Style referencing. Generally, Harvard Reference List citations follow this format:

Books: Last name, First Initial. (Year published). Title. City: Publisher, Page(s).

Journals/publication: Last name, First initial. (Year published). Article title. Journal, Volume (Issue), Page(s).

Websites: Website name, (Year published). Page title. [Online] Available at: URL [Accessed Day Mo. Year].

SUPPORT SERVICES

We are committed to ensuring that you get all the support you need to be successful in your studies. You may not have studied for a while and or you might need help with study skills. You may also need assistance with skills such as reading, writing and maths.

The enrolment form you complete will help us to identify any support you need and depending on the course you are enrolling in, you may also be required to complete a test that assesses your language, literacy and numeracy skills. Based on the information you provide in your enrolment and/or the results of your language, literacy and numeracy test, we will contact you to discuss your support needs.

Your support needs can also be discussed during the orientation to your course.

Services that we can offer to you include:

- One to one support from our trainers/assessors including providing you with their phone and email contact details
- Classes to assist with study skills.
- Study groups where you can work with your fellow students.
- Referral to relevant external services.
- Specialist support services for students with a disability.
- Personal counselling
- All of the above can be done virtually through phone or zoom meetings

Contact us at the CBC Institute office to discuss your support needs.

WELFARE SERVICES

We can also offer you a range of welfare services to help with the mental, physical, social and spiritual well-being of international students. These services may include, through direct provision or referral, information/advice about: accommodation, counselling, crisis services, disabilities and equity issues, financial matters, legal issues, medical issues, mental health, peer mentoring, programs promoting social interaction, religious and spiritual matters, and stress-management. It may also include advice on academic and study issues.

Internal welfare services will be provided at no additional cost to the student. However, where a student is referred to an external provider, the student will be responsible for meeting the costs of the provider. CBC Institute does not charge for such referrals to the provider.

Contact us at the CBC Institute office for details about welfare services we can offer.

EXTERNAL SUPPORT SERVICES

For students requiring additional support with their studies, work or life, CBC Institute provides the following referrals to community organisations who may be able to assist you. Please note that some of these services may attract a fee which is payable by you.

Reading and Writing Hotline

Telephone: 1300 6 555 06

Website: <https://www.readingwritinghotline.edu.au/>

For the price of a local call anywhere in Australia, the Hotline can provide you with advice and a referral to one of 1200 providers of courses in adult literacy and numeracy.

Centrelink

Telephone: 131021

Website: www.centrelink.gov.au

If you are completing a full-time course you may be eligible for benefits through Centrelink.

Anti-Discrimination Commission Queensland

Telephone: 1300 130 670

Website: <http://www.adcq.qld.gov.au/>

The Commission can resolve individual complaints about discrimination, sexual harassment and racial and religious vilification by offering a conciliation process that is confidential, impartial, free, and simple.

Legal Aid Queensland

Telephone: 1300 65 11 88

Website: <https://www.legalaid.qld.gov.au/Home>

Legal Aid Queensland gives legal help to financially disadvantaged people about criminal, family and civil law matters.

Lifeline

Telephone: 13 11 14

Website: <https://www.lifeline.org.au/>

Anyone can call Lifeline. The 13 11 14 service offers a counselling service that respects everyone's right to be heard, understood and cared for. They also provide information about other support services that are available in communities around Australia. If you feel that you might need telephone counselling, you can call about anything that might be troubling you.

Kids Help Line

Telephone: 1800 55 1800

Website: www.kidshelpline.com.au

If you're under 18 years of age you may consider contacting who provide access to telephone, web and email counselling.

Fair Work Australia

Telephone: 1300 799 675

Website: www.fwa.gov.au/index.cfm

Fair Work Australia is the national workplace relations tribunal. It is an independent body with power to carry out a range of functions relating to minimum wages, employment conditions, termination of employment and other workplace matters.

Reach Out

Website: www.reachout.com.au

Reach Out is a web-based service that inspires young people to help themselves through tough times and find ways to boost their own mental health and wellbeing. Their aim is to improve young people's mental health and wellbeing by building skills and providing information, support and referrals in ways they know work for young people.

YOUR FEEDBACK

Your feedback is important to us and assists in ensuring that our services meet your needs. We use feedback from students and employers to contribute to our continuous improvement processes, so we are always striving to do better.

All students and employers will be provided with a Quality Indicator Survey issued by the National Centre for Vocational Education and Research (NCVER) that they are required to complete. Please help us by completing the surveys that are provided to you by your trainer/assessor. Some may also be mailed or emailed to you from our office.

We also welcome feedback from you at any time by email and phone.

ACCESS TO YOUR RECORDS

You may access or obtain a copy of the records that CBC Institute holds about you at any time. This includes personal information and records of participation and progress.

If you want to access or obtain a copy of records, you must make a request in writing to the CEO using the Access to Records Request Form outlining which records you wish to access. There is no charge to access your records however there is a cost of 10 cents per page for photocopying and/or printing.

Access to records may be provided by:

- making copies of the records held in a file
- providing a time for you to review your file
- providing access to the online portal where some records about the course can be viewed

Amendment to records

If a student considers the information that CBC Institute holds about them to be incorrect, incomplete, out of date or misleading, they can request that the information be amended.

Where a record is found to be inaccurate, a correction will be made. Where a student requests that a record be amended because it is inaccurate, but the record is found to be accurate, the details of the request for amendment will be noted on the record.

NOTIFYING CHANGES

As an RTO under the VET Quality Framework and CRICOS Education Provider under the National Code, we must notify you promptly if there are any changes to our RTO, the course, or the arrangements for training and assessment.

This would include if there were any changes of ownership, and any new third party arrangements or changes to third party arrangements that relate to your enrolment, or if we were unable to provide the services you agreed to in your Student Agreement because we are no longer able to deliver the course you have enrolled in, or no longer operating as an RTO.

If this occurs, CBC Institute will devise a strategy to minimise impact on you and notify you of the changes and how you will be affected as soon as practicable.

Depending on the type of change, we may send a letter to your home address; send you an email, or an SMS message. Please make sure we always have your most current home address, email address, mobile number and emergency contact on file so we can notify you of any changes if applicable.

You can let us know of any changes to your details by using the *Change of Details Form*. International students are required to provide this form to us within 7 days of any change occurring.

LEGISLATION AND YOU

As a student, you have both rights and responsibilities under applicable legislation.

Workplace Health and Safety

Under the Workplace Health and Safety Act 2011, CBC Institute must provide a safe environment for both staff and students, as well as providing information to staff and students in relation to health and safety and welfare. CBC Institute has policies and procedures in place to ensure your safety and on commencement of your course you will be provided with information about health and safety.

As a student you also have a responsibility to follow instructions and rules and to behave in ways that are safe and do not endanger the health and safety of others. Always ensure that you:

- Immediately report hazards to your trainer/assessor.
- Seek assistance from a member of staff if you become ill or injured on campus.
- Only assist another person who is ill or injured if it is safe to do so. If you're not sure, call on a member of staff for assistance.
- Complete an incident report as required.
- Ensure you are familiar with CBC Institute emergency evacuation procedures and in the case of an emergency, follow the instructions given to you.
- Do not leave bags or personal belongings lying around where someone else could trip over them.
- Do not smoke or drink alcohol on the premises.
- Observe basic hygiene practices such as hand washing before handling and eating food and leaving toilets and wash basins clean and tidy, etc).

Harassment, victimisation or bullying

CBC Institute is committed to providing all people with an environment free from all forms of harassment, victimisation and bullying. CBC Institute will not tolerate any behaviour that harms, intimidates, threatens, victimises, offends, degrades or humiliates another person.

Anti-discrimination law defines harassment as any form of behaviour that you do not want, that offends, humiliates or intimidates you and that creates a hostile environment. Examples of harassment are making fun of someone, spreading rumours, offensive jokes, ignoring someone, etc.

Victimisation is where a person is treated unfairly because they have made a discrimination complaint.

Bullying is verbal, physical, social or psychological abuse by a staff member or student. Bullying falls under health and safety legislation.

If you at any time feel that you are being harassed, victimised or bullied by a staff member or student, you should follow these steps.

If you feel that you are being harassed, victimised or bullied, ideally you should tell the person that you don't like the behaviour and ask them to stop. However, if you are not comfortable doing this, you should lodge a complaint as per CBC Institute Complaints and Appeals procedure and detailed in this Handbook.

Equal opportunity

We adhere to the United Nations Declaration of Human Rights - <http://www.un.org/en/universal-declaration-human-rights/>. The principles and practices adopted by CBC Institute aim to ensure, that current and prospective students, clients, and other stakeholders are treated fairly and equitably in their dealings with CBC Institute.

All people will be treated courteously and expeditiously throughout the process of enquiry, selection and enrolment and throughout their participation in a course.

CBC Institute provides equity in access to the level of training and support required by each student. All students are supported in a manner that enables them to achieve their full potential and success in their training outcomes. All students are provided with opportunities to develop and successfully gain skills, knowledge and experience through education and training.

National VET Regulator Act 2011

As a student in Australia's vocational education and training (VET) sector, you should expect high-quality training in your area of interest, leading to a qualification that improves your prospects of gaining the job you want or provides a pathway to further study.

As a Registered Training Organisation registered with the Australian Skills Quality Authority, we are required to comply with the National VET Regulator Act 2011. This involves meeting a series of Standards that ensure that the training and assessment and support services are provided to you in accordance with nationally mandated standards.

Student Identifiers Act 2014

Under this Act, we are required to ensure that all students have a USI. We are unable to issue a qualification of a statement of attainment for any student if we don't have a USI on file.

If you're studying nationally recognised training in Australia from 1 January 2015, you will be required to have a Unique Student Identifier (USI). Your USI links to an online account that contains all your training records and results (transcript) that you have completed from 1 January 2015 onwards. Your results from 2015 will be available in your USI account in 2016.

For students and training organisations, the main benefits of the USI are:

- Students will be able to get a complete record of their Australian-wide VET achievements from a single, secure and accurate online source.
- There will be immediate access to VET records. This means they can be quickly given to employers, other training organisations etc as proof of VET achievements.

It will be easier for training organisations to assess students' pre-requisites, credit transfers and Recognition of Prior Learning (RPL).

For more information about the USI please refer to <http://www.usi.gov.au/About/Pages/default.aspx>

Education Services for Overseas Students (International Students Only)

The Australian Government wants overseas students in Australia to have a safe, enjoyable and rewarding place to study. Australia's laws promote quality education and consumer protection for overseas students. These laws are known as the ESOS Framework and they include the Education Services for Overseas (ESOS) Act 2000 and the National Code 2018. For more information about your rights and responsibilities under the ESOS Framework, visit the following website:

<https://www.studyinaustralia.gov.au/global/australian-education/education-system/esos-act>

PRIVACY POLICY

In collecting your personal information CBC Institute will comply with the requirements set out in the Privacy Act 1988, the Privacy Amendment (Private Sector) Act 2001 and the relevant state privacy legislation.

This means that we will:

- Inform you of the purpose for which the information is collected.
- Only use the personal information that you provide to us in relation to your study with us.
- Ensure your personal information is securely handled and stored.
- We will inform you of any organisation and the type of organisation to which we disclose personal information e.g. the Australian Government or the National Centre for Vocational Education Research, as well as the purpose of disclosing this information e.g. for statistical purposes.
- We will not disclose your personal information to another person or organisation unless:
 - We have made you aware that information of that kind is usually passed to that person or organisation.
 - You have given written consent;
 - We believe that the disclosure is necessary to prevent or lessen a serious and imminent threat to your life or health or that of another person;
 - The disclosure is required or authorised by or under law; or
 - The disclosure is reasonably necessary for the enforcement of the criminal law or of a law imposing a pecuniary penalty, or for the protection of the public revenue.

A full copy of our Privacy Policy is available on our website.

FEES, CHARGES AND REFUNDS

1. Protection of fees paid in advance

- CBC Institute protects the fees that are paid in advance by both domestic and international students.
- For domestic students, fee protection is ensured through:
 - CBC Institute does not require a student to ever pay more than \$1,500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.

- CBC Institute provides students with the opportunity to pay their tuition fees prior to course commencement if they wish.

For international student fee protection is ensured as follows:

- All course fees will be held in a separate bank account that can only be drawn down when the student commences. The course fees are held separately from the day-to-day operating expense accounts, so that if a refund is payable before the student commences, the refund can be made in full and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system.
- CBC Institute does not require international students to pay more than 50% of course fees prior to course commencement. However, CBC Institute provides students with the opportunity to pay more than 50% of their tuition fees prior to course commencement if they wish. Where a student chooses not to pay more than 50% upfront, the remaining amount will be collected according to an agreed payment schedule. Note, however, that where a course is less than 25 weeks, CBC Institute will require students to pay the full cost of the course prior to course commencement.
- CBC Institute pays into the Tuition Protection Service (TPS) provided by the Australian Government.

2. Fees and refund information

- Fee information relevant to a course is outlined in detail on the Student Agreement and summarised on the Course Outline as well as the RTO's website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever is first.
- For international students, fee information is always provided prior to enrolment or receipt of payment as per the requirements of the National Code 2018 Standard 2 and 3. Fee information provided to domestic and international students includes:
 - All course fees, including both tuition fees and non-tuition fees and the period to which these fees apply
 - Any additional charges that may apply and the circumstances in which they apply
 - The potential for changes to fees over the duration of the course
 - Payment options (including that international students may choose to pay more than 50% tuition fees before their course commences)
- The Student Agreement and the Student Handbook which are provided prior to enrolment, includes this Fees and Refunds Policy and Procedure and informs the student of their consumer rights. Students are required to sign the Student Agreement in acknowledgement of the terms and conditions of the enrolment and this policy.
- Where an employer is paying for a student's course, an Employer Agreement will be provided at the time of enrolment outlining the total fees, payment terms and schedule of payments applicable.

3. Course fee inclusions

- The Student Agreement will clearly itemise all course fees, including both tuition and non-tuition fees.
- Tuition fees include:
 - All of the training and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed.
 - One copy of the required text books and learning materials for each student unless otherwise stated on the Course Outline.
 - Issuance of one set of certification documents including the testamur (certificate) and record of results and/or a Statement of Attainment (in the case of withdrawal or partial completion).

- Non-tuition fees include:
 - Additional fees that apply for re-assessment, where a student fails to achieve a satisfactory outcome after three attempts at an assessment task.
 - Re-issuance or additional copies of certification documents will attract a fee of \$25 per document.
 - Fees for deferral of study, late payment of tuition fees, or other circumstances in which additional fees may apply.
- Otherwise course fees (tuition or non-tuition) do not include:
 - Any optional textbooks and materials that may be recommended but not required to complete a course.
 - Replacement textbooks if original copies are lost or misplaced. Costs for replacement textbooks are outlined on the Student Agreement.
 - Stationery such as paper and pens.
 - Uniform (if required for placement).
 - Overseas Student Health Cover
 - Airport pick ups
 - Re-assessment if required, as outlined above.
 - Direct debit setup, transaction and dishonour fees (where applicable).
 - Credit card payment surcharges.
- CBC Institute cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.

COMPLAINTS AND APPEALS

The CBC Institute Complaints and Appeals Policy is available on our website.

Should there be any occasion when an issue, complaint or problem arises, please confront the issue as quickly as possible, rather than continue unhappily. The following steps are available:

1. Discuss or resolve the difficulty with the student or staff member(s) in question, for example:
 - If the issue concerns class work or a course the problem should be discussed with your teacher
 - If the issue concerns accommodation it should be discussed with the Homestay Co-ordinator
 - If the issue concerns fees it should be discussed with administration
 - If the issue concerns changes to some aspect of CBC life it should be discussed with a teacher
 - If the issue concerns a financial dispute see the CBC refund policy which is determined in accordance with the National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students (the “National Code”), the Education for Overseas Students Act 2000 (ESOS ACT 2000), and Education Services for Overseas Student Regulations 2001 (ESOS Regulations 2001).
 - Either person may nominate a support person to accompany them at any stage of the process.

2. Either person may nominate a support person to accompany them at any stage of the process.
3. If a resolution cannot be reached, discuss the difficulty with the Campus Manager, a senior member of staff nominated by the Campus Manager, or in the absence of the Campus Manager, a person nominated by the CEO. An interpreter may be used to help resolve the issue. A mediator with knowledge of the student's culture or a mediator or support person may be brought in to help with the resolution process. The mediator will be brought in at the student's expense. Independent mediators are available upon request or ring Dispute Resolution Branch, Department of Justice and Attorney General on 1800 017 288.
4. If the difficulty has still not been resolved either person from step 2 may make a written request for resolution of the matter to the Campus Manager or a senior member of staff nominated by the Campus Manager. The matter is now considered a grievance. Written requests will only be accepted if steps 1 and 2 have been completed.
5. The Campus Manager may then attempt to resolve the grievance through further negotiation or mediation or may advise the complainant in writing that the grievance is considered to be frivolous and/or vexatious, and that no enquiry is to be made.
6. If the grievance has not been resolved nor the complaint dismissed the Campus Manager will convene a College Grievance Committee, which would be established on an ad hoc basis and would usually consist of 2-3 people for each case.
7. The outcome of the College Grievance Committee's deliberations will be communicated in writing to both parties involved in the grievance. This communication should normally include an offer from the Campus Manager, or a senior member of staff nominated by the Campus Manager to debrief or otherwise provide further assistance to either party. All written communications should be signed by the parties and photocopies will be kept in order to provide evidence of the receipt of the document.
8. The Campus Manager or a senior member of staff nominated by the Campus Manager may monitor or be directed by the College Grievance Committee to monitor, the resolution of the dispute for a maximum period of one month and may wish to make further recommendations (in writing) should the settlement not resolve the dispute to the satisfaction of both parties.
9. A grievance case would be considered closed upon receipt by the Campus Manager of a written withdrawal of the grievance by the complainant or of a written agreement between both parties.
10. Decisions by the College Grievance Committee, the Campus Manager or the senior member of staff nominated by the Campus Manager may be appealed in writing to the CEO.
11. The CEO shall then investigate the matter and may establish a Grievance Appeal Panel to consider the matter, which would be established on an ad hoc basis and would usually consist of 2-3 people for each case. If a student visa student is concerned about the actions of this School/College they may approach the State Authority for CRICOS Registration. In Queensland this is the Department of Education. The Director-General of the Department of Education has the power to suspend or cancel the school's/College's registration if a breach of the requirements of registration provision is proved.
12. The decision shall be communicated in writing to both parties.

13. The decision of the CEO or the Grievance Appeal Panel shall be considered final. These procedures do not limit a student's rights to follow other legal remedies. After the process has been completed if a Student Visa student is concerned about the action of the College please contact in writing Qld Department of Education, Senior Education Officer, Office of Non-State Education, PO Box 15033, BRISBANE CITY EAST, QLD, 4002 or the Overseas Student Ombudsman on ombudsman@ombudsman.gov.au or call 1300 362 072.

ISSUING OF CERTIFICATION DOCUMENTS

On successful completion of your course and payment of all relevant fees, we will issue you with a qualification (testamur/certificate) and record of results within thirty (30) days. The record of results will show the units of competency achieved in the course and corresponding results.

Where a student withdraws or partially completes a course, a Statement of Attainment will be issued within thirty (30) days of withdrawal as long as all relevant fees have been paid. A record of results will only be provided with a statement of attainment where requested.

CBC Institute reserves the right to with-hold the issuance of qualifications and Statements of Attainment until all fees related to the course or qualification have been paid, except where CBC Institute is not permitted to do so by law.

CBC Institute must have a valid USI on file for the student for a qualification or Statement to be issued.

Re-Issuing Statements and Qualifications

Records of qualifications and unit achievement are kept on record for a period of at least thirty (30) years. Students can request copies of any of these statements or qualifications at any time for an additional charge. Refer to our Fees and Charges and Refunds section in this document.

INFORMATION FOR INTERNATIONAL STUDENTS

The following section is specifically for International Students attending CBC Institute.

VISAS (INTERNATIONAL STUDENTS)

Once you receive your electronic Confirmation of Enrolment, you will need to apply for your visa. Information about applying for a visa can be found at: <http://www.border.gov.au/Trav/Stud>

This document explains the process for application, evidence that you must provide (including a valid passport), information on student visa conditions, permission to work, Overseas Student Health Cover and charges associated with the visa application. You may wish to use a registered migration agent to assist you with the process of applying for a course at CBC Institute and including assistance with visas.

Ensure that you allow enough time between lodging your application and the start of your course, as applying for a visa can be a lengthy process.

If your visa is not approved, you will receive a full refund for the fees that you have paid with the exception of the non-refundable enrolment fee.

VISA CONDITIONS (INTERNATIONAL STUDENTS)

If you are granted a visa, you must abide by its conditions. Failure to comply with these conditions may result in the cancellation of your visa. See more information at the following link:

<https://www.border.gov.au/Trav/Stud/More/Visa-conditions/visa-conditions-students>

Conditions include (but are not limited to) that you must:

- Satisfy attendance and/or course progress requirements and maintain a valid enrolment for your chosen course of study.
- If you are paying your fees in instalments, your fees must be up to date.
- Only work if you have been given permission to do so as part of your visa grant.
- Maintain approved Overseas Student Health Cover (OSHC) while in Australia.
- Notify your training provider of your Australian address and any subsequent changes of address or contact details within 7 days.
- Complete the course within the duration specified in the CoE.
- If you are a student visa holder under 18 years of age who is neither being accompanied nor staying with a relative who is at least 21 years of age, you must not change your accommodation, support and general welfare arrangements without the written approval of your education provider.
- Remain with the principal education provider for 6 months unless you are issued with a letter of release from the education provider to attend another institution.

ARRANGING TRAVEL AND DOCUMENTS TO BRING (INTERNATIONAL STUDENTS)

Costs of travelling to Australia are not included in your course fees and you will need to arrange and pay for your travel to Australia. CBC Institute recommend that you should plan to arrive at your destination at least 1 - 2 weeks before your course orientation to give you time to settle in.

You will need to prepare a folder of official documents to bring with you to Australia including:

- Valid passport including a valid student visa.
- Your Confirmation of Enrolment (CoE).
- Insurance policies.
- Original or certified copies of documents such as your birth certificate, medical records and educational qualifications as advised by CBC Institute at the time of confirmation of enrolment.
- Confirmation of Appropriate Accommodation and Welfare Arrangements (CAAW) if you are under 18.

If you are travelling with your family, you will need to include their documents as well. Keep all documents in your carry-on luggage. In case you lose the originals, make copies that can be left behind with family and sent to you.

ENTRY INTO AUSTRALIA

When you arrive in Australia, you will need to show your passport and incoming passenger card at a Customs and Immigration checkpoint. You may be asked questions about your stay before your passport is stamped and handed back

Once you have passed through the Immigration checkpoint, you should collect your bags ensuring that you check your baggage and check that nothing is missing or damaged. If something is missing or you notice damage, go to the baggage counter and advise them of your problem. Staff at the baggage counter will help you to find missing baggage or lodge a claim for damage to your belongings.

Once you have your luggage you will go through customs where your luggage may be checked. Australia has strict quarantine laws to stop people from bringing in certain food and plant items. You should declare any items that you are bringing in on the form given to you on the plane. If customs officers decide that the item you are bringing in are not safe, they will be confiscated and destroyed. If you fail to declare or dispose of any quarantine items, or make a false declaration, you may receive a fine or be prosecuted. All international mail is also screened and checked by customs.

If you want further information, visit the Australian Department of Agriculture and Water Resources website at <http://www.agriculture.gov.au/biosecurity>.

ARRIVING IN AUSTRALIA

Keeping in contact

Before you leave home, you should provide your family and friends, and your education provider in Australia, with details of your flights to Australia and where you will be staying when you arrive. (Do not change these

details without informing them.) Once you have arrived in Australia, you should then let your family and friends know that you have arrived safely. For safety reasons, always let someone know where you are.

Arranging your finances

The currency of Australia is the Australian Dollar. Ideally, you should change your money into Australian dollars before you arrive but if you haven't you will need to change some as soon as you arrive – you will usually be able to do this at the airport.

Once you have arrived at your location you can also change more money into Australian dollars at any bank or currency exchange. Note, however, that banks are not generally open on the weekend and while airport currency exchanges are generally open, the rate is usually not as good as with a bank.

You should not carry large sums of money with you, and it is best to only have the money that you will need for the first few days and then arrange to have the rest of the funds transferred to you in Australia.

The amount you will need to bring with you will depend on whether you have already paid for your accommodation before you arrive. Think about how much money you will need to last you for a couple of weeks.

Find out more about money matters by visiting:

<http://www.studyinaustralia.gov.au/en/Living-in-Australia/Money-Matters>

ACCOMMODATION

It is best book temporary accommodation before you arrive and look for long-term accommodation once you get to Australia. Temporary accommodation could be a hotel or hostel. Temporary accommodation can be found through:

www.booking.com

www.trivago.com

There are a range of long-term accommodation options for international students. For example:

Private rental

A private rental is where you sign a lease for a whole apartment or house. The lease will include the rent payable, the bond (a refundable amount once you leave the rental), the length and type of tenancy, and other conditions and rules.

Share house

A Share house is when you share a house or apartment with housemates.

Homestay

Boarding or homestay is when you rent a room in a home and live with the homeowners.

It is important to remember that as an international Student, you have the same renting rights as local residents. Visit the following website for Queensland information - <https://www.rta.qld.gov.au/Renting/Before-you-rent/Students>

BRINGING YOUR FAMILY WITH YOU

If you intend to bring your family with you, they will also need to have a visa and be covered by health insurance. Family members include your partner (married or de facto) and your children under 18 years of age. You will need to provide proof of your family relationships with official documents including birth certificates and marriage certificates. For more details, visit www.immi.gov.au

Where you have dependent children that need to attend childcare or school, you will need to make the necessary arrangements. Information for study options for school children can be found at <https://eqi.com.au>.

HEALTH

Emergencies

For emergencies such as fire, ambulance or police, phone 000. When you dial 000, you will be asked whether you want fire, ambulance, or police and why you want this assistance. You will also be asked for your name and address and telephone number.

Australia police protect people and properties, detect, and prevent crime, and preserve peace for everyone. They are not connected to the military or politics. The police can help you feel safe.

Fire

The fire brigade extinguishes fires, rescues people from fires in cars and buildings, and helps in situations where gas or chemicals become a danger. As soon as a fire starts call 000 no matter how small or large the fire may be.

Ambulance

Ambulances provide immediate medical attention in an emergency and emergency transportation to hospital. To access an ambulance, call 000.

Medical assistance

Emergency medical treatment is available 24 hours a day at the emergency or casualty department of a public hospital, or at some medical centres. Public and private hospitals are listed in the White Pages telephone directory under 'Hospitals' and you can also find them by searching on the internet. If you need to go to hospital, remember to bring your health insurance card and any medicines you are currently taking. For anything other than an emergency, seek medical help from a general practitioner (GP) or local medical centre.

Overseas Student Health Cover

Australia has a special system of health cover for international students called Overseas Student Health Cover (OSHC). You will need to buy OSHC before you come to Australia to cover you from when you arrive. The

Department of Home Affairs requires you to maintain OSHC for the duration of your time on a student visa in Australia.

You can choose to take out OSHC with a provider recommended by us, or with the Australian OSHC provider of your choice. There are five providers of OSHC in Australia. Visit these websites to find detailed information on what they cover and to decide which provider is right for you.

- Australian Health Management OSHC www.ahmoshc.com
- BUPA Australia www.overseasstudenthealth.com
- Medibank Private www.medibank.com.au/Client/StaticPages/OSHCHome.aspx
- OSHC Worldcare www.oshcworldcare.com.au
- NIB OSHC <https://www.nib.com.au/overseas-students>

Your OSHC will help you pay for any medical or hospital care you may need while you're studying in Australia, and it will contribute towards the cost of most prescription medicines, and an ambulance in an emergency.

For more information on what your OSHC insurance covers, as well as what to do if you need treatment, refer to the Department of Health and Ageing's (DoH):

<http://www.health.gov.au/internet/main/Publishing.nsf/Content/Overseas+Student+Health+Cover+FAQ-1#oshccover>

OSHC does not cover dental, optical or physiotherapy. If you want to be covered for these treatments you will need to buy additional private health insurance, such as:

- Extra OSHC provided by some OSHC providers;
- International travel insurance; or
- General treatment cover with any Australian private health insurer. You can find a list of these providers and search for the one that suits you best at www.privatehealth.gov.au or www.iselect.com.au

LIVING COSTS IN AUSTRALIA

Migration regulations in Australia require international students to show evidence that they can contribute to the cost of living and studying in Australia. This helps to ensure students are better able to make the most of their studies and have a safe and enjoyable experience in Australia.

While international students are able to supplement their income with money earned through part-time work in Australia, the 'living costs' requirement helps to support the success of students in their studies by ensuring that they don't have to rely on such work to meet all their expenses.

Students must demonstrate that the funds they are relying upon to meet the costs of studying in Australia will be genuinely available to them during their stay in Australia.

The following web site includes information about average living costs in Australia:

<https://www.studyinaustralia.gov.au/english/live-in-australia/living-costs>

Carefully review the information at the web site link noting that the figures provided are average only and that costs can vary significantly depending on where you live in Australia. You should be prepared in case your living costs are greater than the indicated figures.

BUDGETING

Once you've settled in, you should ideally work out a budget that covers costs including clothing, food, accommodation, transport and entertainment, travel costs and childcare, if applicable.

Costs associated with living in Australia are included at:

<https://www.studyinaustralia.gov.au/english/live-in-australia/living-costs>

It is important to be aware of how much money you spend and where you are spending it. Sticking to a budget will ensure you are on top of where your money goes.

Read more about budgeting at www.understandingmoney.gov.au

WORKING IN AUSTRALIA

Most student visa holder can work up to 40 hours a fortnight during term time and as many hours as you like during holidays. Before you undertake any paid work, you need to make sure your visa allows you to work. Find out more at the www.border.gov.au/Trav/Stud

You should also visit the following website to find out more about working in Australia, including your employment rights and conditions:

<https://www.studyinaustralia.gov.au/english/live-in-australia/working>

If you require any further information about your workplace rights and obligations, for example, resolving a workplace dispute, visit the Fair Work Ombudsman site at www.fairwork.gov.au

YOUR SAFETY

Australia is a safe country. However, it's always best to take precautions. Read the information at the following web site about personal safety tips:

<https://www.studyinaustralia.gov.au/english/live-in-australia/health-and-safety/personal>

You should also review the section in this Handbook about health and safety and remember to listen carefully to all of the information provided to you at your orientation.

If an incident occurs that has a significant impact on your well-being, please speak to us immediately at the contact numbers provided. An incident may be both physical and psychological.

SHOPPING

All Australian major town centres and capital cities shopping facilities with opening hours generally 9.00am to 5.30pm seven days a week, with late night shopping until 9.00pm on Thursdays or Fridays. Some supermarkets are open 24 hours a day seven days a week.

Mainstream grocery stores in Australia include Coles, Woolworths, Foodworks, IGA and Aldi. Major department stores in Australia include Myer, Big W, Kmart and Target.

CLOTHING

While there are no set rules on clothing in Australia, however many workplaces, restaurants, clubs, and bars have a dress code. Australian people generally dress in modern clothing influenced by personal taste, status, place of work, lifestyle, and location.

The cost of clothing in Australia can vary. There are several quality variety stores such as K-Mart and BigW where you can find low-cost clothing and shoes of all varieties. Department and specialty stores such as Myer and David Jones carry more expensive, higher end clothing labels.

For more information about the cost of living, visit the Study in Australia website at:

<http://www.studyinaustralia.gov.au/global/live-in-australia/living-costs>

INTERNATIONAL STUDENTS UNDER 18

If you are under 18, and you are not being cared for in Australia by a parent or suitable nominated relative, special arrangements for your accommodation, support and welfare must be approved in order to gain a visa for your study. CBC Institute can help you with these arrangements by organising a suitable homestay for you, as well as arrangements for your welfare. Once these arrangements are confirmed, CBC Institute will issue you with a Confirmation of Appropriate Accommodation and Welfare declaration that needs to be submitted as part of your visa application.

MAINTAINING YOUR ENROLMENT AND COURSE PROGRESS

You must meet course progress requirements in order to satisfy the conditions of your visa. These course progress requirements will be clearly explained to you during the orientation program.

CBC Institute will assist you to meet course progress requirements by monitoring your progress and providing you with the relevant support at an early stage. CBC Institute uses a range of methods to monitor course progress including review of participation in tuition activities and assessment tasks. Where we consider you are at risk not meeting course progress requirements, we will issue you with a first warning letter inviting you attend a meeting to discuss why you are not meeting course progress requirements and support that you required. We can provide you with a range of support from extra time to complete tasks or a reduced study load to study skills programs to meet course progress requirements. Agreed support will be documented in an Intervention Plan that both you and your trainer, and Campus Manager will sign.

Following the provision of this support, if your progress is still unsatisfactory, you will be sent a second warning letter and again inviting you to a meeting to discuss why you are not still meeting satisfactory course progress requirements and to discuss new or revised support arrangements.

Where you continue not to meet course progress requirements, you will be reported to DHA for not meeting course progress requirements. DHA will make the final decision on whether your visa will be cancelled because of your unsatisfactory course progress.

You may appeal CBC Institute decision to report you to DHA. However, an appeal will only be considered if CBC Institute has not recorded or calculated the student's marks correctly, has not provided appropriate support as set out in this policy, has not implemented other policies such as assessment and feedback which could impact on the student's results or there are compassionate or compelling reasons which have contributed to the unsatisfactory progress. Circumstances that are considered to be compassionate or compelling circumstances include (but are not limited to):

- Serious illness or injury, where a medical certificate states that the student was unable to attend classes;
- Bereavement of close family members such as parents or grandparents
- Major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the student's studies.
- A traumatic experience which has impacted on the student and which could include involvement in or witnessing of a serious accident; and witnessing or being the victim of a serious crime. These cases should be supported by police or psychologists' reports); or
- Where CBC Institute is unable to offer a pre-requisite unit.
- Where the student is unable to begin studying on the course commencement date due to delay in receiving a student visa.

Where your study load is reduced due to difficulties with meeting course progress requirements, this may mean that you will need to do additional subjects in future sessions to complete your course in the time specified in your student visa.

Provider Default

Under Section 7, 46D(6) of the Education Services for Overseas Students (Calculation of Refund) Specification 2014 Act, CBC Institute has obligations to overseas students in case of a provider default. A registered provider is deemed to have defaulted, as per ESOS Act if:

Either of the following occurs:

- The provider fails to start to provide the course to the student at the location on the agreed starting day;
- The course ceases to be provided to the student at the location at any time after it starts but before it is completed; and
- The student has not withdrawn before the default day;
- In the event, CBC Institute does not satisfy its obligation to an affected student, TPS (Tuition Protection Service) Director will facilitate access for the student to course placement or refunds.
- The refunds will be paid within 14 days after the default day
- CBC Institute defaults if that provider is prevented from offering a course at a location because a sanction has been imposed on the provider under Part 6 of ESOS Act.

- In case of a default, CBC Institute has following obligations to the students:
 - Arrange for the student to be offered a place in an alternative course at the provider's expense, if the student accepts the offer in writing; or
 - the provider provides a full refund (minus processing and non-refundable enrolment fees)
 - Students will be advised of a default situation in advance (where possible) and will have a letter explaining how any refunds will be calculated. Such situations are covered by the provision of the Commonwealth government ESOS Act 2000, the ESOS Regulations 2001 and National Code 2018 references.

COURSE TRANSFER

The CBC Institute (CBCI) Course Transfer Policy is as follows:

1. CBCI will not knowingly enrol a student wishing to transfer from another registered provider's course of study except where:
 - ◆ The original registered provider has ceased to be registered or the course in which the student is enrolled has ceased to be registered;
 - ◆ The original registered provider has provided a written letter of release;
 - ◆ The original registered provider has had a sanction imposed on its registration by the Australian Federal State or Territory Government's that prevents the student from continuing his or her principal course; or
 - ◆ Any government sponsor of the student considers the change to be in the student's best interest and has provided written support for that change.
2. If any of the above conditions apply, CBCI can enrol a student before they have completed six months of their principal course.
3. CBCI is unable to accept applications from international onshore students who currently hold a student visa to study in Australia and wish to change their main course of study to a lower Australian Qualification Framework (AQF) level course or a non-AQF level course. In this case students will generally need to obtain a new student visa. For example, if you are studying a Bachelor of Science (Level 7) at a university and wish to transfer to a Diploma of Accounting (Level 5) at the same institution, you will need to apply for and be granted a new student visa. For further information, visit <https://immi.homeaffairs.gov.au/change-in-situation/study-situation>. If a student holds a Student visa (subclass 500) and is thinking about changing their course of study, ensure that the student continues to meet all the conditions that apply to a student visa. If a student wants to transfer, CBCI must assess or consider their request to transfer.
4. CBCI will not actively recruit a student before they have completed six months of their course.
5. The restriction to not enrol transferring students also applies to any prerequisite courses in a package of courses.
6. Students may transfer to another registered provider before they have completed six months of their course or at least 2 study periods.

7. The circumstances in which a transfer will be granted include:
- ◆ Where it is considered that the course that the student wishes to transfer to:
 - Better meets the study capabilities of the student; and/or
 - Better meets the long-term goals of the student, whether these relate to future work, education or personal aspirations; and/or
 - Offers the student access to greater support either through services offered by another registered provider, commercial or non-profit services or through access to family, friends or a cultural support network.
 - ◆ The student claims or can provide evidence that his or her reasonable expectations about the current course are not being met.
8. A transfer to another course will usually not be granted where:
- ◆ The transfer may jeopardise the student's progression through a package of courses.
 - ◆ The student has recently started studying the course and the full range of support services are yet to be provided or offered to the student. In this case, the student will be requested to wait a further 4 weeks before applying for a transfer to another registered course, during which time the full range of support services will be provided to the student
 - ◆ The student is trying to avoid being reported to DHA for failure to meet the provider's attendance or academic progress requirements.
9. All decisions made by CBCI with regard to a student's requests to transfer to another provider will be fair and take into account the student's individual circumstances and any other relevant factors.
10. In order for a request for transfer to be considered and a letter of release provided, students must provide a letter of offer from another registered provider confirming that a valid offer of enrolment has been made.
11. A letter of release will always be granted where a student has provided evidence that he or she was misled by CBCI or a migration agent regarding the provider or its course if it is in breach of the ESOS Act.
12. There is no cost in providing students with a letter of release. However, where a student transfers to another registered provider, any refund of course fees paid will be in accordance with CBCI's Fees and Refunds Policy and Procedure
13. Students who are granted a letter of release must contact DHA to seek advice on whether a new visa is required. To find out more about visa requirements, students should call DHA on 131881 or visit their web site at <https://www.homeaffairs.gov.au/>
14. Information about course transfer is provided to students in the CBCI Student Handbook, which is provided to students prior to or upon commencement of a course. This is also available at CBCI's main campus and on CBCI's website.
15. Where the decision is made to refuse a student or CBCI does not respond to the request in the timeframe set out in this Policy, the student may appeal against the decision by accessing CBCI Complaints and Appeals process within 20 days. If the appeal finds in favour of a student wishing to transfer, a letter of

release will be granted.

16. All records relating to course transfers will be kept in the student's file.

DEFERRAL, SUSPENSION AND CANCELLATION

The CBC Institute (CBCI) Deferral, Suspension and Cancellation Policy is available on our website,

Domestic Students

Domestic students may apply for deferral of the commencement of a course for a maximum period of twelve (12) months using Application for Deferral of the Commencement of a Course Form and submitting it to Campus Administration. Application for deferral must be submitted before census date.

An Application for Deferral of the Commencement of a Course is to be determined by the responsible Academic Manager and Campus Manager who will approve or reject the application typically within 2-3 business days from the application submission date.

CBCI reserves the right to defer commencement of a course when a course is not offered during the given study period.

On the other side, Domestic students may apply for temporary suspension of their studies for a maximum period of twelve (12) months using Application for Temporary Suspension of a Course Form and submitting it to Campus Administration.

Suspension occurring:

- After census date will incur financial liabilities unless special circumstances are present and approved by CBCI
- After week 8 of any study period will also result in academic penalty, unless special circumstances are present and approved by CBCI.

Failure to come back from a scheduled break will result in cancellation of student's enrolment.

CBCI may suspend a student's enrolment if the student has been involved in serious academic or non-academic misconduct. The student's enrolment, in such circumstances, is placed on hold pending the conclusion of an investigation or/and formal complaint/appeal process.

The final outcome of this process will result in either restoring full enrolment, with or without conditions applied or permanent cancellation of an enrolment.

International Students

1. CBCI must maintain a record of any decisions to defer or suspend an overseas student's enrolment. CBCI that defer or suspend an overseas student's enrolment must notify the Department of Education and Training through PRISMS.
2. Deferral and suspension of studies will only be granted in compassionate or compelling circumstances as included in the definitions above. The circumstances listed are example of what may be considered compassionate or compelling circumstances and each case will be assessed on its individual merits.
3. When determining whether compassionate or compelling circumstances exist, CBCI considers documentary evidence provided to support the claim, and stores copies of these documents in the student's

file.

4. A retrospective deferment or suspension may be justified if the student was unable to contact CBCI because of a circumstance such as being involved in a car accident.
5. Where a student-initiated deferral or suspension of enrolment is granted, CBCI will suspend an enrolment for an agreed period - to a maximum of 12 months. If the deferral is required for longer than 12 months, the student's application will be re-assessed. If the suspension period has expired and the student does not return, the student's enrolment will be cancelled.
6. If student defer their course are not eligible for refund.

Cancellation of studies

Cancellation of student's enrolment may occur upon student's request (withdrawal) or upon CBCI's initiative (termination).

Students applying for withdrawal from unit of study/course based on special circumstances may be eligible for tuition fee refund/re-credit, if granted.

CBCI may decide to terminate student's enrolment in the following instances:

- Failure to return to study after a scheduled student break period. CBCI considers this to be a cancellation of an enrolment initiated by the student. Reasonable steps will be taken by the CBCI to locate/ contact the student to confirm reasons for failure to return.
- When a student is proven to demonstrate serious and significant academic and/or non-academic misconduct,
- When the student is making un-satisfactory academic progression and CBCI has implemented and followed diligent support and intervention strategy process,
- Ongoing non-payment of outstanding fees,
- When a student is not participating in any course work required (cancellation may also occur on the unit level).

Domestic Students

Cancellation of enrolment occurring:

- After census date will incur financial liabilities unless special circumstances are present and approved by CBCI,
- After week 8 any study period will also result in academic penalty, unless special circumstances are present and approved by CBCI.

International Students

1. Students may initiate cancellation of their studies at any time during their course. Students who wish to withdraw within six months of their course to transfer to another provider will be processed as per CBCI Course Transfer Policy and Procedure.

2. Student may initiate cancellation of their studies, where student advises CBCI that he/she no longer the holder of a student visa.
3. CBCI may also initiate suspension or cancellation of a student's enrolment on the grounds of misconduct, misbehaviour of the student, fraudulent evidence or documents or non-payment of fees. Information in the Student Handbook describes the behaviour expected by students, as well as information on plagiarism, collusion, and cheating.
4. Cancellation of the student's enrolment due to unsatisfactory course progress or attendance will be handled as per CBCI Course Progress and Attendance Monitoring Policy and Procedures.

Re-admission after exclusion

Any student who has been excluded from a course may apply for re-admission to that course or any other course offered by CBCI, case by case basis. Student's case will be reviewed and determined by the respective Academic Manager in consultation with CEO and Campus Manager.

CHANGE IN VISA STATUS

Deferment, suspension or cancellation of a student's visa may affect the student's visa. When a student's enrolment is deferred, suspended or cancelled, CBC Institute will notify the Department of Education and Training via the Provider Registration and International Student Management System (PRISMS) of the change in enrolment status.

Students are to refer to the DHA web site at <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-finder/study> or telephone 31 881 for information and their local DHA office for advice on how the potential change to enrolment status may impact upon his other visa.

Regardless of whether the suspension of enrolment is the result of a student request for suspension or a suspension imposed by CBC Institute, the period of suspension of enrolment (as entered in PRISMS) will not be included in attendance monitoring calculations.

Where a suspension of enrolment is granted, CBC Institute will suspend an enrolment for an agreed period of time - to a maximum of 12 months. If the suspension is required for longer than 12 months the student shall have to re-apply once the initial suspension period has expired

If a student's enrolment is suspended for a period of 28 days or longer, the student must return home (unless special circumstances exist). Students will be referred to DHA via the DHA helpline on 131 881 regarding whether they may remain in Australia during a period of suspension of enrolment.

CBC Institute will always use its professional judgement to assess each student's case on its individual merits when determining whether compassionate or compelling circumstances exist.

In cases, where a student's enrolment is cancelled, the student must leave Australia, obtain enrolment in an alternative course, or apply for a different visa within 28 days of cessation. If the student leaves Australia, the student's visa will be cancelled. A student who has left Australia and wishes to return to his or her studies must apply for a new student visa.