



The Illawarra
Business College

THE ILLAWARRA BUSINESS COLLEGE

(A Division of Focal Holdings Pty Ltd)
CRICOS Provider No 01497F
National Code 90191

STUDENT HANDBOOK

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How to use this Handbook

The information contained within this handbook has been colour-coded for your convenience in order of priority. Each page is colour-tagged according to its urgency or importance

Example: Immediate Priority -

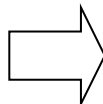


Colour Code

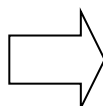
Information



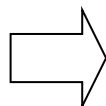
"I need to know **IMMEDIATELY!**"



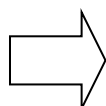
"I need to know by **the first week!**"



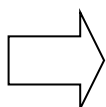
"I need to know **BEFORE** classes begin!"



"I need to know by the end of **WEEK 4!**"



"I need to know by the end of **WEEK 6!**"



"I need to go back and remind myself of this as I go through my study!"

Focal Holdings Pty Ltd ('Focal') trading as The Illawarra Business College and Australian College of Hospitality ensures it complies with the registration requirements of the Australian Skills Quality Authority ('ASQA') and any legislative requirements throughout the period of its registration.

Focal's obligations in relation to our students include:

- maintaining compliance
- issuing qualifications and statements of attainment
- records management

Maintaining compliance

To maintain compliance we will:

- comply at all times with the *Standards for Registered Training Organisations ('RTOs') 2015*
- comply with the *Australian Qualifications Framework ('AQF')*
- comply with relevant Commonwealth, state or territory legislation and regulatory requirements
- provide quality training and assessment services in accordance with the *Standards for Registered Training Organisations ('RTOs') 2015*
- notify the ASQA of any changes to the College's details or changes that may affect the operations of the College
- provide information and co-operate with ASQA when requested
- comply with ASQA's policies
- comply with any other condition(s) that ASQA may impose.

Issuing qualifications and statements of attainment

Any qualifications or statements of attainment issued by our organisation for nationally recognised training will meet Australian Qualifications Framework (AQF) requirements.

These requirements are specified in:

- [The AQF Qualifications Issuance Policy](#)
- [Schedule 5* of the Standards for Registered Training Organisations \(RTOs\) 2015](#)

*The above Schedule must be read in conjunction with the AQF Qualifications Issuance Policy.

The College issues AQF certification documentation to a learner within 30 calendar days of the learner being assessed as meeting the requirements of the training qualification in which the learner is enrolled, provided that all agreed fees the learner owes to our RTO have been paid.

Use of the Australian Qualifications Framework (AQF) logo

The AQF logo must be shown on all advanced diplomas, diplomas and certificates issued by the College for the completion of:

- Vocational training package (full) qualifications

For information about the AQF logo, refer to the *AQF Handbook*.

Use of the Nationally Recognised Training (NRT) logo

The NRT logo must be shown on all advanced diplomas, diplomas, certificates and statements of attainment issued by the College for the completion of:

- Vocational training package (full) qualifications
- Units of competency

For information about the NRT logo, refer to *Standards for Registered Training Organisations (RTOs) 2015*

Records management

Correctly managing records to ensure the accuracy and integrity of our student records.

In addition the *Standards for Registered Training Organisations (RTOs) 2015* require the College to effectively and efficiently manage our records.

We ensure that all records retained by the College are kept secure and are available for review, if required.

Records can be stored in hardcopy and/or electronic formats. Our electronic records are backed up regularly. Student results are retained electronically for 30 years in accordance with the legislative requirements.

For more information, refer to the *Standards for Registered Training Organisations (RTOs) 2015*.

SECTION 1

Welcome

Section 1: Welcome

Welcome

Elizabeth Absolon, Director

Lisa White, National Manager

Important Information & Emergency Contacts

Education Provider Main Contact Details

International Student Coordinator/Advisor

International Student 24 Hour Emergency Contact

Homestay Coordinator

Important Telephone Numbers

Emergency Police, Fire, Ambulance

Department of Immigration, Citizenship and Multicultural Affairs (and its successors)

Medical Centres

Transport

Public Facilities

Location of Automatic Teller Machines

Location of Public Telephones

Post Office

Application Step by Step Process Model

Things To Do

Before Leaving Home

Upon Arrival in Australia

Director's Welcome

Welcome to all our new students at The College.

The College provides training of the highest academic and vocational standards. Our staff are highly qualified, friendly and have a great deal of experience in helping students achieve their goals. The College offers quality accredited courses that focus on the individual learning needs of students.

I encourage you to get involved at the College and take full advantage of the opportunities available to you to advance your skills for your future career.

I trust that you will greatly enjoy your study experience in Australia through the College and build enduring friendships with other students from all around the world.

Wishing you all the best in your studies,

Elizabeth Absolon

Executive Director

National Manager Welcome

On behalf of the staff at The College, I extend a warm welcome to all our new students. We hope that you will enjoy studying with us and will take advantage of all the new social and cultural experiences awaiting students in Australia.

We recognise that living and studying abroad presents many challenges for international students and The College has a range of student support services designed to assist you with this transition. Please feel free to approach our student support staff or any of our trainers if you have any questions or need assistance with your study or welfare needs.

As our campus facilities are ideally located in Bankstown, you have only a short trip by public transport to Sydney city itself. There are numerous social and cultural events that abound in Sydney and Bankstown. When you arrive, we encourage you to make friendships with other students and together to explore what Australia has to offer.

To enhance your learning experience, our staff will encourage you to ask questions during class and approach trainers if you are having difficulties or need some extra help. Let us know what you need to achieve your potential and we will do our best to help.

I look forward to meeting you personally.

With best wishes

Lisa White

National Manager

Important Information and Emergency Contacts:



College Main Contact Details:

44 Raymond Street
Bankstown NSW 2200, Australia.
Ph: +61 2 9791 6555
Fax: +61 2 9791 6544
Email: admin@tbc.nsw.edu.au

International Student Support

Daniella Kulevska
Ph: +61 2 9791 6555
Email: danik@tbc.nsw.edu.au

International Student 24 Hour Emergency College Contact

Phone: 0423 428 467

Emergency Telephone Numbers:

Phone: Police, Fire, Ambulance – 000

Department of Immigration, Citizenship and Multicultural Affairs

26 Lee Street
Sydney NSW 2000
131 881
Counter hours: 0900 – 1600 (9.00am – 4.00pm)

Medical Centres:

Primacy Health Care Medical Centre
67 Rickard Street, Bankstown
Ph: 9790 0024
8.00am – 11.00pm; 7 days a week

Richard Road After Hours Medical Centre
Suite 1/141 Rickard Street, Bankstown
Ph: 9708 3611
8.30am – 11.00pm; 7 days a week

Transport:

Buses: Bankstown has an extensive bus network with 30 routes across and through the City. For more information call the Ministry of Transport's Transport Infoline on 131 500 or visit www.131500.info.

Trains: Bankstown has two rail lines - the Bankstown Line and the East Hills Line.

The stations and services on each line are:

Bankstown Line: Bankstown, Yagoona, Sefton, Birrong, Chester Hill, Leightonfield. The services on this line are:

- Liverpool or Lidcombe to Town Hall via Bankstown
- Town Hall to Liverpool or Lidcombe via Bankstown
- Campbelltown to Museum via Regents Park, Chester Hill and Villawood

East Hills Line:

- Padstow, Revesby, Panania, East Hills. The services on this line are:
- Macarthur to Town Hall via Airport or Sydenham
- Town Hall to Macarthur via Airport or Sydenham

For Further information contact: www.sydneytrains.info
or for trip planning www.transportnsw.info Phone: 131500

Taxis are also available by calling 137288

You can also book online at South Western Cabs at www.southwesterncabs.com.au

Public facilities:

Location of Automatic Teller Machines (ATMs)

National Australia Bank

- 23 Old Town Centre Plaza, Bankstown, NSW 2200
- 402-410 Chapel Road, Bankstown, NSW 2200
- North Terrace, Bankstown, NSW 2200

Westpac Bank

- North Terrace & Lady Cutler Dr, Bankstown 2200 NSW
- Shops P5 & P6 Bankstown Square S/C, Bankstown 2200 NSW
- ATM 3, The Grand Entrance, North Terrace Bankstown 2200 NSW

Commonwealth Bank

- Bankstown Sports Club, 8 Greenfield Parade
- 16-18 Bankstown City Plaza, Cnr North Terrace & Lady Drive

ANZ Bank

- Shop P1 Bankstown Shopping Centre, North Terrace, Bankstown 2200 NSW
 - 1/40 Restwell Street, Bankstown 2200 NSW
- Location of Public Telephones
- 37 South Chapel Rd, Bankstown
 - 307 South Chapel Rd, Bankstown
 - 96 High St, Bankstown
 - 2 North Terrace, Bankstown
 - 117 North Terrace, Bankstown

Post Office

Bankstown Shopping Centre, 20 Restwell Street,
Bankstown, NSW 2200
Ph: (02) 9708 2950 Fax: (02) 9796 8206

Application Step-by-Step Process Model:



STEP 1:	Student enquiry and application (Via agent, exhibition, email, phone or fax)
STEP 2:	International admissions issues 'offer of place' (Letter of Offer)
STEP 3:	Student Acceptance Return signed forms and fees
STEP 4:	International admissions issues electronic Confirmation of Enrolment (eCoE)
STEP 5:	Student finalises Overseas Student Health Cover (with Australian Medical Health Fund, e.g. BUPA, Medibank Private)
STEP 6:	Student finalises visa conditions (with Department of Immigration, Citizenship and Multicultural Affairs)
STEP 7:	Student makes travel and/or accommodation arrangements
STEP 8:	Student arrives in Australia
STEP 9:	International student orientation Registration and ID Cards, information re College plus life and services in Australia
STEP 10:	Student sets up various services in Australia (e.g. sets up bank account, mobile phone, Tax File Number, etc.)
STEP 11:	Course commences – Classes begin! 😊 😊 😊

Things to Do:

Before Leaving Home:

- Apply for passport
- Arrange student visa
- Make contact with institution
- Arrange for immunisations and medications from my doctor
- Apply for a credit card and/or arrange sufficient funds
- Confirm overseas access to your funds with your bank.....
- Make travel arrangements.....
- Arrange travel insurance.....
- Advise institution of travel details
- Arrange accommodation.....
- Arrange transport from airport to accommodation
- Pack bags being sure to include the following:
 - Name and contact details of an institution representative
 - Enough currency for taxis, buses, phone calls etc. in the event of an emergency
- Important documents:**
 - THIS HANDBOOK!
 - Passport
 - Letter of offer
 - eCoE.....
 - Certified copies of qualifications & certificates
 - Travel insurance policy
 - ID cards, drivers licence, birth certificate (or copy)

NOTE: Make sure you leave any originals or copies of these documents safely with family in your home country in case of loss.

Upon Arrival in Australia:

- Call home.....
- Settle into accommodation.....
- Contact institution.....
- Purchase household items and food.....
- Enrol children in school (if applicable)
- Attend international student orientation.....
- Get student ID card.....
- Advise health insurance company of address & get card
- Open a bank account.....
- Attend faculty/course specific orientation sessions
- Get textbooks.....
- Start classes.....
- Apply for tax file number if seeking work.....
- Get involved in student life and associations (eg music, sporting and cultural clubs).....

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SECTION 2

Pre-Arrival

Section 2: Pre-Arrival

Application Step by Step Process Model

Introduction to Australia

- Introducing *Bankstown*
- Introducing *the College*

Arranging Visas

- DICMA
- DFAT
- Migration Agents
- Education Agents
- Visa Conditions

Arranging Travel

- Documents
- What to Bring
- Seasonal Considerations
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 - Mobile Phones & Laptops
- On your Flight
- Entry into Australia
 - Australian Immigration
 - Baggage Claim
 - Detector Dogs
 - Australian Customs & Quarantine
 - Arrivals Hall

Getting from the Airport

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- Shuttle Buses
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- How Much to Bring
- Currency Exchange
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- Credit Cards

Arranging Accommodation

Temporary Accommodation

- Hotels, Motels & Backpackers
- Staying with Friends or Family

Bringing My Family

- Issues to Consider

Child Care

Schools

- State Schools
- Independent Schools

Introduction to Australia



For more information visit: www.australia.com

Welcome to Australia - the sixth largest country in the world. It's about the same size as the 48 mainland states of the USA and 50 per cent larger than Europe, but has the lowest population density in the world - only two people per square kilometre.

Beach paradise

Australia's coastline stretches almost 50,000 kilometres and is linked by over 10,000 beaches, more than any other country in the world. More than 85 per cent of Australians live within 50 kilometres of the coast, making it an integral part of our laid-back lifestyle.

Our island home

Australia is the only nation to govern an entire continent and its outlying islands. The mainland is the largest island and the world's smallest, flattest continent.

Multicultural vibrancy

Since 1945 more than six million people from across the world have come to Australia to live. Today, more than 20 per cent of Australians are foreign born and more than 40 per cent are of mixed cultural origin. In our homes we speak 226 languages - after English, the most popular are Italian, Greek, Cantonese and Arabic.

Our rich cultural diversity is reflected in our food, which embraces most of the world's cuisines and artfully fuses quite a few of them. You'll find European flavours, the tantalising spices of Asia, Africa and the Middle East and bush tucker from our backyard on offer everywhere from street stalls to five star restaurants. Tuck into Thai takeaway, dine out on perfect Italian pasta, do tapas in our city's Spanish strips and feast on dumplings in Chinatown.

You can also embrace our melting pot of cultures in the many colourful festivals. See samba and capoeira at Bondi's Brazilian South American festival, dance behind the dragon parade during Chinese New Year or stroll through streets transformed into a lively piazza during the annual Italian celebrations. As a nation, we embrace a rainbow of religious belief and you'll find Catholic and Anglican churches, Hindu, Sikh and Buddhist temples, mosques and synagogues lining our streets.

Useful links:

[Choose Australia](#)

[Tourism Australia](#)

Introducing Bankstown



HISTORY

Bankstown is a city full of history.

Its original inhabitants were the Aboriginal people known as the Eora. Their land bordered that of the Dharawal and Darug Aboriginal people. At the time they lived as traditional owners of the land, the Aboriginal people of Australia were amongst the most culturally and linguistically diverse people of the world.

KEY CITY FEATURES

Bankstown is located 20 kilometres south-west of the Sydney CBD.

Bankstown's central business district is clustered around Bankstown Railway Station. The commercial area beside the railway station is known as Bankstown Plaza, while the ethnic diversity of the city has created a host of great restaurants and cafes.

Centro Bankstown (previously known as Bankstown Square), is a large [shopping centre \(mall\)](#), immediately to the [northeast](#) of the railway Station.

[Bankstown Railway Station](#) is on the [Bankstown line](#) of the [CityRail](#) network. The *Sydney Metropolitan Airport*, more commonly known as [Bankstown Airport](#), was established in 1940 and is constructed on 313 [hectares](#). It has three [runways](#), an extensive [taxiway](#) and includes a large business park containing over 170 [businesses](#).

NATURAL PARKS

With the picturesque Georges River, Georges River National Park, and more than 350 parks and sporting reserves in Bankstown, there are plenty of parklands and recreational places to enjoy. You can have a picnic with the family at Mirambeena Regional Park, try boating or water-skiing on the Georges River, take a bushwalk, enjoy a social or organised sporting match, or take a leisurely walk along the river foreshores.

CULTURE

Bankstown has one of the most ethnically diverse communities in [Australia](#). Home to a large [Lebanese](#) community, Bankstown also boasts large populations of [Chinese](#), [Vietnamese](#), [Greek](#), [Croatian](#) and [Serbian](#) migrants. In all, over 60 different languages are spoken by the people of this suburb. Bankstown is considered as one of the most multicultural areas in the country.

According to the 2006 Census, Bankstown had a population of 26,446. Just over half of Bankstown residents stated they had been born overseas, with [Vietnam](#) at 11.8 per cent the most common place of birth followed [Lebanon](#) at 8.2 per cent, and [China](#) at 5.0 per cent.^[13]

Census data reveals that after English, [Arabic](#) is the most common 'language spoken at home' in Bankstown, used by 23.1 per cent, [Vietnamese](#) is spoken by 16.2 per cent, Chinese languages by 7.8 per cent ([Mandarin](#) 4.1% and [Cantonese](#) 3.7%) and [Greek](#) by 3.8 per cent. According to the census, [Islam](#) was the most followed faith in the suburb with 22.9 per cent of residents, just ahead of [Catholics](#) at 22.8 per cent. [Buddhism](#) with 11.9 per cent and [Eastern Orthodox](#) with 9.7 per cent had the next largest followings.

OTHER PLACES OF INTEREST

<p>AMF Tenpin Bowling, Bankstown</p> <p>Address: 14 West Terrace, Bankstown Ph: (02) 9708 4988 Website: www.amfbowling.com.au</p>	<p>Australian Aviation Museum Bankstown Inc.</p> <p>Opening hours: Saturday, Sunday and Wednesday 10.00am - 4.00pm Address: Starkie St, Bankstown Airport Ph: (02) 9791 3088</p>	<p>Bankstown Sports Club</p> <p>Address: 8 Greenfield Parade, Bankstown Website: www.bankstownsports.com</p>
<p>Georges River National Park</p> <p>Park access: Henry Lawson Drive and River Road, Revesby Website: www.nationalparks.nsw.gov.au</p>	<p>Mirambeena Regional Park</p> <p>Address: Adjoining the Georges River from Lansdowne to Georges Hall. Picnic areas, and cycling and pedestrian paths. Ph: (02) 9707 9999</p>	<p>Sefton Golf Course</p> <p>A Par-3 golf course set in a leafy residential area, managed by Bankstown City Council. Holiday learning programs for children. Includes picnic area and kiosk. Address: 160 Rose Street, Sefton Ph: (02) 9743 9436</p>

Introducing The College

The College is a private training institution which has been operating since 1994 and has numerous individuals, as well as regional and national companies.

Since its inception, The College has grown to encompass a range of training and development, business consultancy, career management and recruitment services.

The College offers you training excellence, and is renowned for its professionalism based on an approach to training that is innovative, flexible and of the highest academic standard.

Our mission is to provide the client with accredited training that is professional, industry relevant and of the highest quality.

We achieve this mission by:

- Continually refining our training system according to recognised student needs and industry requirements.
- Providing a flexible and innovative approach to training.
- Employing experienced and suitably qualified trainers to provide training of the highest academic standards.
- Implementing regulatory, legislative requirements including WH&S, EEO and other relevant acts.

Arranging Visas:



Most international students wanting to study in Australia require a **student visa**. Some other visa holders are also eligible to study as international students in Australia. Many students apply for a visa themselves on-line or via the Australian Diplomatic Mission in their country. The visa application process can be complicated and for students from some countries it may be better to submit an application with the assistance of an accredited agent due to their familiarity and experience in the field. You should check with the education provider in Australia for their accredited agents in your country.

In order to apply for a visa you will need a **valid passport**, an **electronic Confirmation of Enrolment (eCoE)** and any **other documentation** required by the Australian diplomatic post with which you lodge your application. For example, if you are under 18 you must have a completed **CAAW form** to ensure your accommodation and welfare is approved by your education provider.

You must ensure to **allow enough time** for processing between lodging your application and the start of your academic program, as it can be a lengthy process depending on your country of origin.

Department of Immigration Citizenship and Multicultural Affairs (DICMA)

The Australian Government's Department of Immigration Citizenship and Multicultural Affairs or its successors provides comprehensive information about student visa requirements and the application process, as well as application document checklists to assist you with your application.

Department of Foreign Affairs and Trade (DFAT)

The Department of Foreign Affairs and Trade website www.dfat.gov.au/embassies has a comprehensive list of Australian embassies, high commissions, consulates and representative offices around the world.

Migration Agents

A migration agent can assist you in submitting your visa application and communicate with DICMA on your behalf, but please note that **you do not need to use a migration agent** to lodge any kind of visa application.

Education Agents

Education agents promote various Australian education programs and institutions internationally and are a good way for students to apply to study in Australia. Agents are experienced in making international student applications and applying for visas. Most speak both English and the local language so this makes the application process a lot simpler and generally hassle free for students and parents. Most do not charge for their service as they collect a commission from the institution you choose to attend. However, some agents do charge small amounts or offer additional services for which they charge. You can check with your Australian education provider for contact details of agents they recommend.

Please Note: Although able to assist in completing education and visa applications, Education Agents are NOT licensed to provide migration advice.

Visa Conditions:



If you are granted a visa, you must abide by its conditions. Failure to comply with these conditions could result in the cancellation of your visa. These conditions include (but are not limited to):

- Complete the course within the duration specific in the CoE
- Maintain satisfactory academic progress
- Maintain approved Overseas Student Health Cover (OSHC) while in Australia
- Remain with the principal education provider for 6 calendar months, unless issued a letter of release from the provider to attend another institution
- Notify the College of your Australian address, mobile number and email address within 7 days of arrival
- Notify the College of who to contact in the case of an emergency situation
- Notify the College of any changes to any of the above details within 7 days of any change.

For a full list of **mandatory** and **discretionary** student visa conditions please visit www.homeaffairs.gov.au/students/visa-conditions-students



Arranging Travel:

You will need to make your own travel arrangements to Australia. Please try to arrive at least 1-2 weeks before the start of International Student Orientation to allow enough time for settling-in, adjusting to the climate and overcoming jet-lag.

You should fly into Sydney International Airport which is the closest international airport to Sydney CBD. Visit www.sydneyairport.com.au. Sydney is located 8kms from Sydney International Airport.

Documents

You should prepare a folder of **official documents** to bring with you to Australia, including:

- Valid passport with Student Visa
- Offer of a place / admission letter from the College
- Confirmation of Enrolment (eCoE) issued by the College
- Receipts of payments (e.g. tuition fees, OSHC, bank statements etc.)
- Insurance policies
- Original or certified copies of your academic transcripts and qualifications
- Other personal identification documents, e.g. birth certificate, ID card, driver's licence
- Medical records and/or prescriptions
- CAAW if you are under 18 years of age.

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.

What to Bring

Students are often surprised by how strict Australian Customs Services and quarantine can be. If you're in doubt about whether your goods are prohibited or not, **declare it anyway** on the Incoming Passenger Card which you will receive on the plane. Students have received on the spot fines for not declaring items. Visit the Australian Quarantine and Inspection Service (AQIS) homepage www.aqis.gov.au:

- Read “**What can't I take into Australia?**”
- And also let your family and friends know “**What can't be mailed to Australia?**”

Baggage allowances flying into Australia will vary according to your carrier, flight class and country of origin. Please check with your carrier prior to departure. Economy passengers are generally permitted 1 x checked luggage (35kg) and 1 x carry-on (7kg) for international flights, but only 20kg of checked luggage on domestic flights within Australia. This will significantly limit the amount of things you can bring, especially if you will fly within Australia to get to your final destination. Therefore, it is essential to think the packing process through very carefully. You will be able to purchase most things upon arrival in Australia but the price may be higher than in your own country.

Seasonal Considerations

Summer in Australia is from December to February, autumn from March to May, winter from June to August, and spring from September to November. For most of the country the hottest months are January and February.

If you arrive in June or July, the coldest months of the year, you may need to bring or buy winter clothing and blankets. You may also need to purchase a heating appliance once you arrive.

Clothing

On most campuses, students usually dress informally. Jeans or slacks with t-shirts or blouses, sneakers or “running shoes” are almost standard dress. Shorts are often worn during the summer months and sandals are the most common footwear. It is acceptable for both men and women to wear shorts and sleeveless t-shirts. This is common during the hotter months.

A sports coat or suit and tie for men and appropriate dress for women is necessary for some functions such as formal dinners, a graduation ceremony, student dances or balls. For festive occasions, you may want to bring traditional dress and accessories.

Most primary and secondary school students will be required to wear a school uniform to classes and other school activities. You should check with your education provider what is included in the uniform package.

Other Items You Might Need to Include (most can also be purchased in Australia)

- | | |
|---|--|
| <input checked="" type="checkbox"/> alarm clock | <input checked="" type="checkbox"/> scientific or graphics calculator |
| <input checked="" type="checkbox"/> bath towels, bed sheets, pillow cases | <input checked="" type="checkbox"/> camera |
| <input checked="" type="checkbox"/> dictionary (bilingual) | <input checked="" type="checkbox"/> micro recorder for lectures |
| <input checked="" type="checkbox"/> small sewing kit | <input checked="" type="checkbox"/> spare spectacles or contact lenses |
| <input checked="" type="checkbox"/> music CDs or iPod | <input checked="" type="checkbox"/> your optical prescription |
| <input checked="" type="checkbox"/> sporting equipment | <input checked="" type="checkbox"/> photos of friends and family |
| <input checked="" type="checkbox"/> toiletries | <input checked="" type="checkbox"/> swimming costume |
| <input checked="" type="checkbox"/> umbrella | <input checked="" type="checkbox"/> small gifts from home |



The standard voltage for electrical items in Australia is 240V. Electric plugs have three flat pins one of which is an earth pin. You may need to buy an adaptor or have the plugs changed when you arrive.

Note: In the picture, the red dot indicates that the switch is on and power is flowing through that socket.

Bringing Your Computer

Bringing a PC or laptop into Australia may be a little more complicated.

Items owned and used for more than 12 months prior to arrival are allowed in tax-free. Proof of the date of purchase and purchase price may be required. Computers which are less than 12 months old and over AUD\$400 may attract Goods and Services tax (GST) at a rate of 10%. Consideration is given as to whether or not you intend to export the computer at the conclusion of your studies.

To satisfy the Customs Officer that you will be taking the computer out of Australia you should bring along a statutory declaration (a written declaration witnessed by the certifying authority in your country) stating that the computer is for use during your studies in Australia, and that you intend to take it back with you when you complete your studies. You may be required to give an undertaking under Section 162 to this effect and provide a cash security to Australia Customs upon arrival.

Mobile Phones & Laptops

If you are considering bringing a mobile phone, laptop, or any communication devices we suggest that you visit the Australian Communications and Media Authority before making any purchases. Some students have brought in their own laptops with internal modems only to discover that they were unable to use their modem in Australia. Any external or built-in modems must be **Austel Approved** in order to function in Australia.

On Your Flight

Wear comfortable, layered clothing so that you are able to make adjustments according to the local weather. Remember – if you are flying from a northern hemisphere winter into the Australian summer it will be **very HOT** so wear light weight clothing underneath, and have a pair of sandals or lighter shoes in your hand luggage if you need cooler footwear. Alternatively extra clothing may be required on-hand if flying into the Australian winter season.

Before landing in Australia passengers are given an **Incoming Passenger Card** to fill in. This is a legal document. **You must tick ✓ YES if you are carrying any food, plant material including wooden souvenirs, or animal products.** This includes fruit given to you during your flight. If you have items you don't wish to declare, you can dispose of them in quarantine bins in the airport terminal. Don't be afraid to ask airline staff if you have any questions.

If you are carrying more than **AU\$10,000** in cash, you must also declare this on your Incoming Passenger Card. It is **strongly recommended** however, that you do not carry large sums of cash but arrange for an electronic transfer of funds into your Australian bank account once it has been opened.

Entry into Australia



Australian Immigration

When you first arrive in Australia you will be required to make your way through Australian Immigration (follow the signs for Arriving Passengers as you leave the plane). An Immigration Officer will ask to see your completed Incoming Passenger Card (given to you on the plane) along with your passport and student visa evidence. The Immigration Officer will check your documents and may ask you a few questions about your plans for your stay in Australia.

Baggage Claim

Once you have passed through the immigration checks you will move to baggage claim (follow the signs) and collect your luggage. Check that nothing is missing or damaged. If something is missing or damaged go to the **Baggage Counter** and advise them of your problem. Staff at the Baggage Counter will help you to find your belongings or lodge a claim for damage.

Detector Dogs

You may see a **Quarantine Detector Dog** at the baggage carousel or while waiting in line to pass through immigration, screening luggage for food, plant material or animal products. If you see a detector dog working close to you, please place your bags on the floor for inspection. These dogs are not dangerous to humans and are trained to detect odours. Sometimes a dog will sit next to your bag if it sniffs a target odour. Sometimes dogs will detect odours left from food you have had in the bag previously. A quarantine officer may ask about the contents of your bag and check you are not carrying items that present a quarantine risk to Australia.

Australian Customs and Quarantine

Once you have your luggage you will go through Customs. Be careful about what you bring into Australia. Some items you might bring from overseas can carry pests and diseases that Australia doesn't have. You must **declare ALL** food, meat, fruit, plants, seeds, wooden souvenirs, animal or plant materials or their derivatives.

Australia has **strict quarantine laws** and tough on-the-spot fines. Every piece of luggage is now screened or x-rayed by quarantine officers, detector dog teams and x-ray machines. If you fail to declare or dispose of any quarantine items, or make a false declaration, you will get caught. In addition to on-the-spot fines, you could be prosecuted and fined more than AU\$60,000 and risk 10 years in prison. All international mail is also screened.

Some products may require **treatment** to make them safe. Items that are **restricted** because of the risk of pests and disease will be seized and destroyed by the **Australian Quarantine and Inspection Service (AQIS)**.

Arrivals Hall

You will be able to leave the restricted area and enter the Arrivals Hall once you have cleared Customs. Here you will find a number of retail and food outlets along with public telephones, an information booth and money exchange facilities. If you arrive on a weekend, you may like to exchange money here as most banks are not open on Saturdays and Sundays.

Getting From the Airport:

The information supplied below is sourced from www.sydneyairport.com.au.



Train

The International rail station is located at the northern end of the terminal and is accessible from the arrivals level.

Airport Link Trains run approximately every 10 minutes and the journey into the city takes only 13 minutes. The international rail stations link directly to the City Circle which means most city destinations are within a short walk of stations.

To travel to Bankstown from Sydney CBD, tickets can be purchased from the International rail station. Simply catch the train from the International station to Central station and change for all suburban services.

For more information on fares, maps and travel planners visit the AirportLink website at www.airportlink.com.au or phone +61 2 8337 8417.

Public Buses

Sydney Buses has a timetables service between Bondi Junction and Burwood which includes the T1 International and T3 Domestic Terminals in the route. Clearly marked bus stops are located on the arrivals level of each of these terminals. Information about fares, timetables and connections to other parts of Sydney is available at www.sydneybuses.info.

Shuttle Buses

There are numerous shuttle bus services operating from Sydney Airport. For example, Kingsford Smith Transport (KST) Sydney Airport Shuttle bus, offers door to door airport / hotel bus shuttle services. KST's Airport Shuttle bus services is available at both Sydney domestic & international Airports to the City, Kings Cross, Darling Harbour Hotels, Motels and Lodges. For more information phone (02) 9666 9988.

Taxis

Each terminal has its own sheltered taxi rank with supervisors on hand in peak hours to ensure a smooth flow of taxis for travellers. Kerbside supervisors can also organise taxis with baby capsules, wheelchair access, 5 seaters, station wagons for lots of baggage, and maxi taxis for groups.

Here are some approximate return fares you can expect to pay to and from Sydney Airport. Remember passengers pay for any bridge or road tolls on top of the fare (these fares are in Australian dollars and are based on non-peak traffic conditions):

Return fare to Sydney Airport:

- Sydney City \$50
- North Sydney \$65
- Manly \$103
- Parramatta \$165
- Liverpool \$114
- Cronulla \$89

AU\$2.50 airport toll is payable by all passengers taking a taxi from any of Sydney Airport's taxi ranks.

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**. It is important to **ALWAYS** let someone know where you are and how to contact you by phone or by post.

There are several ways that you can contact our College.

- By email – admin@tbc.nsw.edu.au
- By Fax +61 2 9791 6544
- By Phone +61 2 9791 6555
- In Person: Our Bankstown campus is located at 44 Raymond Street, Bankstown NSW Australia, 2200. Our operating hours are Monday to Thursday 9.00am – 5.00pm (excluding Public Holidays). Reduced opening hours during school holiday periods.
- By Post: Our mailing address is PO Box 384, Corrimal NSW Australia, 2518

Accessing Money:



You should read this section carefully, and discuss the issues raised in this section with the bank or financial institution in your home country before you leave. All banks operate differently and you should be aware of all fees, charges, ease of access to your funds, and safety of the way in which you will access those funds.

How Much to Bring

You will need to make sure you have enough funds to support you when you first arrive. It is recommended that you have approximately **AU\$1500 to AU\$2000** available for the first two to three weeks to pay for temporary accommodation and transport. You should bring most of this money as either **Traveller's Cheques** or on an international credit card. Traveller's cheques can be cashed at any bank or currency exchange in Australia.

Please note that it is **not safe to bring large sums of money** with you! Lost credit cards or traveller's cheques can be replaced, but very few travel insurance companies will replace lost or stolen cash. Do not ask someone you have just met to handle your cash for you or to take your cash to make payments for you. Not even someone who may indicate they are studying at the same education institution.

Currency Exchange

Only Australian currency can be used in Australia. If you have not brought some with you, you will need to do so as soon as possible after arrival. You can do this at the airport. Once you have arrived in Bankstown, you can also change money at any bank.

Electronic Transfer

You can transfer money into Australia by electronic telegraph or telegraphic transfer at any time. This is a fast option and will take approximately 48 hours, but the bank will charge a fee on every transaction.

ATMs

Automatic Teller Machines are located everywhere (including at the airport) and you can immediately withdraw cash from your overseas bank account at ATMs displaying the Cirrus Logo (if your ATM card has international access). Check this with your financial institution before leaving home.

Credit Cards

All major international credit cards are accepted in Australia but you must remember that **repayments** to many of these cards can only be made in the country where they were issued. Do not rely on being able to get a credit card once you arrive in Australia because this is very difficult due to credit and identification laws.



Arranging Accommodation:



Hotels, Motels & Backpackers

Generally, the price you pay for accommodation will determine its quality. However, it can be expensive to stay in a good quality motel or hotel for a long period of time. Backpacker accommodation is relatively inexpensive but you may need to bring your own pillow and sleeping bag if you choose this option.

The following is a list of temporary accommodation options in Bankstown:

<p>BreakFree Bankstown International Address: 477 Chapel Road, Bankstown Ph: (02) 9707 4700 Website: www.breakfreeresorts.com.au</p>	<p>Rydges Bankstown Address: Cnr Hume Highway and Strickland St, Bass Hill Ph: (02) 8707 2800 Website: www.rydges.com</p>	<p>Travelodge Bankstown Address: Mona Street, Bankstown Ph: (02) 9793 0000 or 1300 886 886 Website: www.travelodge.com.au</p>
<p>Aviation Links Address: Avro St Bankstown Airport Ph: (02) 9793 3424 Email: stay@aviationlinks.com.au Website: www.aviationlinks.com.au</p>	<p>Banksia Motel Address: 966 Hume Hwy, Bass Hill Ph: (02) 9726 6666 Fax: (02) 9724 4337</p>	<p>Motel 10 Address: Hume Hwy & Northcote Rd Greenacre Ph: (02) 9642 7555 Fax: (02) 9742 5879 Email: hari@motel10.com.au Website: www.motel10.com.au</p>
<p>Best Western Gardenia Motor Inn Address: 850 Hume Hwy, Bass Hill Ph: (02) 9644 9600 Fax: (02) 9645 3146 Email: reservations@gardeniamotorinn.com.au Website: www.gardeniamotorinn.com.au</p>	<p>Palm Hotel Motel Address: 167 Hume Hwy Chullora Ph: (02) 9642 7300</p>	<p>Sleep Express Motel Address: 97 Hume Hwy, Chullora Ph: (02) 9758 7999 Fax: (02) 9758 8808 Email: sleepinn@bigpond.com</p>

Staying With Friends or Family

If you know someone in Australia, this is a great way to settle-in to life here. Your friends or family can provide advice, support and encouragement in your first days in Australia. However, if you are under the age of 18 you must obtain approval from your education provider first.

Bringing My Family

Most student visas allow you to bring your family members to Australia as your dependants (check your individual circumstances with the Department of Immigration, Citizenship and Multicultural Affairs See: **Arranging Visas**). Family members include your spouse, and you and your spouse's dependent children. Before bringing your spouse or children to Australia, you will have to prove that you can support them financially. The cost of supporting a family in Australia is very high. You may have to consider and discuss many issues with your family.

Issues to Consider

Rather than bringing your family together with you to Australia, some students may find it useful to arrive first, settle into studies, find appropriate accommodation, adjust to living in Australia and then arrange for their family to join them.

Before making a decision to bring your family to Australia it is important to consider the following issues:

- The cost of airfares for your family to and from Australia;
- Possible higher rent for a larger home;
- Limited employment opportunities for your spouse;
- Extra costs for food, clothing and other necessities;
- The effect on you and your studies if your family is not happy in Australia;
- Whether your children will adjust to school in Australia;
- Waiting lists for child care centres; and
- Whether to come alone to Australia first and arrange things for your family, or to all come at the same time.

Child Care

Finding suitable childcare in Australia requires patience and planning. Waiting lists for places in most childcare centres are long.

Many schools offer before- and after-school care programs (usually 7:30am-8:45am and 3:30pm-6:00pm). Children who need these programs must be registered with the school.

Child care providers in or around Bankstown CBD include:

- Occasional ChildCare: 80 Restwell St, BANKSTOWN NSW 2200, Ph: (02) 9790 0600
- Bankstown South Infants School Pre-School, Stacey St South, Bankstown Ph 9790 6176
- Dove Cottage Children's Centre Cnr Sir Joseph Banks & Milton Sts, BANKSTOWN NSW 2200, Ph: (02) 9707 4041
- Kids Kubby Kindy Long Day Care 111 Gallipoli St, BANKSTOWN NSW 2200, Ph: (02) 9793 7538
- Love & Cuddles Pre School 10 Allum St, BANKSTOWN NSW 2200, Ph: (02) 9707 2188

Schools:

If you would like to bring your children to Australia with you, you must be aware of the following schooling issues:

1. It is an immigration policy that school-age dependants of international students undertake formal schooling while they are in Australia.
2. Children may enter Kindergarten at the beginning of the school year in NSW government schools if they turn five on or before 31 July in that year.
3. You will need to provisionally enrol your child in a school before you leave your home country and you will normally have to pay the school fees one semester in advance. The school will issue an electronic Confirmation of Enrolment Form (eCoE) stating the program and its duration, so that you can obtain the appropriate visa for your child.

4. The Diplomatic Mission in your country can tell you which State schools are registered to take international students. Fees are payable by international students at all State schools unless you:
 - Are in receipt of sponsorship or scholarships from the Australian Government (e.g. the Australian Development Scholarship, IPRS);
 - Hold a higher institution or approved non-government scholarship. These scholarships must be approved by the State government for the dependants to be exempt from school fees.
5. You will be responsible for school fees and other costs including school uniforms, books, excursions and stationery.
6. When choosing the most appropriate school for your child, it is best to ask questions about the school's curriculum, size, extra-curricular activities and the size of individual classes.
7. You should also take into consideration the distance from the school to **your education institution**, the suburb in which you intend to live and the method of transport you plan to use.

For further information, please contact www.schools.nsw.edu.au.

There are two types of schools in Australia – State schools and independent schools.

State Schools

The following is a list of some of the state schools in or around Bankstown:

- Bankstown Public School, Restwell St, Bankstown NSW 2200 Phone: 9796 2120 or Ph 9796 2096 and Fax: 9790 3548
- Bass High School, Hume Hwy & Arundle Rd, Bass Hill NSW 2197 Phone 9726 3644 and Fax 9724 0523
- Bankstown North Public School, 322 Hume Hwy, Bankstown NSW 2200, Phone 9709 5506, Fax 9790 0945

For further information about these and a list of other schools available in the Bankstown area, visit <http://www.schools.nsw.edu.au>.

Independent Schools

The following is a list of some of the independent schools in and around Bankstown:

- Al Amanah College (Primary) 2-4 Winspear Avenue, Bankstown Ph: (02)9708-1220
- St Euphemia College -Primary School Stacey Street, Bankstown Ph: (02) 9796-8240
- St Euphemia College - Secondary 202 Stacey Street, Bankstown Ph: (02)9796-8240

For further information about these and a list of other independent schools in the Bankstown area, visit <http://www.aisnsw.edu.au/Main/>

SECTION 3

Settling-In

Section 3: Settling-in

Living in Bankstown

- Weather and Seasons
- Time Zones
- Lifestyle

Permanent Accommodation

- Choosing Where to Live

Types of Accommodation

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- On-Campus
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- Signing a Lease
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- Inspecting a Potential Property
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 - Music & Television
 - Personality Traits & Communication

Housekeeping

- Kitchen Stoves & Ovens
- Refrigerators
- Disposal of Rubbish
- Cleaning Kitchens
- Cleaning the Bathroom
- Cleaning Floors
- Cleaning Products
- Maintenance, Fixtures & Fittings
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- Pest Control

Where can I get help?

Services

- Telephones
- Calling Emergency Services
- Public Telephones
- Making Phone Calls within Australia
- Calling Australia from Overseas
- Mobile/Cell Phones
- Computer & Internet Access
- Australia Post
- Small Letters
- Envelope Layout

- Support Groups
- Getting Around
- Public Transport
- Taxis
- Driving
- Bicycles
- Shopping
- Where to Shop
- Business Hours
- How to Shop
- Bargaining/Haggling
- Purchasing an Item
- Yellow Pages

Health

- Emergencies – Dial 000
- Police
- Fire
- Ambulance
- State Emergency Service
- Lifeline
- Poisons Information Line
- Emergency Translation
- Overseas Student Health Cover (OSHC)
- How Do I Get OSHC?
- What Am I Covered For?
- How Do I Use My OSHC Card?
- How Do I Make a Claim?
- Renewal Information
- Types of Health Care in Australia
- Public System
- Private System
- Attending an Australian Hospital
- General Practitioners (GPs)
- Medical Services
- What do I do if I'm sick?
- Seeing a Doctor (GP)
- Public Hospital Waiting Times
- Pharmacies
- Prescription Medication
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- Dental and Optical
- Interpreter Services
- Medical Facilities in Bankstown
- Hospitals
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Mental Health
Physical Health
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Laws and Safety in Australia

Obeying the Law
Legal Services & Advice
Child Protection Laws
Home Security
Contents Insurance
Internet Safety & Security
Internet Access on Arrival
Personal Safety
Public Transport Safety
Buses
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Taxis
Road rules
Owning a Car
Registration
Insurance

Speed
Mobile Phones & Driving
Demerit Points Scheme
Licence Requirements
Drinking Alcohol & Driving
Blood Alcohol Concentration levels
Legal BAC Limits
Factors Affecting your BAC
Drinking Limits Advice
Random Breath Testing
Increased Risk of an Accident

Alcohol, Smoking & Drugs

Alcohol
Standard Drinks
Smoking
Drugs
Drink Spiking

Hitchhiking

Avoiding Dangerous Areas and Activities
Making New Friends
Sexual Assault
What do I do if I am Assaulted?

Living in Bankstown:



The following information is provided from Bankstown City Council at www.bankstown.nsw.gov.au.

With residents from over 160 different countries and abundant parkland, Bankstown has a natural charm making it very attractive to residents. Its many other attractions include:

People

Bankstown is a unique, cosmopolitan environment with one of the world's most successful multicultural communities. With people from so many cultural backgrounds, residents have a wonderful opportunity to learn and experience from the beliefs and way of life of other cultures.

Roads

Bankstown is well serviced by several road networks, such as the Hume Highway, M5 Motorway and M5 East. Two separate railway lines directly link the area to Sydney's CBD. Bankstown is also home to Bankstown Airport, the largest general aviation airport in the southern hemisphere.

Natural Beauty

Bankstown boasts more than 1090 hectares of beautiful parks, gardens, reserves, and open spaces. For example, Bankstown City Gardens are popular for wedding photographs while the Sylvan Grove Native Garden, with its winding bush track and native plants, is also popular. The Georges River National Park and parkland along the Georges River are also great attractions.

Sporting Fields

Bankstown has many sporting fields and establishments, including the Dunc Gray Velodrome and an international standard athletics track at The Crest Sporting Complex, the award-winning Memorial Oval for cricket, Bankstown Basketball Stadium, Kelso Softball Park, four Olympic swimming pools and many other local fields and centres.

Weather and Seasons

This information is in part provided by www.sydney.com.au.

Bankstown enjoys a temperate climate with a mild winter, and has more than 340 sunny days a year. Average minimum temperatures in the winter months of June through to August is around 9 degrees Celsius (47-48 degrees Fahrenheit). The summer season is from December through to February.

Because of recent climate changes, the NSW Government has imposed water restrictions on residents. This means that there are limits on how much water residents can use when using water for gardens or outside cleaning (such as hosing driveways or cars). For more information visit www.sydneywater.com.au. Fines apply (up to \$220 for individuals) if these restrictions are breached.

Time Zones

Bankstown's time zone during standard time is 10 hours ahead of Greenwich Mean Time.

Daylight Saving Time is observed in Bankstown, where the time is shifted forward by 1 hour, resulting in a 11 hour difference ahead of Greenwich Mean Time (GMT+11). After the Summer months the time is shifted back by 1 hour resulting in the normal Standard Time.

During daylight saving time: 11 hours ahead of Greenwich Mean Time.

Permanent Accommodation:



Choosing Where to Live

Most students want to live within walking distance of the campus but this is not always possible and is usually determined by availability and cost.

Types of Accommodation:



Rentals

Typical costs of renting unit style accommodation in Bankstown is set out in the table below:

Number of bedrooms	Typical price range
1	\$180 - \$250
2	\$200 - \$350
3	\$300 - \$400

Exact rental costs will vary depending on the location and facilities available at the particular unit.

If you choose to share accommodation, you may share your rental costs. For helpful information on share accommodation issues, visit The Share Housing Survival Guide at <http://www.rlc.org.au/sharehousing/intro.html>.

Where to Look for Accommodation:



The following is a list of places where you can go to find advertisements for accommodation:

- Newspaper classifieds – Bankstown newspapers include the Bankstown Canterbury Torch and the Canterbury Bankstown Express.
- Real Estate Agent windows & websites – local real estate agencies include:
- Century 21 Owen O'Donnell Real Estate - www.century21.com.au - (02) 9708 1166 -
- Ronis Real Estate - www.ronisrealestate.com.au - (02) 9708 4544
- Jj Crawford Real Estate - www.jjcrawford.com.au - (02) 9708 5888
- Independent Property Centre - www.independentproperty.com.au - (02) 9707 1244
- Warren First National Real Estate - www.bankstownre.com.au - (02) 9709 5555
- LJ Hooker - www.ljhooker.com.au - (02) 9708 2244
- Lj Hooker Commercial - Bankstown - www.ljhooker.com.au - (02) 9790 1111

Things to Keep in Mind When Renting:



Security Deposits/Bond

The owner or agent of an owner who has the right to rent you a property is called the landlord. A landlord will ask you for money before you move into an apartment. This is called a security deposit or bond, and may amount to more than A\$1,000 dollars. The bond is usually set at four weeks' rent. A bond/"security deposit" is an amount of money that is supposed to guarantee that the tenant will care for the dwelling. If the tenant does not care for the property or clean it before leaving, the landlord has a legal right to keep the security deposit. Otherwise, the landlord must return the security deposit within a month after the tenant leaves.

In NSW, the landlord or agent must send any bond paid to the Office of Fair Trading, within 7 days. A lodgement form is needed to do this and can be obtained from any Fair Trading Centre or by calling 13 32 20. Lodgement forms cannot be downloaded from this website as they have a unique barcode.

Bonds can be lodged by posting the Lodgement Form along with a cheque/money order for the bond amount to Renting Services, Locked Bag 19 Darlinghurst, 1300. Bonds can also be lodged in person at any Fair Trading Centre during office hours, 8:30am - 5:00pm Monday to Friday.

After the bond is lodged, all parties should receive an advice of lodgement that includes the unique rental bond number. If the advice is not received, the tenant should contact Fair Trading to confirm that the bond had been lodged. It is an offence for a landlord/agent to request a rental bond from their tenant and then not lodge it with Fair Trading.

During the tenancy, the bond is held by the Rental Bond Board and accumulates interest. The Rental Bond Board is the independent custodian of rental bonds paid by tenants to landlords for residential tenancies. The Office of Fair Trading administers the day to day functions of the Board, providing rental bond lodgement, custody, refund and information services.

Signing a Lease

In most cases, the landlord will require the tenant to sign a lease. A lease is a written agreement between a tenant and a landlord that describes the responsibilities of each party. This is a binding legal document that commits the student to a specific period of residency in the unit.

Inspection of Property

Most landlords will inspect the property with you on commencement of your tenancy. This is done with a list of furniture and fittings in each room of the property so that the two of you can agree on the condition of the property at the commencement of the tenancy. You should note on this document anything you notice during the inspection that is not already listed, and keep a copy that has been signed by both of you. Once you are the tenant, the condition of these things will be your responsibility. This will be done again at the end of your tenancy and the final condition of the property may determine the return of your full security deposit.

If this inspection is not suggested, you might suggest it yourself as a means of ensuring fair treatment for all parties involved.

A 'Property Inspection Checklist' is included in the Appendices Section.

Utilities

Unless someone is already living in the dwelling, the new tenant must start utility services, such as telephone, electricity, and gas. This requires contacting each individual company and arranging for the services to be connected from a specified date. The companies providing these utilities also require a small security deposit. In some cities instead of making numerous calls to different companies, there may be a utility provider company. If someone has vacated the property before you, contacting these utility companies for connection of services will ensure all previous accounts have been finalised and paid for by the previous tenant.

'Utility One' will help you by arranging your Phone, Electricity, Gas, Internet and Pay TV - at no cost. For more information visit: www.utilityone.com.au or phone 13 18 19. You can get the process started straight away by clicking the 'Connect me NOW' icon on their homepage.

Restrictions

The lease may contain restrictions, such as not permitting animals or children in the dwelling. Ask the landlord about his/her particular requirements. Make sure that you know and understand these restrictions before signing the lease. If you do not obey the restrictions on the lease, the landlord can ask you to leave.

Inspecting a Potential Property

It's a good idea to take notes of each property you inspect. As well as the address, rent, and agent take notes of the details:

- Are there laundry facilities?
- Is there a telephone line already connected?
- Do the light fittings work?
- Is the oven/ stove, gas or electrical?
- Do the toilet and shower all work?
- Is there damp or mould on the walls?
- Is there painting required?
- Is the place furnished? What kind of furniture?
- What kind of heating/cooling is there?
- Is there an insect/ pest problem?
- Is it close to transport, shops, and campus?
- Will the area be noisy? Is it on a busy road?
- Is there good security?
- Will the landlord carry out any repairs before you move in?
- How are repairs made once you live there, and who pays for which repairs?

Choosing a Roommate

The task of choosing a roommate needs to be taken very seriously. The person or persons with whom you decide to live can affect the quality and productiveness of your international student experience in Australia. When the moment comes for you

to make your decision concerning roommates, remember these tips: don't panic, take your time, and don't compromise on important principles.

Bills & Expenses:

Do you and your roommates expect to share the costs of buying toilet paper, washing powder for clothes and dishes, cleaning supplies etc. which is used by everyone?

If you are answering an advertisement for a roommate; what does the rental price cover? Does it include utilities, or are they split equally when the accounts are due? Who will pay them and how will you all know they have been paid?

A small notebook which is signed by everyone who hands over their share of the costs and signed by the person the money is given to, is a good idea.

Food:

Do you and your roommates expect to share the costs of buying food and share in the preparation?

Do you have specific food needs (allergies, preparation needs)?

If your needs are for halal and your roommates are not, can you agree on respecting and upholding each other's needs?

Cleaning:

Who will clean what? How often?

Decide exactly what "clean and tidy" means to you.

Will you hire a cleaning company to keep things under control?

Personal Habits & Individual Needs:

How much privacy do you need?

What hours do you usually sleep? Study? Relax? Socialise? Shower? Wash clothing?

Smoking & Drugs:

Do you prefer to have a smoker or non-smoker as a roommate?

Is a smoker alright as long as they smoke outside the residence?

(Many rental agreements will forbid smoking inside the premises)

Clarify your stance on the use of alcohol and/or illicit substances.

Music & Television:

What are your musical likes and dislikes?

Do you watch TV everyday or just once in a while?

Do you like to study with or without music/TV?

Personality Traits & Communication:

How do you perceive yourself?

How do others perceive you?

Do you enjoy being around a lot of people - or just a few friends?

Are you more comfortable by yourself?

What about overnight visitors?

When conflicts arise, how do you go about resolving them?

How do you behave when you're happy - angry? What are the things that bother you most?

Please keep in mind that not everyone can be trusted! Follow your instincts and do not room with someone you do not trust.

Housekeeping

Some international students who come to Australia have never had the need to do their own shopping, cooking, and housecleaning. If these activities are new to you, you will need to understand that in Australia unless you choose to hire someone from a home services company to do some of these things for you; these are the responsibility of each individual and are a sign of personal independence and becoming an adult.

Most Australians, especially landlords and rental agencies, believe it is **very important** for one's living environment to be kept clean. Our concern for cleanliness is evident when you visit the supermarket, where many varieties of cleaning products are sold.

Kitchen Stoves & Ovens

Kitchen stoves may be either electric or gas. It is important to keep the burners and oven of an electric range clean so that they may operate safely and efficiently. Tenants should clean electric stove burners after each use to prevent food from hardening on them. The electric oven should also be cleaned periodically with an oven-cleaning product unless it is a "self-cleaning" oven, for which you should follow directions carefully.

Refrigerators

Refrigerators should be defrosted periodically, when ice or frost in or around the freezing unit becomes evident. To defrost a refrigerator, one should turn it off, empty it, and allow the water from the melting frost to drip into a pan or the tray beneath the freezer. This may take overnight, but can be done more rapidly if one puts a pan of hot water in the freezer. When the ice has melted, one should empty the tray of water into the sink. It is not a good idea to use sharp instruments to chip off the ice as they may damage the freezer and your eyes. A solution of baking soda and water can be used to clean the inside of the refrigerator. Some refrigerators automatically defrost themselves. The cooling grills on the back of a refrigerator should be vacuumed periodically to remove dust build-up, to enable the unit to refrigerate more efficiently. A refrigerator that does not work efficiently will cost you more on your electric utility bill.

Disposal of Rubbish

Because insects such as ants and flies can be a problem, it is important for tenants to empty their rubbish every one to two days into the **wheelie bins** provided outside your accommodation. You will then put the wheelie bin/s out on the footpath once a week to be collected by council rubbish trucks. The landlord will inform the tenant about the way to dispose of garbage particularly with regards to recycling and the days your rubbish is collected.

Cleaning Kitchens

Grease and oil from cooking collects on cabinet and refrigerator tops and walls, especially if occupants fry foods often. These areas should be cleaned often in order to avoid unpleasant odours and fire hazards.

Cleaning the Bathroom

Sinks, showers, and tubs may be cleaned with bathroom cleaning products from the supermarket. If a sink does not drain properly, ask the landlord or manager to look at it. Toilet bowls should be cleaned with a special toilet cleaning solution. A plunger may also be used for toilets that do not flush properly. Do not put any items or paper other than toilet paper in the toilet as this may block the pipes. If it is obvious that mis-use of the unit has caused the need for repair, the landlord will charge you for the cost of repair or cleaning.

Cleaning Floors

Different types of floors will require different kinds of care. A landlord can recommend the way he/she prefers to have the floors cleaned. In apartments, the managers often maintain vacuum cleaners for tenant use. You can also buy vacuum cleaners at department stores. Upon leaving a dwelling, the occupant is usually expected to have the carpet professionally cleaned. The landlord can inform the tenant about proper cleaning procedures.

Cleaning Products

Grocery stores and supermarkets stock many different products for cleaning. It is important to read labels carefully in order to understand proper uses and dangers of the products. (**Warning: Keep all cleaning products out of reach of children and do not mix products!**)

Maintenance & Fixtures & Fittings

You will be expected to replace light globes and keep fittings in your accommodation clean. If repairs or maintenance are required for example; a blocked toilet, the landlord should be consulted at the time. Generally, repairs will be the responsibility of the owner/landlord, unless caused by misuse of the item by the tenant or their visitors.

Smoke Alarms

Smoke alarms are devices that detect smoke and sound an alarm. Smoke alarms alert and wake people allowing valuable time to get out of a house during a fire. When you go to sleep, your sense of smell also goes to sleep. If there is a fire, toxic fumes may overcome you before you wake up. For your protection, a smoke alarm must be installed in your home.

ONLY WORKING SMOKE ALARMS SAVE LIVES!

- Once a month you should check the battery by pressing the test button on the smoke alarm. If you cannot reach the button easily, use a broom handle to press the test button
- Keep them clean. Dust and debris can interfere with their operation, so vacuum over and around your smoke alarm regularly
- Replace the batteries yearly. Pick a public holiday or your birthday and replace the batteries each year on that day.



If

- When the battery is low the smoke alarm will sound a short 'BEEP' every minute or so. This is to alert you the battery is low and needs replacing.
- Smoke alarms must never be painted
- If cooking and smoke sets off the alarm, do not disable it. Turn on the range fan, open a window or wave a towel near the alarm
- Do not remove the batteries from your smoke alarm or cover your smoke alarm to prevent it from operating.

(Source: Metropolitan Fire Brigade, Melbourne)

Repairs and maintenance

As a tenant you have rights under the *Residential Tenancies Act 1987 and Residential Tenancies Regulation 2006*.

The landlord must:

- make sure the premises are 'reasonably' clean and fit to live in when you first move in
- maintain the premises in a 'reasonable' state of repair, considering the age of the premises, the rent you pay and the prospective life of the premises.

You must:

- keep the premises 'reasonably' clean
- tell the landlord about any damage to the premises as soon as possible
- leave the premises in a condition similar to when they were rented to you, except for fair wear and tear
- not damage or permit anyone else to damage the premises deliberately or negligently
- not add or remove any fixtures or do any renovations, alterations or additions to the premises without the landlord's permission – the landlord is entitled to refuse permission.

If you do not follow these obligations, the landlord can give you a notice of termination to end the tenancy and even demand compensation.

You are responsible for any damage caused by anyone who is on the premises with your consent.

Urgent and non-urgent repairs

Under the *Residential Tenancies Act*, repairs are either 'urgent' or 'non-urgent'.

Urgent repairs

Under section 28(2) of the Act the following need urgent repair:

- a burst water service
- a blocked or broken toilet
- a serious roof leak
- a gas leak
- a dangerous electrical fault
- flooding or serious flood damage
- serious storm or fire damage
- a failure or breakdown of the gas, electricity or water supply
- a failure or breakdown of any essential service for hot water, cooking, heating or laundering
- any fault or damage that makes the premises unsafe or insecure.

Getting urgent repairs done

Tell the landlord/agent about the problem and ask that repairs be done. Keep a record of your conversations. Better still, write a letter and keep a copy.

If the landlord cannot be contacted within a few days, or is unwilling to do the urgent repairs, you can arrange for them to be done. However, you must be able to show that:

- the problem was not your fault
- you have made a 'reasonable' attempt to contact the landlord
- you have given the landlord a 'reasonable' opportunity to do the repairs

- the repairs are carried out by a repair person named in your residential tenancy agreement (if possible) or by a licensed or qualified tradesperson.

You must give the landlord/agent written notice with details of the repairs, the cost and copies of receipts. The landlord must pay you for any reasonable costs incurred by you up to \$1000 within 14 days of you giving them notice. If the landlord does not pay you the costs of the repairs, you can apply to the Consumer, Trader and Tenancy Tribunal (CTTT) within 30 days for an order that they do so.

If you cannot afford to pay for urgent repairs, apply to the CTTT for an urgent hearing for the repairs to be done. You may also ask the tribunal for a reduction in rent until the repairs are done.

Non-urgent repairs

For all other repairs, tell the landlord/agent what needs fixing and by when (give them a clear deadline in writing). Keep a record of conversations and follow up with a letter requesting the repairs (keep a copy).

If you are dealing with a real estate agent, you can also:

- write the problem in the agent's complaint book
- contact the principal of the agency
- contact your landlord directly.

Doing non-urgent repairs yourself

You can do non-urgent repairs yourself but you must have the landlord's permission – preferably in writing. Ask the landlord to pay you back for any costs.

If the landlord refuses to do repairs

- Keep paying your rent. Rent strikes are a breach of your residential tenancy agreement. The landlord may try to have you evicted.
- Write to the landlord stating that they are required to do repairs under the *Residential Tenancies Act*. Keep a copy of the letter.
- Have a solicitor or tenant advocate write a letter asking that the repairs be done.
- Contact your local Tenants Advice and Advocacy Service for help. The closest service in Bankstown is **Southern Sydney Tenants Advice & Advocacy Service Ph 02 9787 4679**,
- Apply to the CTTT for an order (see below). You must apply within 30 days of the landlord failing to do the repairs by your deadline. If more than 30 days have gone by, ask for an extension of time in your application.

Consumer, Trader and Tenancy Tribunal

The tribunal is where landlords and tenants can settle disputes. The tribunal can order:

- the landlord to do repairs
- that your rent be paid to the tribunal until repairs are done
- a reduction of your rent from the time you told the landlord of a problem, and they did not fix it, until the time repairs are done (see below)
- compensation for losses you suffered because the landlord did not do repairs (e.g. damage to your belongings because the landlord failed to fix a leaking roof).

Rent reduction

Under section 47 of the *Residential Tenancies Act*, you can apply to the CTTT for an order that the rent is too much because of a withdrawal of goods, services or facilities by the landlord. For example, if the hot-water system breaks down and the landlord does not repair it, you can apply to the tribunal to order the landlord to reduce the rent for the time you were without hot water.

Housing NSW tenants who get a rental subsidy are not entitled to a rent reduction.

(Source: TenantsNSW www.tenants.org.au Factsheet 06: Repairs and Maintenance)

Where Can I Get Help?

Southern Sydney Tenants Advice and Advocacy Service

2nd Floor, 59-63 Evaline St, Campsie NSW 2194

02 9787 4679

Mon 10am-1pm, 2-4pm, Tue 10am-4pm; Wed 9am-4.30pm; Thu 2.30-4.30pm; Fri 10am-12noon, 1pm-4.30pm.

Office of Fair Trading Tenancy Information

Tel: 13 32 20

TTY 1300 723 404

Office of Fair Trading Rental Bond Information

Tel: 13 32 20

TTY 1300 723 404

Office of Fair Trading Consumer, Trader and Tenancy Tribunal

Tel: 1300 135 399

Real Estate Institute of NSW

Tel: 9264 2343

www.reinsw.com.au

Tenants Union of NSW Hotline

Tel: 8117 3750 Toll free 1800 251 101

www.tenants.org.au



Services:

Telephones



Calling Emergency Services

DIAL

000

In Australia dial **000** from any phone for **fire, police or ambulance** services. **112** may also be dialled from mobile phones. Dialling **112** will override key locks on mobile phones and therefore save time. Emergency Services operators answer this number quickly and to save time will say, "Police, Fire, or Ambulance". If you are unsure of what emergency service you need tell the operator what the emergency is. You will then be connected to the appropriate service to assist.

It is wise to think ahead with the most important information which will help them to respond. Where you are; (note street names and the closest intersection), what has happened and to whom; what their condition is. The operator may then ask you to stay on the phone until the emergency services arrive. In life threatening situations the operator may also give you some instructions to assist until the emergency unit arrives. If you are concerned about your English, remain calm and work with the operators who are very experienced with all cultures. (See also: Health – Emergencies)

Public Telephones

Australia has an extensive network of Public Phones throughout the country. They are easily recognized by the orange and blue Telstra emblem. The cost of local calls is 50 cents (AUD) with most phones accepting coins and prepaid telephone cards. Long distance call charges vary depending on time of day and distance.

Sundays are an excellent day to make interstate or international calls due to all day discount rates.

Pre Paid telephone cards offer competitive calling rates to all countries 24 hours per day.

Pre Paid Telephone Cards cost \$5, \$10, \$20 and \$50 and may be purchased at most newsagencies, post offices and convenience stores.



Making Phone Calls within Australia


- **To make international phone calls:**

☎ Dial – international access code (**0011**) + the country code + the area code (if required) + phone number (when adding a country code to a number, any leading 0 (zero) on the area code following it is NOT dialled)

To make domestic phone calls:

☎ Dial – the area code + phone number

Area Code	States
(02)	ACT, NSW
(03)	VIC, TAS
(07)	QLD
(08)	SA, WA, NT

A map of Australia with state abbreviations: WA (Western Australia), SA (South Australia), NT (Northern Territory), QLD (Queensland), NSW (New South Wales), VIC (Victoria), and TAS (Tasmania). Major cities are marked with blue dots: Darwin, Perth, Adelaide, Melbourne, Hobart, Sydney, and Brisbane.

Visit www.whitepages.com.au and www.yellowpages.com.au for directories of residential, commercial and government phone numbers in Australia; and for a list of country codes and area codes for international calls.

Calling Australia from Overseas

To contact Australia, first dial the international access code from that country (this will vary in each country), then Australia’s country code prefix (**61**) followed by the area code without the first zero (for instance Sydney would be 2 instead of 02), and then dial the required number.

Example: International access number +61 2 9791 6555

Mobile/Cell Phones

Before bringing your mobile phone to Australia check with the Australian Communications and Media Authority to make sure it can operate here. Some countries, such as Japan and the USA, use mobile phone networks that are not available in Australia. If not, you can buy your mobile phone in Australia. Australian telecommunications providers offer a wide range of services which provide a mobile phone within the cost of using that service. There are many differences to the services provided. You should understand what deal you are accepting before signing a contract with a provider.

For a comparison of mobile phone plans in Australia see: <http://www.mobiles.com.au/mobile-phone-plans/>

Computer & Internet Access

Many of the above companies will also provide you with internet access. In fact, you may be able to make arrangements with a company where you can get cheaper rates if you have internet and mobile phone through the one service provider. In addition, with providers Telstra and Optus, you could get a packaged deal for your home phone, internet and mobile phone.

Computers are available for student use in computer rooms at the College as advised by Student Services. These rooms are available generally from 9.00am to 5.00pm Monday to Friday. Internet access is also available.

Australia Post



Australia Post is one of our nation’s largest communications, logistics and distribution businesses; and is committed to providing high quality mail and parcel services to all people within Australia.

Small Letters

The cost of posting a small letter for distribution in Australia is an **AU1.00 postage stamp** which you affix to the envelope.

A small letter has the following characteristics:

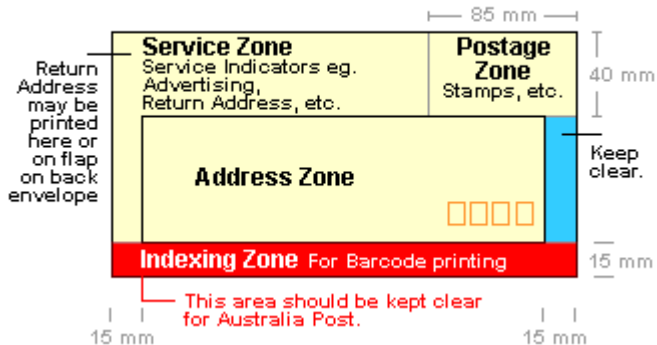
- No larger than 130mm x 240mm
- No thicker than 5mm

- Maximum weight 250g.

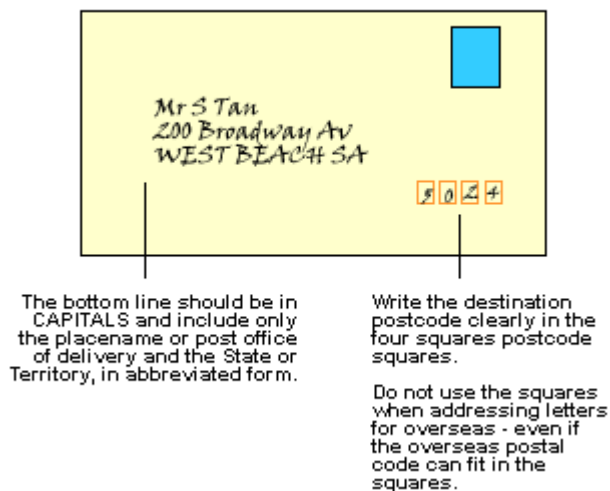
Envelope Layout

Australia Post uses advanced letter sorting technology to read the address on each envelope electronically. These machines work best when address formats are structured in a consistent manner. That is why it is necessary to address your mail clearly and correctly. The information below demonstrates how.

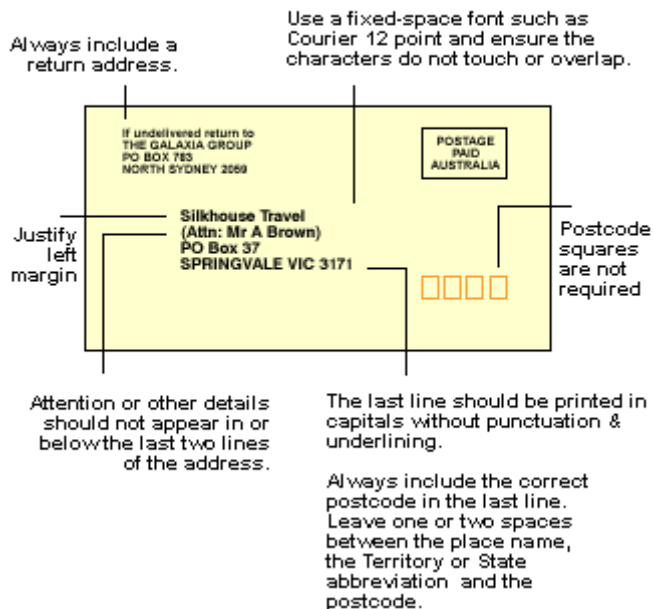
Envelope Face Format - Allocation of Zones



Typical Hand Addressed Envelope



Typical Machine Addressed Envelope



www.auspost.com.au

(Source: Australia Post)



Cultural Support Groups

The list below is an example of the cultural groups in the Bankstown region. Full details are available in the Bankstown Community Directory available at Student Services.

- Riverwood Australian Arabic Association - Social and community service group for Arabic speakers of all ages. Meets first Wednesday of each month at Riverwood Senior Citizens Centre. Riverwood Community Centre, 151 Belmore Rd North, Riverwood NSW 2210
- *Bangladesh Community Council Inc* Provides assistance to the Bangladeshi Australian Community, teach new generation our community language, community language weekend school every Sunday at Hampden park Public School campus and festivals every year month of December and March for National Victory day and Independence Day of Bangladesh. Bangladesh Community Council Inc., PO Box 447, Lakemba NSW Mr. Masood Chowdhury JP President 0433211668, 960320752195
- Chinese Australian Services Society (CASS) Migrant and Community Services
- www.cass.org.au 44-50 Sixth Ave, Campsie NSW 2194
- Somali Islamic Centre, 79 Haldon St, Lakemba NSW 2195 02 9740 9276
- United Muslim Women's Association 47 Wangee Road Lakemba NSW 02 9750 6916
- Polish Club www.bankstownpolishclub.com.au 11 East Terrace Bankstown NSW

Getting Around

Public Transport

There are numerous public transport facilities available in Bankstown, including bus and train. NSW operates a system of ticketing called Opal Cards. Opal cards are smartcard tickets that you keep, reload and reuse to pay for travel on public transport. Simply add value to your Opal card then tap on and tap off to pay your fares on trains, buses, ferries and light rail – anywhere within the Opal network.

As well as the lowest single fares, Opal cards have lots of benefits for regular travellers. More information can be found at www.opal.com.au

For detailed information about bus timetables visit www.sydneybuses.info.

Buses are operated in Bankstown by Local Bus Operators under contract to the Ministry of Transport (MoT). For more information on bus routes and other public transport go to 131500.info or phone 131 500.

The Bankstown area is serviced by the following companies with timetables available at the following websites:

- [Veolia Transport](http://esvc000574.wic022u.server-web.com/) <http://esvc000574.wic022u.server-web.com/>
- [Punchbowl Bus Company](http://www.punchbowlbus.com.au) (www.punchbowlbus.com.au)
- [Sydney Buses - State Transit Authority of NSW](http://sydneybuses.info) (<http://sydneybuses.info>)

Two separate railway lines directly link the area to Sydney's CBD. For detailed information on train timetables visit www.cityrail.info.

Taxis

The Bankstown area is serviced mainly by a number of taxicab companies.

To make a booking call Taxis Combined Services on 13 33 00 or make an online booking through the Taxis Combined website

Driving

The College is easily accessible by driving and there are numerous public car parks in Bankstown (you will have to pay for parking in some of these parking stations).

Bankstown is well serviced by several road networks, such as the Hume Highway, M5 Motorway and M5 East.

You cannot drive in any state in Australia unless you have a valid driver's licence. For road rules in NSW visit www.rta.nsw.gov.au.

Bicycles

There are a number of cycle ways in Bankstown.

The following information is available at www.bankstown.nsw.gov.au:

- **Picnic Point Reserve to Lambeth Reserve cycle path** is a combination of boardwalk, swamp decks and bush tracks weave through a variety of natural environments, such as mangrove forests, river and creek foreshores, landscaped parklands and bushland areas. This section of the walkway also links up with open-grassed recreational areas that have picnic facilities, toilets, car parking and children's playground equipment.

Directions to the boardwalk - Drive west along Henry Lawson Drive. Go straight through the Picnic Point Road roundabout and continue driving for approximately 300-400 metres, then take a sharp left-hand turn into Lambeth Reserve. If you are driving on the other side of Henry Lawson Drive heading east, we recommend you use the Picnic Point roundabout to change direction, allowing you to access the left-hand turn into Lambeth Reserve.

- **The Deepwater Park to Kelso Beach Accessway** offers tranquil views of the Georges River as well as a wide variety of colourful native bushland vegetation. It is 1.5 kilometres long and is an easy walk on a flat path along the banks of the beautiful Georges River.

This access way takes you past a variety of colourful and interesting native bushland areas, the Deepwater Motorboat Club, and open-grassed recreational areas that have picnic tables, toilets, car parking and children's playground equipment. This beautiful section of the Georges River Foreshore Walkway/Cycleway provides the perfect setting for a leisurely stroll, taking the dog for a walk or even an energetic bike ride.

The Deepwater Park to Kelso Beach Accessway can be used daily from sunrise to sunset from either the park or the beach entrance.

The following information is available at www.rta.nsw.gov.au:

Under NSW law, a cyclist has the same rights and responsibilities as drivers and motorcycle riders..

By law, you must wear an approved bicycle helmet while cycling in NSW. Approved helmets are marked with an Australian Standard Approved Notification (either red or black).

Cyclists are required to obey the road rules, including stopping at red lights or Stop signs, Giving Way as indicated by signage and giving hand signals when changing direction.

Cyclists also have some special rights, which include:

Riding two abreast, no more than 1.5 m apart

Travelling to the front of a line of traffic on the left hand side of the stopped vehicles

Travelling in Bus Lanes and Transit Lanes. However, cyclists cannot travel in Bus Only Lanes

Travelling on the footpath where indicated by signage

Cycling on the footpath if the cyclist is less than 12 years old. An adult, who is riding in a supervisory capacity of a cyclist less than 12 years old, may also ride with the young cyclist on the footpath

Turning right from the left hand lane of a multi-lane roundabout with the proviso the cyclists must give way to exiting traffic

To be a legal road vehicle **during the day**, a bicycle must have:

At least one working brake

Either a bell or horn fitted to the bike, within easy reach and in working order

To be a legal road vehicle **at night**, a bicycle must also have :

Lights fitted and in use when riding at night - a steady or flashing white light that is clearly visible for at least 200 metres and a flashing or steady red light that is clearly visible for at least 200 metres from the rear of the bike

red rear reflector that is clearly visible for 50 metres when light is projected onto it by a vehicle's headlight on low beam

It is compulsory to wear an approved helmet correctly when riding a bike. This applies to all cyclists, regardless of age, including children on bicycles with training wheels and any child being carried as a passenger on a bike or in a trailer.

Failing to obey road or bicycle rules may result in a fine.

Shopping

Where to Shop

There are a number of small and large shopping areas in Bankstown.

Centro Bankstown is a large shopping centre which features stores like Myer, Big W, Kmart, Target, Woolworths, Franklins, Spotlight, and over 310 specialty stores; prominently located in the Bankstown CBD just minutes away from both College campuses, the M5 Motorway and Hume Highway and easily accessed by rail, bus and car.

Centro Bankstown offers you over 3,500 car spaces, 3 discount department stores, 2 fresh food precincts and wide range of fashion and services, making shopping at Centro Bankstown full of fun and variety.

Business Hours

Centre Trading Hours

Monday - Wednesday	9.00am - 5.30pm
Thursday	9.00am - 9.00pm
Friday	9.00am - 5.30pm
Saturday	9.00am - 5.00pm
Sunday	10.00am - 4.00pm
Public Holidays	10.00am - 4.00pm

Some stores within Centro have longer shopping hours.

Woolworths shopping hours are:

Monday - Friday	7.00am - 10.00am
Saturday	7.00am - 10.00pm
Sunday	8.00am - 9.00pm

Coles shopping hours are:

Monday & Tuesday	7.00am - 10.00pm
Wednesday & Friday	7.00am - 10.00pm
Thursday	7.00am - 10.00pm
Saturday	7.00am - 8.00pm
Sunday	8.00am - 8.00pm

How to Shop

Bargaining/Haggling

When shopping in Australia, you generally don't bargain or barter (also called haggling) for the price of an item. The displayed price for items is fixed and if Australian GST (Goods & Services Tax) is applicable it will already be included in the displayed price. However, there are exceptions to this rule. There are places and circumstances in which it is perfectly acceptable to barter for the best price possible. These may include: at garage sales, community markets, second hand dealerships, or at electrical goods' stores, furniture shops, or when purchasing a motor vehicle if you are offering to pay in cash, or have seen the item at a competitor store for a better price.

If you are paying by **CASH** and, if you are buying more than one item, you may have more **bargaining power**. Begin the bargaining process by asking:

“What’s the best price you can give me?”

Or at a garage sale, you might pick up several items whose combined total is \$50 and say:

“I’ll offer you \$30 for all of these.”

Purchasing an Item

The most common methods of purchasing items are by cash or **EFTPOS**. EFTPOS (Electronic Funds Transfer at Point of Sale) allows you to use the card attached to your Australian bank account to make purchases and withdraw cash at the same time (at the retailer's discretion) from more than 103,000 merchants across Australia. Just swipe your keycard through the EFTPOS card reader, select your account type and enter your PIN number. EFTPOS is available at most supermarkets, petrol stations and retail outlets. Just look for the EFTPOS sign. You can choose to make the EFTPOS transaction from your savings account, cheque account or credit card. You receive a printed receipt after each purchase and the transaction appears on your statement.

Yellow Pages

The Yellow Pages are a telephone directory or section of a directory (usually printed on yellow paper) where business products and services are listed alphabetically. They are a **GREAT time-saver** and very useful when you are looking for specific products or services. *“Let your fingers do the walking!”* These books may be provided in rental properties, and are available at Post Offices around Australia. www.yellowpages.com.au

Health:



Emergencies – Phone: Dial 000

The Triple Zero (**000**) service is the quickest way to get the right emergency service to help you. It should be used to contact Police, Fire or Ambulance services in **life threatening or emergency situations only**. Emergency 000 lines should not be used for general medical assistance.

Police

In 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. In a non-emergency situation you can contact the local police station directly on: 02 9783 2199. The station is located at 2 Meredith Street, Bankstown.

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 and **emergency transportation to hospital**. Dial **000**

State Emergency Service

The State Emergency Service (**SES**) is an emergency and rescue service dedicated to providing assistance in natural disasters, rescues, road crashes and extreme weather conditions. It is made up almost entirely of volunteers and operates in all States and Territories in Australia. For emergency assistance in a **FLOOD** or **STORM** dial **132 500**.

Lifeline

Lifeline's **13 11 14** service is staffed by trained volunteer telephone counsellors who are ready to take calls 24-hour a day, any day of the week from anywhere in Australia. These volunteers operate from Lifeline Centres in every State and Territory around Australia.

Anyone can call Lifeline. The 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. Lifeline telephone counsellors are ready to talk and listen no matter how big or how small the problem might seem. They are trained to offer emotional support in times of crisis or when callers may be feeling low or in need of advice.

Poisons Information Line

The poisons information line provides the public and health professionals with prompt, up-to-date and appropriate information, and advice to assist in the management of poisonings and suspected poisonings. The seriousness of a poisoning situation is assessed after a detailed history is obtained from the caller. Members of the public may be then given first aid instructions, information on possible symptoms, and advised on the need for assessment by a doctor or referral to hospital. The Australia-wide **Poisons Information Centres** have a common telephone number: **131 126**.

Emergency Translation

For translation service in an emergency situation dial **1300 655 010**

Overseas Student Health Cover (OSHC)



Overseas student health cover (OSHC) is insurance that provides cover for the costs of medical and hospital care which international students may need while in Australia and is mandatory for international student visa holders. OSHC will also cover the cost of emergency ambulance transport and most prescription drugs.

How do I get OSHC?

You may be or have been asked for an OSHC payment in the education offer package you receive from your chosen education provider, if they have a preferred provider agreement and don't need to complete a formal application form. If not, you may need to complete an Application for OSHC which is available from registered OSHC providers and most educational institutions. Your local education adviser can lodge your OSHC form and payment at time of processing your enrolment to study in Australia.

Only Australian health funds that have signed an agreement with the Australian Government can provide OSHC. Most Australian education institutions have a preferred OSHC provider. The College's preferred provider is AHM. You may choose to change your health fund at anytime, but will need to abide by the conditions of change of the health fund provider you are leaving.

OSHC Providers

Australian Health Management: www.ahm.com.au (AHM is the College's preferred provider)

Medibank Private: www.medibank.com.au

OSHC Worldcare: www.osheworldcare.com.au

BUPA OSHC: www.overseasstudenthealth.com

Students may also take out additional cover in the form of Extra OSHC and students who could not previously access OSHC may now be able to access Optional OSHC. Some students may be exempt from enrolling in the OSHC such as students from countries whose Governments may have Reciprocal Health Agreements for students in Australia. Note: only some reciprocal health agreements cover students in Australia, some will only cover visitors. You should determine if you are eligible before you apply for your visa to come to Australia.

Further information on OSHC can be found at: <http://www.health.gov.au/internet/main/publishing.nsf/Content/privatehealth-consumers-overseascover.htm>

If you come to Australia on a visa other than a student visa and undertake **a short course of study of three months duration or less** you will not be eligible for OSHC. It is wise to purchase travel or private medical insurance in this case.

What am I covered for?

The following information is available at www.ahm.com.au:

OSHC provides a safety net for medical expenses for international students, similar to that provided to Australians through Medicare. Additionally, OSHC includes access to some private hospitals and day surgeries, ambulance cover and benefits for pharmaceuticals.

AMH pays for the following services but please remember it is important that you should contact it prior to any major treatments, especially staying in the hospital:

- **Doctors:** AHM pays 100% of Medicare Benefits Schedule fee (MBS) for General Practitioners' services (doctors may charge above MBS) and 85% of fee of all services other than hospitals'.
- **Hospitals*:** Including accommodation, operating theatre, day services, emergency and accident services, outpatient medical and postoperative services.
- **Prescription Medicines:** You pay a set amount towards the cost (PBS amount) and AHM pays the rest, up to a maximum of \$50 per item to a maximum of \$300 for a single membership (\$600 family). As an overseas student, you may face significant out of pocket costs if you need treatment with "high cost" pharmaceuticals, particularly oncology (cancer) treatment.
- **Pathology and X-rays**
- **Emergency ambulance transport**
- **Prosthetic devices:** (such as artificial knees).

*NOTE: There is a 12 month - waiting period for services related to your pre-existing illness and secondary diseases. If you are treated for your pre-existing illness in the first 12 months of your membership, you have to pay for this treatment yourself. If you have transferred from another fund to AHM, AHM will recognise the length of time you had with the other fund.

How do I use my OSHC card?

If you need to visit a doctor or medical centre, show your card at the end of the visit. You will be charged the doctor's fee and the government fee component of that **may** be processed by the medical centre. If the medical centre is not able to process the government fee, pay the total amount, keep the receipt and you can claim the government fee back from your OSHC provider.

How do I make a claim?

There are several convenient ways to make a claim and AHM can deposit benefits to your nominated account or send you a cheque.

- **Online or Phone:** Firstly, you need to nominate an account so that AHM can deposit your benefit. To make a claim call 134 246. Let AHM know details of your claim and benefit will be sent to you within 48 hours. Remember to print the claim form, attach your receipts and post to OSHC.
- **Post:** Mail a claim form and invoices to: ahm OSHC, Locked Bag 1006, Matraville NSW 2036. Please ensure your address details are written on the claim form.
- **In person:** Hand in your claim form and invoices to AHM Head Office at Wollongong (Monday to Friday 8:30am to 4:30pm) or the ahm OSHC Services Centre at Sydney (Haymarket 8:30am to 4:30pm).

Renewal information

If you let your cover expire, the Department of Immigration and Multicultural Affairs may cancel your overseas student visa. You may also have to pay for any hospital and medical services which could be very expensive. You should renew your cover before it expires by contacting AHM.

Types of Health Care in Australia

The Australian healthcare system is mixed. Responsibilities for healthcare are divided between the Federal and State governments, and both the public and the private sectors play a role. Government programs underpin the key aspects of healthcare. Medicare, which is funded out of general tax revenue, pays for hospital and medical services. Medicare covers all Australian citizens, pays the entire cost of treatment in a public hospital, and reimburses for visits to doctors.

Public System

The major provider of healthcare services in Australia is the Public Health System (Medicare). The Public Health System provides a comprehensive free-of-charge healthcare service for all Australian citizens covering both hospital-based and community-based medical services. Public hospitals are owned by the State. One of the problems with such a system is that **waiting times in public hospitals can be extensive** due to a shortage of healthcare professionals and facilities.

See also: Attending an Australian hospital.

Private System

Private hospitals provide about a quarter of all hospital beds in Australia. Private medical practitioners provide most non-bed medical services and perform a large proportion of hospital services alongside salaried doctors. Most dental services are provided by private practitioners. For Australians who take out private health insurance a range of services can be covered, such as access to your own Doctor in a private hospital, and extra services such as dental, optical and physiotherapy.

Attending an Australian Hospital

Few private hospitals have emergency departments, so, in an emergency, most Australians rely on the public hospital system. If you attend an Emergency Department in a hospital you will be attended to immediately by a triage nurse for information about you, your cover, and your current health condition. The triage nurse will determine the urgency of your condition in comparison to others in need in the emergency room and it is likely that you will remain at the emergency room for several hours. Whether you are seen immediately by a Doctor, or have to wait, it is customary to keep you in the emergency room for several hours to monitor your condition before releasing you to go home, or admitting you to hospital in more severe cases.

There are **extensive waiting times for elective surgeries at public hospitals**, e.g. for orthopaedic surgery. One of the attractions of health insurance is the ability to bypass public hospital waiting lists and go through the private system.

Private hospitals are very expensive for treatment and hospitalisation. Your OSHC will cover some of the cost of some private hospitals but you will have to pay the difference.

Your health insurance (OSHC) covers the total cost of accommodation in a shared ward of a public hospital. It also pays for the 'schedule fee' for the doctor but you will have to pay the difference if the doctor's fee is higher than the 'schedule fee'.

See also: Public hospital waiting times.

General Practitioners (GPs)

In Australia you do not have to go to a hospital to see a doctor. You can see a doctor (also known as a **GP – General Practitioner**) in their private practice or medical centre, with part or the entire doctor's fee being covered by Medicare or OSHC. **You must make an appointment to see a GP.** It is important to note that some GP surgeries will request full payment from you at the time of consultation and you will need to present the receipt to claim the rebate back from your health cover provider.



Medical Services

What do I do if I'm sick?

Choose a doctor from the list of medical facilities in this handbook or use the Yellow Pages and phone the GP's surgery or medical centre to make an appointment. If you have woken in the morning feeling unwell and would like to see a doctor that day, you will need to phone the doctor's surgery early in the morning (8:00am – 8:30am) for an appointment. Please note however, that it may not be possible to get an appointment on the same day - you may have to wait one or two days before you can see a doctor (in some regional areas of Australia it may be a week or two before you can get an appointment). You should call the College if you are not well enough to attend class and must bring a medical certificate on your return.

Seeing a Doctor

When you attend your appointment, the doctor will ask you questions about your health and may give you a brief physical examination, such as checking your breathing, your throat, ears etc. The doctor will then give you some advice regarding management of your illness, and may give you a prescription for some medication. If you have had, or need to take time off studies you will need to get a medical certificate from the doctor to provide to your education provider. If your illness is more serious or the doctor is unsure of a diagnosis she or he may refer you for further tests eg: blood tests or x-rays, or to see a specialist Doctor. It is important to note that if you are dissatisfied with the diagnosis or service of the Doctor you see, you have the right to obtain an opinion from another Doctor.

Public Hospital Waiting Times

If you cannot get an appointment with a GP and want to go to a public hospital to see a doctor, you may find a public hospital which has a general practice clinic attached. If not, and you attend an emergency room to see a Doctor, be prepared to **wait a VERY long time**. It is not uncommon to wait **more than 3 hours**, and at some hospitals you could wait as long as **5-6 hours** to see a doctor. It is common practice for a doctor or a nurse to make an initial assessment of your condition when you first arrive to prioritise the emergencies in the hospital. You will be seen as soon as the most urgent patients have been attended to. It is also common to remain in the emergency room for some time after a doctor has attended to you before you are instructed you can leave. Emergency department rules may include keeping you a little longer to observe you and ensure that your condition does not change and it is safe to send you home with the recommended treatment. It is the same for all patients – international students and Australian citizens alike.

Pharmacies

GP surgeries do not have medications to dispense to you. You must take the prescription given to you by the doctor to a Pharmacy or Chemist to obtain the medication. You will need to provide the pharmacy with your OSHC card, your full name and address. You are able to walk in off the street to any pharmacy/chemist/drug store in Australia and will only have to wait a short while for your prescription medicine to be prepared.

Prescription Medication

Medication prescribed by your doctor is not free. You must pay the pharmacy. If the cost is more than *AU\$30.70 you can claim the difference back from your OSHC provider. Many pharmacists will offer you the option of having a “generic” brand of medicine. If the prescription medicine the Doctor has prescribed is also made available by a company which produces generic brands at cheaper prices, this option will be offered to you. This is ONLY offered if the content of the medicine is exactly the same as that prescribed by your Doctor. It will, however, assist you to pay less for your medicine.

Over-the-Counter Medication

Pharmacies/chemists also provide a variety of over-the-counter medications useful for treating colds, headaches, allergies and the like which do not require a prescription. Ask the pharmacist on duty for advice regarding the best medication for your symptoms. Ensure that you advise the pharmacist of any other medications you may be taking.

Dental and Optical

Dental and optical health services are **not covered by your OSHC** unless you take out extra cover. If you need to see a dentist or optometrist you will need to make an appointment (see the Yellow Pages) and pay the full fee of this service.

Interpreter Services

We are lucky in Australia to have a variety of healthcare professionals from many different cultural backgrounds, so you may be able to see a doctor who speaks your first language. However, if you are having difficulties communicating with your doctor, the **Translation and Interpreter Service (TIS)** can be used. For more information phone **131 450**

Medical Facilities in Bankstown

Hospitals

The Bankstown-Lidcombe Hospital (often referred to as the Bankstown Hospital) is a 433 bed principal referral hospital. The hospital is located at Elridge Road, Bankstown. Phone: 9722 8000 Fax: 9722 8570

Medical Centres

After Hours Medical Centre

41 Rickard Road Bankstown Telephone 9708 3611

Doctors available by appointment with Asian language skills and Pakistani language skills

Bankstown Women’s Health Centre www.bwhc.websyte.com.au

47 Restwell St Bankstown NSW 2200 Telephone 02 9790 1378

Bankstown Primary Health Care

Medical Centre 67 Rickard Road Bankstown Telephone 9790 0024

Doctors available with Arabic language skills

Czyniewski Andrew F Dr

376 Chapel Road Bankstown Telephone 9790 1613

Doctors with Polish language skills

Other medical practitioners in the local area include:

The Medical Centre

54 Kitchener Parade Bankstown Telephone 9708 3388

Lim B N & Patricia Drs

1st Floor 129 Old Town Plaza Bankstown Telephone 9709 4769

Ali Osman Dr

38 Meredith Street Bankstown Telephone 9790 0811

X-ray

Bankstown Diagnostic Imaging

Suite G 11 / 68 Eldridge Road Bankstown Telephone 9709 5599

Canterbury Bankstown Nuclear Imaging

Nuclear Medicine 56 Meredith Street Bankstown Telephone 9708 4555

Pathology

Douglass Hanly Moir Pathology, Bankstown Collection centre
Eldridge Rd Primary Health Centre, Suite 106, 68 Eldridge Road, Bankstown, NSW
Phone: (02) 9796 3434 Fax: (02) 9796 1848
Monday to Friday 8,00am to 5.00pm; Saturday 9am to 12pm; Sunday: closed

Pharmacies

After Chemist Bankstown 359 Chapel Road BANKSTOWN Telephone 9709 3444	Bankstown Pharmacy 113 Bankstown Square - City Plaza BANKSTOWN Telephone 9790 1548
Chau's Pharmacy 302 Chapel Road BANKSTOWN Telephone 9796 2424	John M Harper 171 Wattle Street BANKSTOWN Telephone 9796 7585
Kim Huynh Pharmacy 310 Chapel Road BANKSTOWN Telephone 9707 2385	Medical Centre Pharmacy - Bankstown Hospital 68 Eldridge Road BANKSTOWN Telephone 9796 2333
Mourad's Pharmacy 19 Restwell Street BANKSTOWN Telephone 9708 1653	Rickard Road Dispensary 41 Rickard Road BANKSTOWN Telephone 9708 3611
Rumore's Station Pharmacy 129 Old Town Centre Plaza BANKSTOWN Telephone 9790 5323	Saigon Pharmacy 8 Old Town Centre Plaza BANKSTOWN Telephone 9790 2432

General Health

Maintaining good health is of vital importance when studying abroad.

While living in another environment is a good way to change a daily routine, it is important for students who are experiencing difficulties in their own country (relationship, health, emotional, substance abuse, etc.) not to expect a vacation from their problems.

Going abroad **is not** a “geographic cure” for concerns and problems at home (that is, thinking that you can solve your personal dilemmas by moving from one place to another). Sometimes students feel that a change of venue will help them to move past their current problems. However, living and studying in a foreign environment frequently creates **unexpected physical and emotional stress, which can exacerbate otherwise mild disorders.**

It is important that all students are able to adjust to potentially dramatic changes in climate, diet, living, and study conditions that may seriously disrupt accustomed patterns of behavior. In particular, if students are concerned about their use of alcohol and other controlled drugs or if they have an emotional or physical health concern, they should address it honestly before making plans to travel and study abroad.

(Source: Education Abroad Program, UCLA)

Mental Health

Adjusting to study and life in Australia can be a stressful time for you, especially if you are a long way from family and friends. You can make an appointment to meet with one of our Student Support Staff. This meeting is an opportunity to:

- Talk to someone about problems ranging from everyday issues to serious problems affecting your life. If you are experiencing severe distress or depression, we may refer you to counselling organisations such as BeyondBlue or services offered by the Salvation Army;

- Meet with a person to help create solution to your problems; and
- Talk to someone who can listen to your problems and reduce feelings of isolation.

To maintain your mental health, it is important to keep a balance diet, exercise regularly, engage in leisure activities and maintain social contacts.

Visit the BeyondBlue website for helpful information on preventing stress and anxiety becoming a problem. An Information Pack is also available online at http://www.cci.health.wa.gov.au/resources/infopax.cfm?Info_ID=46 prepared by the Centre for Clinical Interventions. Another useful link is NSW Mental Health Information and Referrals – www.mentalhealth.asn.au or telephone 02 9816 5688 or 1800 674 200

You should also visit your General Practitioner if you are experiencing serious concerns about your mental health or are experiencing depression.

Physical Health

A big part of staying healthy involves eating healthy foods, and getting enough exercise for fitness and relaxation. Nutrition Australia provides some great information about healthy eating, exercise and lifestyle on its website www.nutritionaustralia.org.

- Exercise** – do at least 30mins of moderate exercise a day
- Sleep** – get at least 8-9 hours of sleep a night
- Nutrition** – keep a balanced diet remembering to eat lots of vegetables and fruit everyday
- Binge drinking** – limit your consumption of alcohol and avoid binge drinking. Binge drinking describes the habit of drinking to excess when you do drink, with little or no understanding of your limits to accommodate the amount of alcohol in your blood.



Sexual Health

Taking care of your sexual health means more than being free from sexually transmissible infections or diseases (STIs or STDs); it also means taking responsibility for your body, your health, your partner's health and your decisions about sex. Talk freely to your partner to ensure you are both ready for sex. **Always use condoms** as condoms are the only form of contraception that protects against STIs (Sexually Transmitted Infections) and unplanned pregnancy. But girls should also consider a form of contraception to ensure safety against an unplanned pregnancy. If you have any sexual health concerns consult your GP.

Alternative Therapies

Natural therapies businesses in or around Bankstown include:

- Bankstown Natural Therapies Centre
Ground Floor, Suite 4, 398 Chapel ROAD Bankstown
New South Wales 2200
02 9708 4338
- Vien Dong Traditional Chinese Acupuncture & Herbal Medicine
50 Old Town Plaza (Chapel Road South) Bankstown New South Wales 2200
02 9790 6989

Managing my Finances:



Initial Expenses

This is an example of some of the expenses you might encounter when you first come to Australia:

Approximate Expense
Temporary accommodation
Rental bond (four weeks rent @ \$250/week)
Advance rent (two weeks @ \$350/week)
Electricity connection bond This bond will depend on your provider. Energy Australia - A \$200 bond is required which will be refundable when you leave as long as you have no electricity bills owing. Integral Energy - A \$180 bond is required - and you'll get the money back when you leave the place, as long as you have no electricity bills owing. You can ask for an extension of time to pay the deposit. AGL - If you connect your electricity with AGL there is no bond required
Telephone connection If the property has never had a phone before and needs to be wired and a connection point installed, two weeks notice is required and the connection fee will be \$299. While many rental properties may have a telephone connection, they often don't include a telephone handset. A new telephone handset costs \$20 plus monthly rental charges. Additional charges apply for delivery or installation of a new rental phone. <i>For information on telephone connections and rental charges, contact: Telstra 13 22 00 www.telstra.com.au.</i> Other providers include Optus (information available at www.optus.com.au)
Gas connection AGL - \$100 bond (refundable) plus \$22.45 establishment fee (non refundable). Again you can ask for an extension of time to pay the deposit
Internet connection Connection fees vary widely between providers. You may not have to pay for an internet connection fee if you sign up to a plan.
Mobile phone and/or network sim card
Household items, e.g. furniture, crockery, etc.
Transportation (assuming weekly train ticket around Bankstown and excluding airfare to Australia)
Textbooks & Educational Expenses (this will vary depending on the course you are enrolled in)
Incidentals
Insurance – house, car, health (this will vary depending on whether you share accommodation and what type of car you own)

On-going Expenses

Once you have established yourself in accommodation, you will need to budget for ongoing costs. This is an example of monthly expenses you may have if you live in **SINGLE accommodation** (costs will reduce if you are in shared accommodation):

Monthly Expense	Estimated Cost
Rent (four weeks rent @ \$250/week) (this assumes you are sharing your accommodation in a 2BR average apartment)	\$1000
Food (four weeks @ \$80/week)	\$320
Electricity	\$30
Gas	\$20
Telephone (you may choose to just have a mobile phone)	\$40
Internet	\$20
Mobile Phone	\$30
Transportation	\$100
Entertainment	\$100
Educational (covers costs of stationery but excluding tuition fees and equipment)	\$15
Insurance – health, house, car (covered in annual initial costs)	See previous page
Unexpected	\$75
TOTAL:	\$1750

Setting up a Bank Account



You can choose to open an account in any **Bank, Credit Union or Building Society** in Australia. Do your research to get the best deal.

To open a bank account you will need:

- your passport (with arrival date stamped by Australian immigration)
- student ID card
- money to deposit into the account (this can be as little as \$10)

Anyone who wishes to open a bank account in Australia must show several pieces of personal identification which are allotted a points system. 100 points of identification is required to establish your identity as the person who will be named in the account. Your passport and proof of your arrival date in Australia will be acceptable as 100 points IF you open an account **within six weeks** of arrival in Australia. After this time you will be required to produce additional documentation. As a student you will be able to open an account with special student benefits. Many banks have ‘Student Accounts’ which contain no or minimal fees for transactions that might normally be attached to regular savings accounts. You will also require the student ID card from your institution to prove you are a student and should have access to the benefits offered by a student bank account. For a comparison of accounts in banks throughout Australia see: <http://www.banks.com.au/personal/accounts/>

Most people in Australia enjoy the convenience of **Internet banking** and/or **Telephone banking**, which enables them to manage their money, pay bills etc. from home. At the time you are setting up your account you can request these services from your bank.

Bank & ATM Locations in Bankstown

BANK	WEBSITE	LOCAL ADDRESS
National Australia Bank	www.nab.com.au	23 Old Town Centre Plaza, Bankstown, NSW 2200
ANZ	www.anz.com.au	Shop P1 Bankstown Shopping Centre, North Terrace, Bankstown 2200 NSW
Commonwealth Bank	www.commbank.com.au	16-18 Bankstown City Plaza
Westpac Bank	www.westpac.com.au	38-40 Old Town Centre Plaza Bankstown 2200 NSW
St George Bank	www.stgeorge.com.au	North Tce & Lady Cutler Ave, Shop 405-406, Centro Bankstown

(NB – this list is just a sample of some financial institutions in Australia)

Bank & ATM Locations near My Accommodation

You should write down here the addresses of your bank and ATMs that you use which are located near your accommodation.

Banking Hours

Most bank branches are open from **Monday to Friday, 9:00am to 4:00pm** (except on public holidays). Some branches have extended trading hours during the week and may be open Saturdays (check with your individual bank). **ATMs remain open 24 hours a day**. However, you should be aware of your personal safety if accessing cash from an ATM at night in quiet areas where there are not a lot of people around.

Bank Fees

Bank fees are **the price you pay for the products and services that banks offer**. Different banks charge different fees for different products and services, and the best way to find out what fees apply is simply to ask your bank. Any fees that apply to your accounts are fully disclosed in information leaflets and terms and conditions that your bank can provide before you open your account. **Some banks waive some fees if you are a full-time student**. The way you do your banking may also affect the fees that apply for example: internet banking rather than walking into a branch.

If you don't understand any fee which has been charged, contact your bank.



Accessing Money from My Account

Bank accounts offer lots of options for accessing your money. Some of the most popular options are described below.

ATMs (Automatic Telling Machines)

ATMs can be used to withdraw cash from an account by using the ATM card which is available with most bank accounts. You can also use ATMs to get an account balance and transfer money into other accounts. Some ATMs also allow you to deposit cash and cheques into your account. Using the ATMs of your bank will generally cost less money than if you use another bank's ATMs. Fees for using ATMs can vary between banks and between accounts.

See also: Using an ATM.

EFTPOS

Short for 'Electronic Funds Transfer at Point Of Sale', EFTPOS terminals can be found where goods or services are sold, for example, supermarkets, service stations, restaurants, doctors' surgeries and gymnasiums. You can pay for goods and make payments through EFTPOS using your ATM card, rather than paying with cash. At some stores, when you use EFTPOS you can also withdraw cash from your account at the same time. You should be aware that there are some retailers who put limits on how much cash can be withdrawn which may be dependent on the amount which is spent in the store.

When paying by EFTPOS, you also use your PIN to access your account. The same rules apply about keeping the PIN confidential and never handing it over to anyone. Be careful no-one is looking over your shoulder when you enter your PIN. See: Using an ATM.

Telephone Banking

You can use telephone banking to transfer payments to and from accounts, get your account balances, get recent transaction information and pay bills. You will need to register to use telephone banking and will then be given a password or an identification number that allows you to access your accounts over the phone. It's important never to give your password to anyone else.

Internet Banking

Internet banking allows you to view and check your accounts, review recent transactions, apply for loans and credit cards, or transfer money and pay bills – all on-line. Most banks offer Internet banking facilities, but you will need to register with your bank to gain access. You will then be given a password that allows you to use your accounts on-line. Never give this password to anyone else.

There are security issues that need to be considered when using Internet banking. It is recommended that you install and keep up-to-date anti-virus software and a firewall, update security patches and be suspicious of emails requesting you to hand over confidential information such as your Internet banking logon password. Your bank will never ask you for this information, especially in an email. In addition, many banks publish security guides on their websites and this provides important information on precautions that you can take to protect your information on-line. If you are unsure about any approach that appears to be from your bank to provide personal information. Refuse to provide that information until you can attend your nearest branch to discuss the request over the counter with bank staff. There is no charge for discussing your banking options at a branch.

Over-the-Counter Service

You can also go into a branch of your bank and, with the assistance of bank staff, conduct transactions including withdrawals, deposits, transfers, and account balance checks. If you do not have a branch close by, you may be able to visit an agency of your branch, such as an Australia Post outlet, to conduct certain transactions. Bear in mind that over-the-counter transactions usually incur higher fees than electronic transactions.

Paying Bills

Most bank accounts offer lots of easy options for paying bills. Transaction accounts with cheque book facilities allow you to pay bills by cheque, and most transaction accounts and savings accounts allow you to pay bills electronically (e.g., using facilities such as telephone banking, Internet banking) and using direct debits.

A note of caution on direct debits – they are a convenient way to pay everyday bills, but always make sure you've got enough money in your account to cover the cost of the debit. If your pay or allowance goes into your account on a certain date, make sure your direct debit payments are scheduled to come out of your account after your pay goes in, or you might end up with an overdrawn account or a dishonoured payment – both can cost you money.

Account Statements

Most banks will provide regular statements for your accounts (just how regular can depend on the type of account). On request, banks will provide statements on a deposit account at more frequent intervals, but this may attract a fee. Bank statements are your record of everything that has happened in your account over a given period – the withdrawals, deposits and transfers that were made, and any bank fees and government taxes you were charged. Telephone and Internet banking can make it easy to check your statements, and some banks even offer 'mini statements' through their own ATMs.

Check your statements regularly to make sure you've got enough money in your account to cover your expenses and keep track of your spending, as well as make sure that all transactions made in your account are legitimate. Refer to your statements to see what fees you are paying on your bank accounts and why, and to see whether a few simple changes to your banking habits could help you to reduce the fees you pay (for example, using your own bank's ATMs instead of other banks' ATMs).

(Source: Australian Bankers' Association Inc.)

Using an ATM

You will be given a PIN (Personal Identification Number) which you will enter into the ATM to access your account. It is the key to your account and it is important that you never anyone your PIN. A bank or reputable business will never ask you for your PIN. If anyone does, be suspicious, don't hand it over and report the incident to the bank and the police. Be careful no-one is looking over your shoulder when you enter your PIN.

These general rules should be followed for **ATM safety**, especially at night:



tell

- Minimise your time at the ATM by having your card ready when you approach the machine;
- Take a look around as you approach the ATM and if there's anything suspicious, don't use the machine at that time (report any suspicions to the police);
- If you don't feel comfortable using a particular ATM, consider continuing on to another branch or using off-street ATMs;
- Do remember that EFTPOS can be used to withdraw cash at many other places, like supermarkets and service stations;
- If you simply want to check your account balance or transfer funds between accounts, telephone or Internet banking can be used instead of an ATM.



If your ATM or credit card is lost or stolen (or if your PIN has been revealed to another person), notify your bank immediately. This will enable your bank to put a stop on your card immediately so that no one else can use it and get access to your money. Most banks have a 24-hour telephone number for reporting lost cards – it's a good idea to keep a record of this number handy at all times, just in case. If you don't know the number, ask your bank.

(Source: Australian Bankers' Association Inc.)

Safety When Carrying Money

The first and fundamental rule of safety when carry money is:



“Don't carry large amounts of cash!”

The second is:

“Don't advertise the fact that you are carrying money!”

- Divide your cash into different locations on your person (front pocket, coat pocket, shoes, etc.).
- Keep your wallet in one of your front pockets at all times.
- Do not carry cash in a backpack or back pocket.
- Sew a small money pocket into the cuff of a trouser, sleeve of a shirt or even a bra.
- Divide your bank/credit cards and keep them in separate locations.
- Do not place money or valuables in lockers.
- Be very careful how you carry your handbag, and never leave it open for someone to slip their hand inside.

Working in Australia



Permission To Work

People granted student visas will automatically receive permission to work with their visa grant. Most student visa holders will no longer need to apply separately in Australia for permission to work. Please note that **you will NOT be able to work in Australian until the first official day of classes** when the education provider will confirm your study commencement. Your education provider may do this automatically on the first official day of classes, or you may need to request that they do.

Working While Studying

1. You are not permitted to start work until you have commenced your course of study
2. You can work a maximum of 40 hours per fortnight during the term and unlimited hours when your course is **not in session**.
3. The Department of Immigration, Citizenship and Multicultural Affairs (DIMA) considers your course to be **‘in session’**:
 - for the duration of the advertised semesters (including periods when exams are being held)
 - if you have completed your studies and your Confirmation of Enrolment is still in effect

- if you are undertaking another course, during a break from your main course and the points will be credited to your main course.

(Source: Department of Immigration, Citizenship and Multicultural Affairs)

For a full list of **mandatory** and **discretionary** student visa conditions please review your Student Visa Grant conditions.

Finding Work

You may find it difficult to find work in Australia as you will be joining the general Australian population in your search; therefore you should not rely on income from employment when budgeting to pay for living expenses. There is no guarantee that employment companies will find work for you.

There are many different ways to find a job in Australia:

Newspapers

University Job Boards

Online - try these online companies:

	www.seek.com.au
	www.careerone.com.au
	www.getjobs.com.au
	www.mycareer.com.au
	www.jobsinoz.com.au
	www.jobsearch.com.au

(Source: On-line search)

Earning an Income

Taxes

Taxes are managed through the **Australian Taxation Office (ATO)**. The tax you pay depends on how much you earn.

Getting a Tax File Number

You must obtain a Tax File Number to be able to work in Australia. A tax file number (TFN) is your unique reference number to our tax system. When you start work, your employer will ask you to complete a tax file number declaration form. If you do not provide a TFN your employment will be taxed at the highest personal income tax rate, which will mean less money in your wages each week.

You can apply for your TFN online at www.ato.gov.au, or phone **13 28 61**, 8am to 6pm Monday to Friday. For the ATO translating and interpreter service phone: **13 14 50**.

Taxation Returns

If you pay too much tax you are entitled to a refund. To get a refund you will need to lodge a tax return. You can lodge online using **e-tax** (free), by mailing a **paper tax return**, or by paying a **registered tax agent** to complete and lodge the return for you. If you lodge by e-tax your refund will normally be issued within 14 days.

- Lodge online using e-tax at www.ato.gov.au
- For a registered tax agent visit www.tpb.gov.au
- Tax returns are lodged at the end of the Australian tax year – (1 July to 30 June).

Superannuation

If your monthly wage is more than AU\$450, your employer must contribute an additional sum equal to 9% of your wage into a superannuation (pension) account for you. In most cases, you can access your contributions when you leave Australia permanently, although the contributions will be taxed.

To check your eligibility to claim your superannuation and to apply for your payment, visit: www.ato.gov.au/departaustralia

You will need to provide the details of your superannuation fund.

(Source: Australian Taxation Office)

Work-Related Concerns

If you have any problems or issues at work, then you should talk to your immediate supervisor to voice your concerns and see whether they can be sorted out informally. Most businesses prefer to have satisfied employees and will do their best to sort out the issues informally. If this does not succeed, then there is normally a Complaints process which you can follow. In the event that the problems continue or escalate, then you can take your concerns to the Fair Work Ombudsman. The [NSW Department of Fair Work](http://www.fairwork.gov.au) provides information and advice about your workplace rights and obligations and they can assist you in finding a resolution to your work concerns.

Laws and Safety in Australia



Obeying the Law

One of the reasons we have such a wonderful lifestyle in Australia is due to our representative democracy, the separation of powers, and our respect for the rule of law. We have a lot of laws in Australia and as a result, society runs smoothly.

In being granted a visa to study in Australia, you signed a document (Australian Values Statement Temporary) agreeing to **respect Australian values** and **obey the laws of Australia** for the duration of your stay. Failure to comply with the laws of this land (including State and Territory laws) could result in a fine or the cancellation of your visa and possible deportation back home. If you are convicted of a serious crime, it could result in imprisonment. Nobody wants this to happen!

You can find a comprehensive outline of Australian law and the legal system at: www.australia.gov.au and <http://www.ag.gov.au/>.

Australia's legal system is divided into 2 categories:

- Criminal law involves the prosecution of individuals for crimes (offences). Examples of criminal offences include murder, domestic violence, sexual assault, child abuse, theft, assault and illegal drug offences.
- Civil law involves disputes between individuals over such things as contracts, debts and property.

Legal Services & Advice

If you do break the law are arrested and need to attend a court appearance you will need legal representation to negotiate Australia's complex legal system.

Information on legal services in NSW is available by visiting www.lawaccess.gov.au.

The following is a list of some of the solicitors located in the Bankstown area:

- Greenfield Lawyers
Phone: (02) 9708 6832 | Address: Suite 6, level 5, 410 Chapel Rd Town: [Bankstown](http://www.bankstown.nsw.gov.au) | Service Area: State | Web: <http://greenfieldlawyers.com.au>
- Lexington Law Group
Suite 3, 6th Floor, 402-410 Chapel Road Bankstown NSW 2200 -ph: (02) 9708 3855
- Australia Legal
Old Town Centre Plaza Bankstown NSW 2200 ph: (02) 9790 8111

Child Protection Laws

If you will be engaged in child-related employment whilst in Australia, you will need to have your background checked for suitability. This includes where you are employed in a volunteer positions.

The Working With Children Check has been created under this legislation to help determine whether a person is suitable to work with children. It helps to ensure, as far as possible, that people who may pose a risk to children are not employed in roles where they have direct, unsupervised contact with children.

You will not pass the check if you are a prohibited person. A prohibited person is a person who is convicted of the following (whether in NSW or elsewhere): serious sex offence, child-related personal violence offence; murder of a child; indecency offences punishable by imprisonment of 12 months or more; kidnapping (unless the offender is or has been the child's parent or carer); offences connected with child prostitution; possession, distribution or publication of child pornography; or attempt, conspiracy or incitement to commit the above offences.

You may be required to undertake a Working with Children Check if you will be undertaking a work placement in a position that involves contact with children.

The table below has links to the legislation relating to child protection in each State and Territory of Australia.

Jurisdiction	Legislation
Australian Capital Territory (Department of Disability, Housing and Community Services) http://www.legislation.act.gov.au/	<i>Principal Acts:</i> Children and Young People Act 1999 (ACT) <i>Other relevant Acts:</i> Adoption Act 1993 (ACT) Human Rights Act 2004 (ACT) Human Rights Commission Act 2005 (ACT) Public Advocate Act 2005 (ACT) Family Law Act 1975 (Cth)
New South Wales (Department of Community Services) http://www.legislation.nsw.gov.au/	<i>Principal Acts:</i> Children and Young Persons (Care and Protection) Act 1998 (NSW) <i>Other relevant Acts:</i> Children and Young Persons (Care and Protection) Amendment (Parental Responsibility Contracts) Act 2006 (NSW) Child Protection (Offenders Registration) Act 2000 (NSW) Crimes Act 1900 (NSW) Commission for Children and Young People Act 1998 (NSW) The Ombudsman Act 1974 (NSW) Family Law Act 1975 (Cth)
Northern Territory (Family and Children's Services, Department of Health and Community Services) http://www.nt.gov.au/lant/hansard/hansard.shtml	<i>Principal Acts:</i> Community Welfare Act 1983 (NT) Care and Protection of Children Draft Act (NT)(currently before Cabinet) <i>Other relevant Acts:</i> Information Act 2006 (NT) Disability Services Act 2004 (NT) Criminal Code Act 2006 (NT) Family Law Act 1975 (Cth)
Queensland (Department of Child Safety) http://www.legislation.qld.gov.au/OQPChome.htm	<i>Principal Acts:</i> Child Protection Act 1999 (Qld) <i>Other relevant Acts:</i> Commission for Children and Young People and Child Guardian Act 2000 (Qld) Education (General Provisions) Act 2006 (Qld) Public Health Act 2005 (Qld) Adoption of Children Act 1964 (Qld) Family Law Act 1975 (Cth)
South Australia (Families SA; Department for Families and Communities) http://www.legislation.sa.gov.au/index.aspx	<i>Principal Acts:</i> Children's Protection Act 1993 (SA) <i>Other relevant Acts/Legislation:</i> Young Offenders Act 1994 (SA) Adoption Act 1988 (SA) Children's Protection Regulations 2006 (SA) Family Law Act 1975 (Cth) Family and Community Services Act 1972 (SA)
Tasmania (Department of Health and Human Services) http://www.thelaw.tas.gov.au/index.w3p	<i>Principal Acts:</i> Children, Young Persons and their Families Act 1997 (Tas) <i>Other relevant Acts:</i> The Family Violence Act 2004 (Tas) Family Law Act 1975 (Cth)

<p>Victoria (Children Protection and Juvenile Justice Branch; Department of Human Services) http://www.dms.dpc.vic.gov.au/</p>	<p><i>Principal Acts:</i> Children, Youth and Families Act 2005 (Vic) <i>Other relevant Acts:</i> Working with Children Act (Vic) Child Wellbeing and Safety Act 2005 (Vic) The Charter of Human Rights and Responsibilities Act 2006 (Vic) Family Law Act 1975 (Cth)</p>
<p>Western Australia (Department for Community Development, now the Department for Child Protection) http://www.slp.wa.gov.au/statutes/swans.nsf</p>	<p><i>Principal Acts:</i> Children and Community Services Act 2004 (WA) <i>Other relevant Acts:</i> Working with Children (Criminal Record Checking) Act 2004 (WA) Family Court Act 1997 (WA) Adoption Act 1994 (WA) Family Law Act 1975 (Cth)</p>

(Source: Australian Institute of Family Studies)



Home Security

House-breaking is one of the most common crimes. Most house break-ins appear to be crimes of opportunity with entry gained through an open or unlocked window or door. Most intruders are looking for (and often find) a house **left open or unlocked** where they can get what they want with ease and make a quick getaway.

Some General Security Tips:

- Your house number should be clearly visible from the street in case of an emergency.
- Keep your front door locked when you are at the back of the house.
- Do not leave messages on the front door. It lets people know you are not home.
- Avoid having parcels left on the door step.
- If you have to have something delivered while you are out have the neighbours collect it.
- When out, leave a radio or television on or a light in the evening to give the impression you are home.
- Keep cash and valuables out of sight.



Home Security is an issue for you to consider when you are deciding on a place to live. Windows and doors should preferably have security screens or locks; doors should have dead-bolts, a security chain and a peep hole; and if the property has an alarm system – that would also make it an excellent choice.

Contents Insurance

It is recommended that if you are in a rental property that you obtain **Contents Insurance** for your belongings. This is a form of house insurance that insures the contents of the house. Landlords will usually have House Insurance but your belongings will not be covered. Contents insurance will replace your belongings if your house is robbed and your belongings are damaged or stolen, or you have a house fire and your belongings are destroyed or damaged. This may cost you up to \$200 per year depending on the value of your belongings.

Internet Safety & Security



Internet Access on Arrival

The internet has now become an essential business, social, entertainment and educational resource for most Australians. The increasing level of economic transactions on the internet is making it the focus of criminal activities. It is important that internet users protect themselves from falling prey to these activities. The following tips list some simple precautions you can take to minimise the chances of becoming a victim of online criminals.

1. **Install anti-virus and other security software**, such as anti-spyware and anti-spam software. Use and update this software regularly.
2. **Regularly download and install the latest security patches for your computer software**, including your web-browser. Use automatic software security updates where possible.

3. **Use a firewall** and make sure it is turned on. Firewalls help prevent unauthorised access to, and communications from, your computer.
4. **Delete suspect emails immediately.** Don't open these emails.
5. **Don't click on links in suspect emails.** Visiting websites through clicking on links in suspect emails may result in malware (malicious software), such as a 'trojan', being downloaded to your computer. This is a commonly used and effective means of compromising your computer.
6. **Only open an attachment to an email where the sender and the contents of the attachment are known to you.**
7. **Don't download files or applications from suspect websites.** The file or application could be malware. Sometimes the malware may even be falsely represented as e-security software designed to protect you.
8. **Use long and random passwords** for any application that provides access to your personal identity information, including logging onto your computer. Don't use dictionary words as a password. Ideally, the password should be eight or more characters in length. Change passwords regularly.
9. **Use a limited permission account for browsing the web, creating documents, reading email, and playing games.** If your operating system allows you to create a limited permission account, this can prevent malicious code from being installed onto your computer. A 'limited permission' account is an account that does not have 'Administrator' status.

(Source: Australian Communications and Media Authority)

Personal Safety

When you are out and about it is important to be alert and aware of your personal safety.



If you are **going out at night** remember:

- Think ahead - consider how you are going to get home - what about pre-booking a taxi or arranging transport with a friend or family member?
- Never hitch-hike.
- Make sure that you stay with your party and that someone knows where you are at all times.
- Make sure you have enough money to get home or to phone.
- Keep away from trouble - if you see any trouble or suspect that it might be about to start - move away from the scene if you can. The best thing you can do is to alert the police and keep away.
- Walk purposely and try to appear confident. Be wary of casual requests from strangers, like someone asking for a cigarette or change - they could have ulterior motives.
- Try not to carry your wallet in your back trouser pocket where it is vulnerable and in clear view.
- What about drink spiking here too !!??

If you are **out and about**:

- Be alert to your surroundings and the people around you, especially if you are alone or it is dark
- Whenever possible, travel with a friend or as part of a group
- Stay in well-lit areas as much as possible
- Walk confidently and at a steady pace
- Make eye contact with people when walking - let them know that you have noticed their presence
- Do not respond to conversation from strangers on the street or in a car - continue walking
- Be aware of your surroundings, and avoid using personal stereos or radios - you might not hear trouble approaching
- always keep your briefcase or bag in view and close to your body
- Be discrete with your cash or mobile phones
- When going to your car or home, have your keys in your hand and easily accessible
- Consider carrying a personal attack alarm
- If you do not have a mobile phone, make sure that you have a phone card or change to make a phone call, but remember - emergency 000 calls are free of charge.

(Source: Australian Federal Police)

Public Transport Safety



Travelling on public transport should be a safe and comfortable experience. Numerous security measures have been adopted to maximise the safety of travellers including: security officers, police, guards, help points, good lighting and security cameras. Most drivers also have two-way radios and can call for assistance.

Buses

Waiting for a bus:

- Avoid isolated bus stops
- Stand away from the curb until the bus arrives
- Don't open your purse or wallet while boarding the bus - have your money/pass already in hand
- At night, wait in well lit areas and near other people
- Check timetables to avoid long waits.



Riding on the bus:

- Sit as close to the bus driver as possible
- Stay alert and be aware of the people around you
- If someone bothers you, change seats and tell the driver
- Keep your purse/packages close by your side. Keep your wallet inside a front coat pocket
- Check your purse/wallet if someone is jostling, crowding or pushing you
- If you see any suspicious activity, inform the driver



Trains

Many of the same safety tips when travelling by bus apply for trains. In addition:

- Most suburban trains have security cameras installed or emergency alarms that will activate the cameras
- Carriages nearest the drivers are always left open and lit
- Try not to become isolated. If you find yourself left in a carriage on your own or with only one other person you may feel more comfortable to move to another carriage with other people or closer to the driver.



Taxis

Travelling by taxi is generally quite a safe method of public transport. To increase your confidence when travelling by taxi, consider the following suggestions:

- Phone for a taxi in preference to hailing one on the street. A record is kept by taxi companies of all bookings made
- You are entitled to choose the taxi/taxi driver of your preference. If a driver makes you feel uncomfortable you are within your rights to select another taxi
- Sit wherever you feel most comfortable. This may mean travelling in the back seat of the taxi;
- Specify to the driver the route you wish to take to reach your destination. Speak up if the driver takes a different route to the one you have specified or are familiar with



- Take note of the Taxi Company and fleet number. This will help in identifying the taxi if required. If you are walking a friend to catch a taxi, consider letting the driver know that you have noted these details e.g., "Look after my friend, Mr/Ms Yellow Cab No.436"
- Stay alert to your surroundings and limit your conversation to general topics
- If you don't want your home address known, stop a few houses away from your destination

If the driver harasses you when travelling in a taxi your options include:

- Ask the driver to stop. You may choose to make up an excuse to do so;
- Leave the taxi when it stops at a traffic sign or lights
- Call out to someone on the street to attract attention and seek assistance. This may also cause the driver to stop
- Read out the fleet number and advise the driver you will report him/her if they don't stop

(Source: Queensland Police Service)

Road Rules



If you are going to drive in Australia, no matter whether you are an experienced driver and have an international driver's licence or not, **YOU MUST KNOW THE ROAD RULES** before you attempt to drive (even 10metres)! Many lives are lost on Australian roads every year and international visitors are at high risk! If you come from a country where you drive on the opposite side of the road to Australia it is sometimes helpful to have a companion drive with you to ensure you both take note of traffic conditions and signs until you are more familiar with driving on the left side of the road. A handy tip is not to think of it as the other side of the road, but to think that the "white line" (or centre dividing line on the road) is on your side as the driver, just as it is in all countries. It is recommended that you take one or two driving lessons in Australia before you begin to drive here on your own.

Owning a Car

Registration: Any motor vehicle you own must be registered before you drive it on the road. You must register it in your name and provide the State car registration board with your driver's licence details and your residential address in Australia.

Insurance: It is recommended that you have car insurance if you own a car, this will protect you if you have an accident that is your fault as it will help pay for any damage you may have caused to your car or another car.

Speed There are very obvious reasons for having speeding and traffic rules. The risk of being involved in an accident increases with the speed a vehicle is being driven because there is less time to react, less control of the vehicle and the distance needed to stop is longer. The higher the speed a vehicle is travelling when it hits a pedestrian, the greater the chance of a fatality occurring. **Speed kills.**

Mobile Phones and Driving The use of mobile phones when driving is dangerous, against the law if it's not hands-free, and potentially fatal. This applies to sending or receiving text messages as well as calls. Operating a mobile phone while driving makes you nine times more likely to be killed in a collision. Police actively target the use of mobile phones by motorists. Fines are considerable and demerit points penalties do apply. You should be aware of how to legally use a mobile phone while driving.

Demerit Points Scheme The Demerit Points Scheme is a national program that allocates penalty points (demerits) for a range of driving offences. The scheme is designed to encourage safe and responsible driving. Along with financial penalties, demerit points provide a strong incentive to drive within the law. Different offences have a different number of demerit points. A complete list of all offences, demerit points and fines can be downloaded from the related links section.

(Source: Roads and Traffic Authority, NSW)

Licence Requirements

In most States/Territories of Australia if you hold a current driver licence from another country, you are allowed to drive on your overseas licence as long as:

- You remain a temporary overseas visitor
- Your overseas licence remains current

- You have not been disqualified from driving in that State or elsewhere and
- You have not had your licence suspended or cancelled or your visiting driver privileges withdrawn.

Most overseas visitors are not required to obtain an Australian licence if you comply with these conditions and can continue to prove your genuine visitor status to State Police if required.

Note: If you are a licence holder from New Zealand, you must obtain an Australian driver licence within three months of residing in Australia or you must stop driving.

When driving in NSW you must carry your overseas driver licence. Your licence must be written in English or, if the licence is not in English, you must either carry an English translation or an International Driving Permit.

If you are a temporary overseas visitor and you wish to obtain an Australian licence seek advice from your local Police Station.

(Source: Roads and Traffic Authority, NSW)

Drinking Alcohol and Driving

If you are going to drink alcohol, don't drive. If you are going to drive, don't drink alcohol. Anything else is a risk, not only to you, but also to other motorists and pedestrians. Alcohol is involved in about one-third of all serious motor vehicle accidents. As the level of alcohol increases in your body, you have more risk of being involved in an accident. **Driving with a blood-alcohol content above the legal limit is dangerous to others as well as yourself and severe legal penalties apply.** If you are above the prescribed blood alcohol content level, as the level of alcohol in your body increases, so does the severity of your fine and/or jail term.

Blood Alcohol Concentration (BAC) Levels

The blood alcohol concentration (BAC) is the amount of alcohol in the bloodstream. A BAC of 0.05 means you have 0.05 grams of alcohol in every 100ml of your blood. As the liver metabolises alcohol at around one standard drink per hour, the BAC level drops unless more alcohol is consumed. BAC is measured with a breathalyser, or by analysing a sample of blood.

Legal BAC Limits

There are legal limits as to the BAC level permissible if you are driving.

NSW has three blood alcohol limits: zero, 0.02 and 0.05. These numbers refer to a person's blood alcohol concentration (BAC). Your BAC is a measure of the amount of alcohol you have in your blood. The measurement is the number of grams of alcohol in 100 millilitres of blood. For example, a BAC of 0.05 means 0.05 grams or 50 milligrams of alcohol in every 100 millilitres of blood.

The limit which applies to you is dependent on the category of your licence and the type of vehicle you are driving.

Zero applies to:

- ❑ ALL learner drivers.
- ❑ ALL Provisional 1 drivers.
- ❑ ALL Provisional 2 drivers.
- ❑ ALL visiting drivers holding an overseas or interstate learner, provisional or equivalent licence.

0.02 applies to:

Drivers of vehicles of "gross vehicle mass" greater than 13.9 tonnes.

Drivers of vehicles carrying dangerous goods.

Drivers of public vehicles such as taxi or bus drivers.

A BAC of 0.02 can be reached after the consumption of only one standard drink (a middy of beer, a nip of spirits or a small glass of wine). This means that drivers subject to a 0.02 limit must not consume any alcohol before driving.

0.05 applies to:

ALL other licences (including overseas and interstate licence holders) not subject to a 0.02 or zero limit.

This information is from the RTA website.

Factors Affecting your BAC

The more you drink, the higher your BAC. But two people who drink the same amount might register quite different BACs. There are many factors that will affect this, including:

- **Body size:** A smaller person will have a higher BAC than a larger person because the alcohol is concentrated in a smaller body mass.
- **Empty stomach:** Someone with an empty stomach will reach a higher BAC sooner than someone who has just eaten a meal. Food in the stomach slows down the rate at which alcohol passes into the bloodstream.
- **Body fat:** People with a lot of body fat tend to have higher BACs because alcohol is not absorbed into fatty tissue, so alcohol is concentrated in a smaller body mass.
- **Women:** After drinking the same amount of alcohol, a woman will almost always have a higher BAC than a male.

Because of all these variable factors, counting the number of standard drinks you consume can only give a rough guide to your BAC. For more detailed information about alcohol and how it effects you, please see the Australian Drug Foundation website: www.druginfo.adf.org.au .

Drinking Limits Advice

To stay below 0.05 BAC, drivers are advised to limit their drinking to:

- **For men:** No more than two standard drinks in the first hour and no more than one standard drink every hour after that.
- **For women:** No more than one standard drink in the first hour and no more than one every hour after that.

Random Breath and Drug Testing (RBT)

Random breath testing of drivers for blood alcohol levels and drug use is common at any time of the day or night. Police officers have the right to stop any vehicle at any time and require the driver to supply samples for screening. Any person driving a motor vehicle is required by law to have less than a specified amount of alcohol in their blood. If a driver exceeds the level which applies to them the driver has committed an offence.



Increased Risk of An Accident

It is safest not to drink alcohol at all if you are going to drive. The more alcohol you have in your body, the more risk you have of being involved in an accident.

- **At 0.05%** Blood Alcohol Content (BAC), your risk of being involved in a road accident is double that of a 0.00% reading.
- **At 0.1%** BAC your risk is more than seven times as high of being involved in a road accident, than at 0.00%.
- **At 0.15%** your risk increases to 25 times that of driving at 0.00%.

(Source: Australian Federal Police)

DON'T DRINK & DRIVE!



Alcohol, Smoking, & Drugs

Alcohol

Alcohol use is legal for those aged 18 years or over. There are laws governing how alcohol may be used in each State and Territory of Australia. Supplying alcohol to minors is an offence with significant penalties. Neither adults or young people are permitted to supply or serve alcohol to, or buy alcohol for, young people under the age of 18. To find out more about the laws and penalties concerning the supply of alcohol to young people, go to: www.olgr.nsw.gov.au.

All licensed premises in NSW have specified trading hours. There are some premises that are allowed to trade for 24 hours. It is illegal for pubs and clubs to sell and serve alcohol outside their permitted hours of trading.

The responsible service of alcohol is a key requirement of the Liquor Act and the Registered Clubs Act. It is an offence to sell liquor to a person who is noticeably intoxicated. All bar staff, managers and licensees must be formally trained in responsible service.

(Source: www.police.nsw.gov.au)

Standard Drinks

The use of standard drinks can help people to monitor their alcohol consumption and exercise control over the amount they drink.

Different types of alcoholic drinks contain different amounts of pure alcohol. A standard drink is defined as one that contains 10 grams of pure alcohol.

These are all equal to approximately one standard drink:

A middy of beer (285ml) = a nip (30ml) of spirits = a small glass (100ml) of wine = a small glass (60ml) of fortified wine such as sherry.



Please keep in mind:

- Some hotels don't serve standard drinks - they might be bigger. Large wine glasses can hold two standard drinks - or even more!
- Drinks served at home often contain more alcohol than a standard drink.
- Cocktails can contain as many as five or six standard drinks, depending on the recipe.
- Pre mixed bottled drinks often contain more alcohol than a standard drink.

Smoking

Australian law makes it an offence to sell or supply tobacco products to a person under the age of 18 years. It is illegal for anyone under 18 to purchase tobacco products. There are also a number of laws regulating and restricting the advertising, promotion and packaging of tobacco products. Regulations have been introduced to restrict smoking in public areas such as shopping centres, hotels, restaurants and dining areas, and in some workplaces.

In New South Wales, all areas of hotels, clubs, and nightclubs that are open to the general public and defined as enclosed are completely non-smoking. Restaurants, shopping malls, cinemas and theatres are completely non-smoking. Private gaming rooms of the Star City Casino in Sydney.

Drugs

Each State and Territory has laws governing the manufacture, possession, distribution and use of drugs, both legal and illegal. Drug laws in Australia distinguish between those who use drugs and those who supply or traffic drugs. The Federal Customs Act covers the importing of drugs, while each State has laws governing the manufacture, possession, distribution and use of drugs, both legal and illegal.

DANGER: Drink Spiking! Whether you are drinking alcohol or not, keep your drink close to you and watch it at all times. Drink spiking (putting extra alcohol or other drugs into a person's drink without their knowledge) is an unfortunate risk to people who are out trying to have a good time. Drink spiking can happen to anyone: male or female, young or old whether they are drinking alcohol or not. Never accept an open container of drink if you did not see it being poured and if you suspect you or your friends have had a drink spiked, **call 000 (zero zero zero)** immediately to report it and get help.

(Source: Australian Drug Foundation)

Hitchhiking

A person who waves at unknown drivers from the side of the road to request a ride with a driver further along the road is called a Hitch-hiker. Hitchhiking is illegal in Queensland and Victoria. Elsewhere in Australia it is illegal to hitchhike on motorways (where pedestrians are prohibited and where cars are not allowed to stop). Some travel companies promote hitchhiking as an inexpensive means of travelling around Australia.

HOWEVER: Many crimes have been committed against innocent hitchhikers including violent personal crimes and abductions. You do not know anything about the person whose car you get into.

Our advice to you is: DON'T HITCHHIKE! It simply is not worth the risk.

Avoiding Dangerous Areas and Activities

It is important to always be alert and aware of your surroundings and to avoid dangerous areas and activities, particularly at night.

A public place can vary through the course of the day. It may be used by different groups of people at different times. It may be busy at certain times and isolated at others. It may be different during the day than it is at night. These differences can have a very different impact on the way you feel when you are in them. For example:

The street outside a hotel in the morning is likely to be used by people going to and from work or shopping. At night however, the people most likely to be on the street are hotel patrons. **Alcohol consumption** has now become a factor in these places, and for many (particularly for women), **some areas may become less safe.**

A shopping mall during the day has lots of different people using it. Once it closes, it is often isolated and usually dark.

A school between the hours of 8 am and 5 pm is usually lively and active. After 5 pm or during school holidays however, it may be isolated or dominated by particular groups of people. **Being in a place when it is busy is very different from when the place is isolated.** There is often no reason to be afraid, But – be alert, be aware, and be careful.



Making New Friends

There is no magic trick to making friends. And if you are in a foreign culture it can seem more difficult than usual to find people who you really “get along” with. **Be kind to yourself - remember that making friends takes time.** If you make the most of social opportunities during your life in Australia, just as you would back home, it will be quicker and easier for you to fit in, make friends and feel at home.

However you meet people, **remember to be careful**. When you meet someone new, be cautious until you get to know the person better and feel you can trust him or her. If a stranger starts talking to you, they are probably just being friendly. But be safe, and don't give them any of your personal details like your full name, your phone number or your address. **With people you don't know well; always arrange to meet them in a public place**, like a café or a park, instead of inviting them to your home or going to theirs, until you feel you have built a relationship with them, know more about them and feel comfortable with them.

Many international students spend time hanging out with other students and people from their own country and culture while they're in Australia. These people can make you feel accepted and you may be able to communicate much more easily with them than you can with the locals, particularly when you have just arrived. When everything around you is new and different, it can feel like a big relief to find people from your own country and cultural background. But remember, **you need to be careful at first**, until you get to know them better, just as you should with anyone else. Even though you may feel like you have a lot in common, **remain cautious until you feel you know them reasonably well and can trust them**. Many crimes against international students are committed by people from their own culture.

If you have any concerns or questions about someone you have met, or want to talk to someone about Australian mannerisms and communication "norms" (widely acceptable behaviour), make an appointment to talk it over with your **International Student Advisor**.



Sexual Assault

Sexual assault is a **criminal offence**. It includes sexual harassment, unwanted touching, indecent assault and penetration of any kind. It is important to remember that it can happen to anyone and at any time but certain **precautions** may make it more difficult for a possible perpetrator:

- When socialising, be smart. Drink in a way that leaves you in control. Leaving drinks unattended leaves them open to being spiked quite easily.
- Walk with confidence and purpose.
- Avoid lonely or dark places.
- Be wary of strangers, whether they are on foot, in cars or at parties.
- Be aware of the people around you.
- Respect your intuition.
- If placed in a situation where you feel uncomfortable say "No!" loudly and with conviction.

What do I do if I am assaulted?

It is very difficult to tell someone that you have been sexually assaulted. It is important to remember that sexual assault is a serious crime and can happen to people regardless of their gender or sexuality. Your first point of contact, should be the Police or your closest Sexual Assault Service.

1. From a **public phone or mobile phone**, ring the police on **000**.
2. Do not wash, shower, change clothes or clean up in any way until after talking to the police and going to the hospital. You could destroy vital evidence.
Don't drink alcohol or take tranquillisers or other drugs as you will have to give a clear account of what has happened.
Try to remember everything you can about your attacker.
3. Remember, **you are the victim**. You have nothing to feel guilty or ashamed about.
Police officers are aware that a person who has been assaulted, sexually or otherwise, is likely to be suffering from emotional shock. They will do all they can to make things as easy as possible for you. It is likely they will provide a

female police officer for a female victim. If not, you have the right to request one. You can also ask the police to contact a friend, family member, interpreter or religious adviser to be in attendance with you when you are dealing with the circumstances surrounding the report of assault.

Contacts if you are sexually assaulted:

- **Bankstown Police Station** is 02 9783 2199 and is located at 2 Meredith Street, Bankstown.
- **Bankstown Sexual Assault Service** is located at the Bankstown Community Centre, 36 – 38 Raymond Street, Bankstown. Their phone number is 02 9780 2777 or 24 hour line is 02 9828 3000.
- **Telephone Interpreter Service** can be contacted by phoning 13 14 50.
- **NSW Rape Crisis Centre** www.nswrapecrisis.com.au Ph 1800 424 017
- **Victims of Crime Bureau – Victim Support Line** www.lawlink.nsw.gov.au/voc Ph 1800 633 063

Social Activities

What is Schoolies Week?

If you are an international student attending high school in Australia you will hear a lot of talk about “**Schoolies Week**” which refers to the Australian tradition of **high-school graduates** (known as "Schoolies" or "Leavers") having week-long holidays following the end of their final exams in late November and early December.

Official schoolies events, which are drug and alcohol free, are held at many schoolies destinations, they include concerts, dances and parties. For all official events, attendees are required to be a registered schoolie and present schoolie ID on entry. This schoolies ID, which at some locations includes a photo, is given to schoolies upon registering, which requires the presentation of current school ID and incurs a small fee. At many destinations, the official events are held in fenced-off areas or in nightclubs to prevent the infiltration of toolies ("too old for schoolies", which are associated with the targeting of drunk teenagers for sex) and to maintain crowd control. Some events are free while others (often those held at nightclubs) incur an entry fee.

If you are a school leaver and choose to be a part of schoolies celebrations, here are some good safety tips to keep in mind: Celebrate but watch your friends:

- Stay with friends and don't take chances. Remember there is safety in numbers.
- Plan ahead with your friends. Work out how you will share costs and how you will look out for each other.
- Book your own accommodation - don't expect that you can just stay with friends.
- Know where you are staying and how to get there.
- Before you go out, have a plan for getting home and tell someone where you are going.
- Negotiate a designated driver at the beginning of the evening and support them in their decision not to drink. During the week, take turns to be the designated driver.
- Stay clear of a driver who has been drinking or using drugs.
- Ask an official volunteer to walk you home if you are alone — don't walk home at night alone.

Stay with your friends and don't take chances.

Volunteers will be clearly identifiable and are there to assist you in a number of ways.

Look out for them

if you require assistance.

- Always keep enough money for a phone call, taxi or public transport.
- Stranger danger still exists for adults — don't accept lifts from anyone you don't know, and don't stay at a stranger's place.
- Don't swim at night and don't swim at all if you are intoxicated or using drugs.

(Source: Queensland Government Schoolies Week)

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SECTION 4

Studying at Our College



Section 4: Studying at our College

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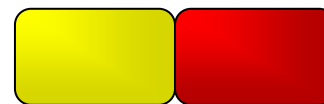
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My Student Survival Page



College Location and Facilities

The College is located at Bankstown in Sydney's south-western suburbs, approximately 18 kilometres south-west of the Sydney CBD – approximately 35 – 40 minutes by train. The cost of living at Bankstown is much cheaper than living in the central Sydney suburbs. Bankstown is experiencing a huge growth in residential apartments and shops due to the large influx of people relocating to this popular suburb.

Our courses have been conducted in Bankstown for the past thirteen years. The premises are modern, air-conditioned, carpeted and have an on-site restaurant.

Student facilities include a kitchenette with refrigerator, microwaves, toasters, tables, chairs, lounges, lockers, crockery and cutlery. There is a student recreational area with a pool table, chess sets, cards, games, a large television and a radio/CD player. There is also free internet available for student use to check their emails and computers for theory classes. There is a student library and access to relevant training resources. Our staff are all qualified with extensive industry experience.

Bankstown boasts a friendly, cosmopolitan **environment** with one of the world's most successful **multicultural** communities. With people from so many cultural backgrounds, residents have a wonderful opportunity to learn and experience from the beliefs and way of life of other cultures. Bankstown has a wonderful array of culture and cuisine and its demographics include people from countries such as Vietnam, China, Korea, Thailand, Indonesia, Philippines, Lebanon, India, Egypt, Middle East, Greece and many European countries to name just a few. You will find schools and churches of various religions plus shops, food varieties and restaurants catering to a wide range of tastes.

Bankstown also has more than 1090 hectares of beautiful gardens, **parks, natural reserves, and open spaces**. Bankstown City Gardens are popular for wedding photographs while the **Sylvan Grove Native Garden**, with its winding bush track and native plants, is very popular. The Georges River National Park and parkland along the Georges River are also great attractions.

We believe that it is extremely important for students to have an understanding of where they will be studying, what they will be studying, how they will be assessed, their responsibilities to the College and to Australia generally and their obligations once they become a student. It's not all hard work, as we try to provide students with excursions and assist them to assimilate to the Australian way of life. In addition, students coming to Australia on Study Visas are allowed to work for up to 40 hours per fortnight during term and unrestricted hours during vacation periods.

We'd like you to remember that we are here to help you, but we require that our students comply at all times with their relevant visa conditions. Our friendly staff can provide assistance with giving you advice about living conditions in Australia, who to turn to for help, referrals to various religious and cultural organisations and – most importantly – provide moral support when students are homesick.

We've selected the following extract from the Australian Government's website to help students understand what life in Australia is going to be like – we hope it helps you understand what we at the College expect and what the general Australian community expects.

Intending students are encouraged to read the full version of the booklet – it will make it a lot easier for you when you apply for the relevant visa to study in Australia. The booklet is available online at http://www.homeaffairs.gov.au/LifeinAustralia/Documents/lia_english_full.pdf. It has also been translated into numerous languages to make it easier for intending visitors and students to Australia to read and understand. The booklet is well worth reading if you are considering Australia as a study destination as it gives an invaluable insight into life in Australia which can be quite different from the life you are used to in your home country. Intending overseas students should note that there is a "Values Statement" which the Australian Department of Immigration, Citizenship and Multicultural Affairs may require you to sign prior to the issue of a visa.

Australian Values – extract from the Australian Government's booklet "Life in Australia"

"As part of the visa application process, many visa applicants must confirm that they will respect Australian values and obey the laws of Australia.

Australian values include respect for the equal worth, dignity and freedom of the individual, freedom of speech, freedom of religion and secular government, freedom of association, support for parliamentary democracy and the rule of law, equality under the law, equality of men and women, equality of opportunity and peacefulness. They also include a spirit of egalitarianism that embraces fair play, mutual respect, tolerance, compassion for those in need and pursuit of the public good.

It is also important to understand that English is the national language and is an important unifying element of Australian society.

These values provide the basis for Australia's free and democratic society. They include:

- *respect for the equal worth, dignity and freedom of the individual*
- *freedom of speech*
- *freedom of religion and secular government*
- *freedom of association*
- *support for parliamentary democracy and the rule of law*
- *equality under the law*
- *equality of men and women*
- *equality of opportunity*
- *peacefulness*
- *a spirit of egalitarianism that embraces tolerance, mutual respect and compassion for those in need.*

There is a strong community spirit in Australia and Australians seek to enhance and improve the society in which they live. Many Australians contribute to the community in their daily lives. They may demonstrate this through caring for the environment, lending a hand and working together in times of need in pursuit of the public good.

Australia has a strong tradition of 'mateship', where people provide help to others voluntarily, especially those in difficulty. A mate is often a friend but can also be a spouse, partner, brother, sister, daughter or son. A mate can also be a total stranger. There is also a strong tradition of community service and volunteering.

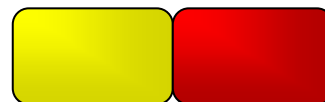
The values outlined above have been promoted and discussed by Australians over many years. They have helped Australia to welcome and integrate successfully millions of people from many ethnic groups and cultural traditions.

Australia's cultural diversity is a strength which makes for a dynamic society. Within the framework of Australia's laws, all Australians have the right to express their culture and beliefs.

But at the same time, all Australians are asked to make an overriding commitment to Australia – its laws, its values and its people.”

Australia has a fantastic lifestyle ranging from the relaxed country to a cosmopolitan lifestyle in the various city areas – we'd love you to come and join us, but remember to do some homework first about what you may expect from life in Australia.

To Begin:



Arrive early

Australian education providers will provide an International Student Orientation before the commencement of classes and often before commencing local students attend an orientation. It is a requirement of the ESOS (Education Services for Overseas Students) Act 2000. Staff who run the orientation work hard to ensure that you as a student will be well equipped to achieve the best possible success in your studies. Once you are concentrating on your studies, you will feel less stressed if you are already comfortable with the institution, its staff and its services.

Arriving early to attend orientation gives you the chance to;

- See and talk to the most important people you will need to know at the institution.
 - International Office staff and their duties
 - Course Coordinator
 - Student Services staff
- Get your student ID card. You will need your student card to open bank accounts, borrow books from the library, and more.
- Meet and get advice from your Course Coordinator.
- Find your way around the College
 - Library
 - Computer rooms and facilities
 - Recreation and eating areas
 - Classrooms
- Meet other International students who may share your classes, share your concerns or fears. Knowing another face on campus as you become more comfortable with the routines can really help you avoid any feelings of isolation.
- Find your way around the public transport/ City/ to and from your accommodation.
- Feel as though you already know some of the things local students know before you get to meet them at orientation activities later.

International Student Orientation

The date and time of your orientation will be sent to you by mail or advised by your agent before your course commences. On the date of your orientation, you should arrive at the College's main campus by 9.30am and report to student services. Student services will direct you to the room in which the orientation is taking place. You should bring with you a pen and paper for writing down any notes.

International Student 'Code of Conduct'

All students attending the College must abide by the Student Code of Conduct. It sets out the minimum standards of behaviour expected of students attending the College and helps us to provide a safe and professional learning environment for all students. The code is available electronically on the Student Portal at www.tibc.nsw.edu.au.

Academic Policies & Procedures

The College has a number of policies which are relevant to your enrolment at the College, including academic policies and general behaviour requirements. All policies are available electronically on the Student Portal at www.tibc.nsw.edu.au.

The following is a list of the key policies you should be familiar with:

- Student complaints and appeals policy;
- Privacy policy
- Deferring, suspending or cancelling students enrolments policy;
- Satisfactory course progress policy
- Fees policy;
- Refund policy;
- Student transfer policy;
- Course credit / RPL policy; and
- Critical incident policy

Complaints & Grievances

If you are unhappy about assessment results or your treatment at the College, you may access the College's complaints and appeals processes. Full details of this process, including what forms must be lodged, are set out in the College's Complaints and Appeals Policy. This policy is available electronically at www.tibc.nsw.edu.au.

International Student Visa Conditions

For a full list of **mandatory** and **discretionary** student visa conditions please visit www.homeaffairs.gov.au

Course Progress Requirements

It is a condition of your visa that you meet course progress requirements of your course. You are required to attend courses so that you ensure satisfactory course progress and that your studies are not affected. If you are at risk of failing to achieve satisfactory course progress, you will be contacted by the College and an intervention strategy may be developed to assist you. If your course progress is affected for any reason you may be reported to the Australian Government.

For further important information about course progress requirements, please read the College's Satisfactory Course Progress Policy available electronically on the Student Portal at www.tibc.nsw.edu.au.

Current Address Details

Students on an International Student Visa no longer need to keep DICMA informed of their home address in Australia, as DICMA will check these details with your education provider if required. Therefore you **MUST** maintain a current residential address on your student file **AT ALL TIMES**.

If your personal details change, contact Student Services and submit a Change of Personal Details Form immediately.

Student Administration Information



Paying Fees

All fees must be paid in advance. IF you wish to pay your fees by instalment, you must contact the College before your fees become due. For further details, you should read our Fee Policy available electronically at www.tibc.nsw.edu.au.

Enrolment

Your enrolment conditions at the College are set out in your International Student Enrolment Application form, Letter of Offer and Student Agreement.

You are responsible for keeping a copy of the Written Agreement as supplied by the College, and receipts of any payments of tuition fees or non-tuition fees.

ID Cards

Students will be issued with an ID card at or promptly after orientation. The ID card will display your name and student identification number.

Refund & Cancellation Policy

Any applications for refunds must be made in writing using the Refund Application Form. The manner in which students may cancel their enrolment or have their studies deferred or transferred are set out in the College's Deferring, Suspending or Cancelling Student's Enrolment Policy available electronically at www.tibc.nsw.edu.au. IF you wish to transfer provider, you should read the College's Student Transfer Policy also available at www.tibc.nsw.edu.au.

Further information is contained in the College's Refund Policy available electronically at www.tibc.nsw.edu.au.

Textbooks

Students must pay for their own textbooks when required. You will be advised of the estimated costs for textbooks in your letter of offer. You can pay for textbooks at Student Services.

Student Support Services



The 24 hour emergency contact number is 0423 428 467.

One of the advantages of studying with our College is that you have access to a friendly and professional team who are committed to providing you with excellent support whilst studying and living in Australia. The College offers a range of support services to students, related to both academic and general welfare needs.

The College is committed to assisting overseas students settle into the Australian way of life with minimal disruption and inconvenience. Any overseas student who needs assistance during their enrolment period with the College should make an appointment to see a member of the Student Support team.

Our friendly staff will assist with the provision of any emergency telephone contact number plus information about living facilities, living conditions, banking, shopping, medical and dental services, religious services, cultural differences, recreational facilities, ethnic associations, law enforcement, etc.

Learner support

Any students experiencing difficulties with course material should consult with or arrange an interview with their trainer immediately. Remember that even your trainer was a student once and understands that new concepts and skills can be difficult to learn.

Other learning difficulties can be overcome with some extra assistance in class. Trainers may also set additional work for students that may be beneficial.

College facilities (including computers, textbooks) are available for student use Monday to Friday.

The College can also arrange extra tuition by trainers after class hours. Students may prefer to have tuition provided by other students in the class and this could also be arranged.

General welfare issues

Students who have any personal concerns they feel may be affecting their academic performance should arrange an interview with a member of the Student Support Team.

Further information about the support services offered by the College are provided at induction and in our [Student Support Policy](#) and Intervention Strategy Policy made available electronically at www.tibc.nsw.edu.au.

If you need support as a student when involved in a critical incident, please make sure that you are familiar with the terms of our [Critical Incident Policy](#) made available electronically at www.tibc.nsw.edu.au.

Quick Guide to Key Personnel:

Area	Initial contact person	Issues
Academic	Relevant Trainers	Questions about content of units, teaching procedures, assessments, re-assessments
Academic	Course Co-ordinator Deborah Crawley	Questions about the program as a whole, academic regulations, difficulties with study, decisions to defer from study, issues with timetable, academic progression
Administrative	Student Services Ross McAlear Daniella Kulevska	Visa problems, financial problems, enrolment and short term accommodation, complaints processes Health care, health insurance problems, accommodation, understanding of how to utilise College processes effectively, change of address
Administrative	Customer Protection Officer Lisa White	Complaints or grievances
Personal	Student Support Lynda Harrison Christine Wright	Problems with relationships, home-sickness, gambling, depression, drug and/or alcohol abuse, relationship issues Sexual harassment, discrimination issues Examination / study adjustments because of disability issues

Campus & Facilities:



List of Facilities

The facilities at the College and its various locations include:

- Theory classrooms;
- IT Computer rooms;
- Commercial Kitchen and Trading Restaurant
- Student study room with library, guides, reference books, user manuals and course notes;
- Recreational facilities including pool table, internet access, chess sets, playing cards.

Calendar of Events:



Social Activities throughout the Semester / Year

The College prepares an exciting range of social activities for students including:

- Excursions (such as to Darling Harbour, Blue Mountains, Wollongong)
- Christmas Parties
- College Picnic Days
- Harbour Cruises.

Social activities are generally held on the last Friday of each month. The Social Calendar will be available from February onwards at Student Services. Visit our website at www.tibc.nsw.edu.au regularly for further details.

You can register for these events by signing the Excursion Registration Sheet available at Student Services.

We have tried to keep costs of social activities as low as possible so that as many students as possible can attend. Payment is required at the time of registration. You should register no later than 2 weeks before the date of the activity.

Subject Selection and Timetables:

Specific information on timetables will be provided to you at induction and at the beginning of each semester. Units of competency are generally selected by the College in consultation with industry representatives and advised to you in your course timetable.

Academic Support & Expectations

Teaching & Learning at the College

The vocational and education training sector in Australia delivers training that is competency based. Competency based training focuses on developing skills and abilities that participants can demonstrate.

Competency based assessment is usually a combination of formal and informal activities such as reports, class tests of assignments.

The College delivers part of some units by distance education. This means that students undertake some independent study using prepared materials as well as meeting with trainers to develop a better understanding. No more than 25% of a unit is delivered via distance education.

In the case of international students, there is a restriction on the number of units that can be undertaken in on-line or distance learning. For further information, please read the College's Study Duration Policy available electronically at www.tibc.nsw.edu.au.

Keys to Academic Success

At the College, we believe there are six main pre-requisites to academic success:

1. Attendance at class. Failure to attend classes makes it difficult for students to become familiar with training material and assessment expectations. Attending class regularly and at every opportunity helps you learn course material as well as get to know your trainer and fellow students;
2. Time management. You will find it much easier to submit course work assignments on time and attend classes and prepare for assessments if you are organised and plan your time. It is a good idea to draw up a study timetable and hang up near where you study. Remember to include some relaxation time;
3. Reviewing course work at home. When learning new skills, it may be hard to remember new materials initially. Reviewing course materials at home gives you the opportunity to learn the materials more easily and to prepare any questions for your trainer at the next class;
4. Asking for assistance if and when you need it – some students might find it difficult settling in to a new way of life in Australia for various reasons. Asking for help will often prevent problems developing later.
5. Study skills. Effective study skills will help you learn new material. More information on this is set out below; and
6. Positive approach. A keen approach to your studies

Study Skills

The type of study skills you may require during your course include: reading skills, writing skills, research skills, the ability to work independently and in groups. The information below is designed to help you with these skills.

Reading Skills

You should be selective about what you are reading and set a realistic time frame for any reading task. To help you remember what you've read, take notes which you are reading. If you are having trouble remembering what you have read, try closing your book after reading a section and then writing a summary from what you can recall. This exercise will allow you to concentrate on what you have read and then focus on note taking separately.

Writing Skills

International students who do not have English as their first language, may not feel confident when submitting written assignments. To help you, here are some tips:

- Proof read what you have written before submitting your assignment;
- Use the dictionary if you are unsure of the spelling of a word;
- Check your grammar.

In relation to grammar, the most common points to look out for are:

- Subject/Verb agreement. This means that a singular subject must take a singular verb, and a plural subject must take a plural verb.

- Correct word classes. This means that a word being used as a subject (or object) must be a noun. A word being used to describe a noun must be an adjective and a word being used to qualify a verb must be an adverb.
- Tenses. Tenses must be used correctly and consistently. When you describe something happening now, that is the present tense. When you describe what already happened, that is the past tense.

Working independently

Independent working means that you must be disciplined and focussed on what you have to achieve. You should try and ignore distractions such as TV or radio (unless some background noise helps you to study). It is a good idea to break up study between working on your own and studying with a group of friends from College.

Working in groups

Group study helps you to develop other skills which will help in your chosen vocation such as team work, communications skills and collaboration. To help get the most out of your time spent working in groups it is a good idea to set a written plan of what you want to achieve and keep track of this. Remember, you must be tolerant and sensitive to other people studying in your group.

If you need further assistance with these study skills, you should talk to your trainer and or Student Support Staff.

Plagiarism and Cheating

Plagiarism or cheating of any kind is not permitted at the College and may lead to the cancellation of a student's enrolment. For further information, please read the College's Plagiarism and Cheating Policy available electronically at www.tibc.nsw.edu.au.

Resources

There are a number of learning resources available at the College including the library, access to textbooks, course notes, DVDs and CDS.

Remember that you classes are an invaluable resource as you have direct access to an expert in the area of study – your trainer. Set out below are some tips on helping you get the best out of your classes at the College:

- Listen carefully to what your trainer says;
- Participate in class discussions;
- Ask lots of questions; and
- Take notes.

If English isn't your first language, you may find it difficult to understand what other students are saying especially if they are talking fast or using colloquialisms. Don't be afraid to speak up and ask people to repeat themselves. To help other people understand, also remember to talk slowly, clearly and loudly.

Tutoring

Additional tutoring of study skills or course specific skills can be arranged by contacting the Student Support Staff or discussing your needs with your trainer.

English Language Support

English language support classes are offered at the College. If you find you need help with English and wish to attend these classes, you should contact the Student Support Staff. Sometimes your trainer might recommend that you attend these classes for your own benefit. Feel free to discuss your options with your trainer or College Management.

Assessment:

Students must submit assessment work by the due date. If, for whatever reason, a student is not capable of completing an assessment on time, they must approach their trainer for an extension of time before the due date.

Lack of understanding, forgetfulness or insufficient time is not acceptable reasons for late submission of work and in such circumstances extension will not be granted. Unless an extension of time is given, the outcome for the Unit of Competency will be 'Not Yet Competent'.

A student has the right to appeal an assessment result within 14 days of receiving notice of their grade or any decision related to their absence or late assessment. If a student is unable to resolve their complaint or appeal with the individual trainer, they should lodge a formal complaint. For further details, please see the College's Student Complaints and Appeals Policy available electronically at www.tibc.nsw.edu.au.

Cheating or plagiarism is not tolerated at the College and may lead to cancellation of the student's enrolment. Please read the College's Plagiarism and Cheating Policy at www.tibc.nsw.edu.au.

Library Services:

There is a library located on campus. This contains textbooks and other learning resources such as DVDs, CDs and course notes. The library is available for all students from Monday to Friday 9.00am to 5.00pm.

Computer Labs:

IT Computer rooms are available for student use from Monday to Friday 9.00am to 5.00pm. Internet access is available for no additional cost in these rooms.

How to Access Internet on Arrival

Internet access is available in the designated student computer rooms for no additional cost. This facility is available for student use from Monday to Friday 9.00am to 5.00pm.

Health & Safety on Campus:

Students must abide by the College's Student Health and Safety Policy available electronically at www.tibc.nsw.edu.au. This policy includes requirements for students to maintain minimum dress standards. The policy and requirements apply to students studying at all of the College's campuses as well as when attending work placement.

The College is equipped with CCTV cameras throughout the premises to ensure students' safety at all times.

College Evacuation Plan Posters are displayed throughout the College and students physically attending the College should familiarise themselves with the Evacuation Procedures and know the relevant Meeting Points in case of an emergency.

The Evacuation Plans do not apply to students undertaking their studies via distance education and/or on-line.

Counselling

A counselling service is available to students through the services of a Student Counsellor. Appointments need to be made through Student Services to see the Student Counsellor who may be able to help with issues such as settling into the Australian way of life or cultural issues or referral to specialist services.

My Student Survival Page

EMERGENCY 000 or **112** from my mobile (to override key locks)

Government Departments
Department of Immigration, Citizenship and Multicultural Affairs
131 881

ATO – Australian Taxation Office
Tax File Number: **132 861** www.ato.gov.au

Health Cover
Australian Health Management www.ahm.com.au
134 246

College 24hr Emergency Number is

0423 428 467

You should put this number in your mobile immediately so it is always with you.

SECTION 5

Social and Cultural

Section 5: Social and Cultural

Adjusting To Life in Australia

Culture Shock

Overcoming Culture Shock

Recognition

Be Objective

Set Goals

Share Your Feelings

Australian Culture

Social Customs

Greeting People

Clothing Customs

Polite Behaviour

Australian Slang

Responding to an Invitation

Tipping

Public Holidays & Special Celebrations

New Year

Australia Day

Easter

Easter Traditions

Anzac Day

Labour Day

Queen's Birthday

Melbourne Cup Day

Christmas

Sports & Recreation

Clubs & Organisations

Entertainment

Eating Out

Religion & Faith

Where to Find Out What's Going On

Home Fire Safety

Smoke Alarms

Electricity

Heaters

Candles, Oil Burners & Cigarettes

Cooking

Plan Your Escape

Sun Safety

Sun Protection

Beach Safety

Remember the F-L-A-G-S

The Surf Environment

Rips

Surf Skills

Escaping From a Rip

Negotiating the Surf

Bush & Outback Safety

In the Bush

Advice for Motorists Caught in

Bushfires

In the Outback

Storm Safety

Dangerous Animals & Plants

Bites and Stings

Anaphylaxis – allergic reactions

General First Aid for Bites & Stings

Adjusting to Life in Australia:



While living and studying abroad may be an exciting adventure, it can also present a range of challenges. Having decided to study and live in Australia you will be undertaking adjustments in many areas of your life including cultural, social and academic. It is also important to remember that while these changes are occurring you will be embarking upon a new semester of study (for many of you in a different language) and be away from your usual supports, networks and resources. Adjustment to a new country and culture is a process that occurs gradually and takes time. The values, beliefs, traditions and customs of your home country may vary greatly from those in Australia and adapting to the Australian way of life may take some time. This advice may help:

➤ Listen, observe and ask questions

Adjustment to a new culture and way of life takes time. Allow yourself time to observe those around you and patterns of both verbal and non-verbal communication. Don't be afraid to ask questions if there are things you do not understand as this will reduce the chance of confusion or misunderstandings.

➤ Become involved

Make an effort to meet people and become involved in groups both on campus and in the wider community. Maintain an attitude of openness to new situations and experiences. Establishing friendships and joining groups is the best way to experience and learn about Australian culture and will certainly mean you have a richer and more enjoyable time here.

➤ Try to maintain a sense of perspective

When confronted with difficulties remind yourself that living and studying abroad is a challenge and it is normal to feel stressed, overwhelmed and out of your depth at times. Try to recall or make a list of the reasons you initially wanted to study abroad in the first place. Also, listing positive events or changes within yourself that have occurred since you arrived may also assist with getting things in perspective.

➤ Maintain some of the routines and rituals you may have had in your home country.

This can include small things such as continuing to drink a certain type of coffee or tea or eating specific foods. It may also include maintaining involvement in bigger events such as celebrating a national day in your country of origin with a group of friends.

➤ Keep lines of communication open with those at home.

Communicating with those at home regularly about your experiences of study and life in Australia, through emails, telephones and letters, is vital. Not only does it help to keep you connected with important social supports, it also assists your friends and family to understand your experiences which will smooth the transition when you return home.

➤ Sense of humour

Importantly, remember that living in a different culture means you will inevitably find yourself in a range of unusual and often confusing situations. Being able to laugh in these situations will remind you that it takes time to understand different cultures and that it is ok to make mistakes.

➤ Ask for help

Don't be afraid to ask for assistance or support if you need it. In addition to the Counselling Service there are many organisations set up on campus to ensure you have a successful and enjoyable time in Australia.

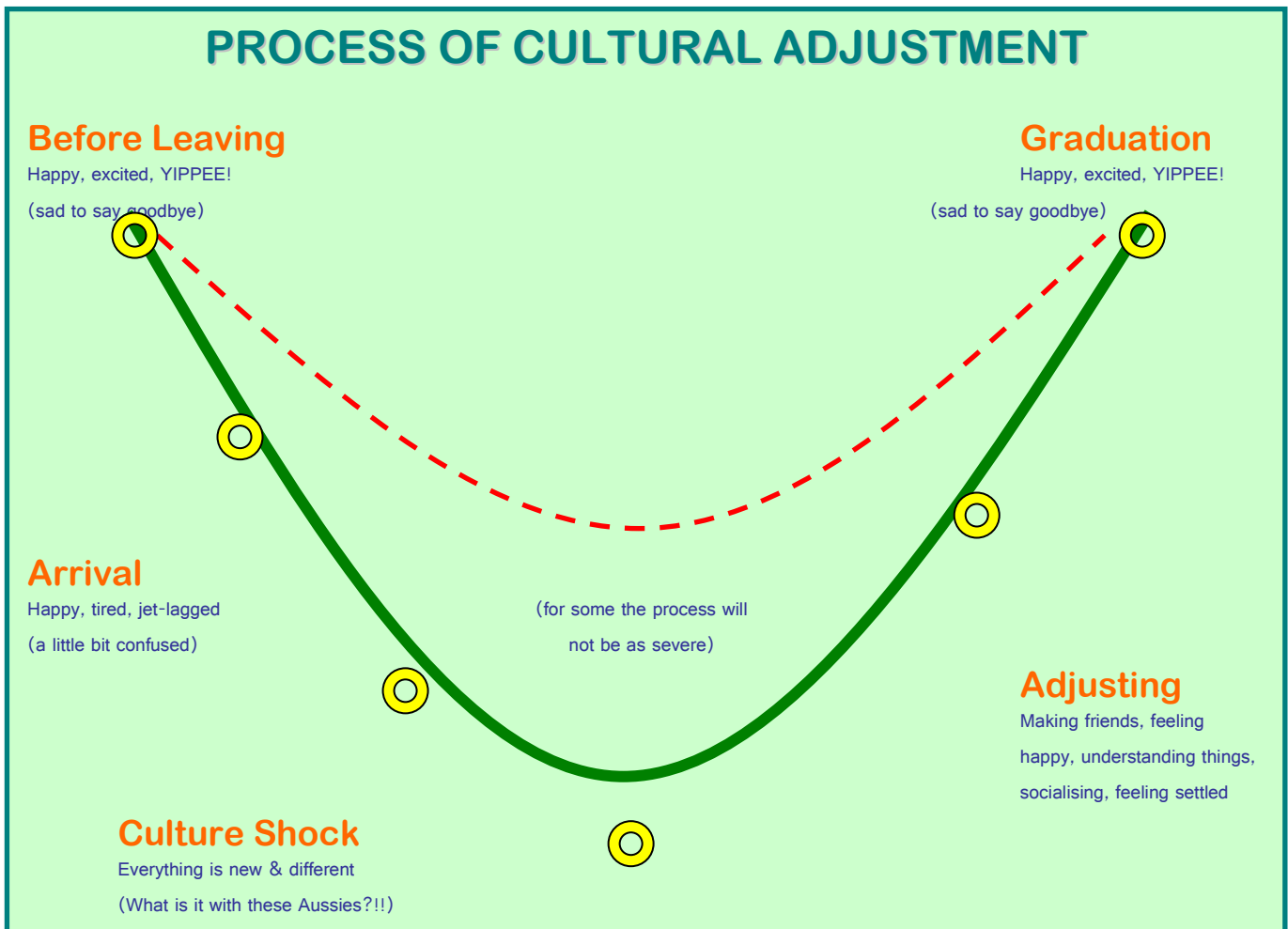
➤ Finally, relax and enjoy the journey!

(Source: Macquarie University)

Culture Shock:



Culture shock is the feeling of being out of place in an unfamiliar environment. The initial excitement of moving to a new country often subsides when different cultural expectations challenge you to attend to daily responses and behaviours previously taken for granted. The potential stress of dealing with these persistent challenges can result in feelings of hostility and frustration with your host country as well as a profound longing for home.



Overcoming Culture Shock

Once you realise you have culture shock, getting over it and moving on to better adjustment with the host culture will depend on you. It is you who must take some positive steps to feel better, and the sooner you take them, the better!

1. **Recognition:** First, you should remember that culture shock is a normal part of your adjustment and that you may have some of the symptoms. Some of your reactions may not be normal for you; you may be more emotional or more sensitive, or lose your sense of humour. Recognising your culture shock symptoms will help you learn about yourself as you work your way through it.
2. **Be objective:** Second, try to analyse objectively the differences you are finding between your home and your host country. Look for the reasons your host country does things differently. Remember that host customs and norms are (mostly) logical to them, just as your customs and norms at home are logical to you!
3. **Set goals:** Third, set some goals for yourself to redevelop your feeling of control in your life. These should be small tasks that you can accomplish each day. For example, if you do not feel like leaving your room, plan a short activity each day that will get you out. Go to a post office or store to buy something, ride a bus or go to a sports event. If you feel that

language is your problem, set daily goals to learn more: study fifteen minutes a day; learn five new words a day; learn one new expression each day; watch a TV program in your new language for 30 minutes. Each goal that you achieve will give you more and more self-confidence that you can cope.

4. **Share your feelings:** Fourth, find local friends who are sympathetic and understanding. Talk to them about your feelings and specific situations. They can help you understand ideas from their cultural point of view.

(Source: Rotary International Youth Exchange)

Australian Culture:



Social Customs

Greeting People

When meeting someone for the first time, it is usual to shake the person's right hand with your right hand. People who do not know each other generally do not kiss or hug when meeting. When you first meet someone, it is polite not to talk about personal matters.

Many Australians **look at the eyes of the people** they are talking with. They consider this a sign of respect, and an indication that they are listening. Do not stare at the person for a long time.

You can address a new acquaintance using their title and family name. You may use their first name when they ask you to or use it in the introduction. In the workplace and among friends, most Australians tend to be informal and call each other by their first names.



Clothing Customs

The types of clothing that people wear reflect the diversity in our society just as much as the variation in climate. There are no laws or rules on clothing, but you must wear certain clothing for work situations. Most workplaces have dress standards.

Outside of the work situation, clothing is an individual choice; many people dress for comfort, for the social situation or the weather. Clubs, movie theatres and other places require patrons to be in neat, clean clothes and appropriate footwear.

Many Australians live close to the beach and the sea. On hot days, they may wear little clothing on the beach and surrounds. This does not mean that people who dress to go to the beach or swimming have low moral standards. It means that this is what we accept on and near our beaches.

People from other countries can choose to wear their national dress. They may be religious or customary items and include monks' robe, a burqa, a hijab or a turban. As a tolerant society with people from many different cultures, clothing is a part of cultural beliefs and practices that is encouraged.



Polite Behaviour

'Please' and 'thank you' are words that are very helpful when dealing with other people, and buying goods or services. When asked if you would like something, like a cup of tea, it is polite to say, 'Yes please', or just 'please' if you would like it, or 'no, thank you' if you do not. When you receive something, it is polite to thank the person by saying 'thank you'. Australians tend to think that people who do not say 'please' or 'thank you' are being rude. Using these words will help in building a good relationship.

Sometimes a sensitive issue may come up in conversation. Not to talk may seem rude. It is more polite to say 'sorry, it is too hard to explain' than to ignore a question.

Australians often say, 'Excuse me' to get a person's attention and 'sorry' if we bump into them. We also say, 'Excuse me' or 'pardon me' if we burp or belch in public or a person's home.

You should always try to **be on time** for meetings and other visits. If you realise you are going to be late, try to contact the person to let them know. This is very important for visits to professionals as you may be charged money for being late or if you miss the appointment without notifying them before the appointment time.

Most Australians blow their noses into a handkerchief or tissue, not onto the footpath. This is also true for spitting. Many people will also say, 'Bless you' when you sneeze. This phrase has no religious intent.

Australian Slang

Much common word usage or 'slang' may seem strange to people new to Australia. Slang words start from many different sources. Some words are shortened versions of longer words. Many were expressions already used by migrants who came from the north of England. If you are unsure what an expression means, it is all right to ask the person who said it to explain. Some common expressions are:

- **Bring a plate** - when you are invited to a party and asked to 'bring a plate', this means to bring a dish of food to share with your host and other guests. Take the food to the party in any type of dish, not just a plate, and it is usually ready to serve. This is common for communal gatherings such as for school, work or a club. If you are unsure what to bring, you can ask the host.
- **BYO** - when an invitation to a party says 'BYO', this means 'bring your own' drink. If you do not drink alcohol, it is acceptable to bring juice, soft drink or soda, or water. Some restaurants are BYO. You can bring your own wine to these, although there is usually a charge for providing and cleaning glasses called 'corkage'.
- **Arvo** - This is short for afternoon. 'Drop by this arvo,' means please come and visit this afternoon.
- **Fortnight** - This term describes a period of two weeks.
- **Barbeque, BBQ, barbie** - outdoor cooking, usually of meat or seafood over a grill or hotplate using gas or coals. The host serves the meat with salads and bread rolls. It is common for a guest, when invited to a BBQ, to ask if they should bring anything.
- **Snag** - The raw type sausages usually cooked at a BBQ. They can be made of pork, beef or chicken.
- **Chook** - The term chook means a chicken, usually a hen.
- **Cuppa** - a cup of tea or coffee 'Drop by this arvo for a cuppa' means please come and visit this afternoon for a cup of tea or coffee.
- **“Loo” or “dunny”** - These are slang terms for toilet. If you are a guest in someone's house for the first time, it is usually polite to ask permission to use his or her toilet. 'May I use your toilet please?' Some people ask, 'Where's the loo?'
- **Fair dinkum** - honest, the truth. 'Fair dinkum?' when used as a question means, 'is it really true?'
- **To be crook** - to be sick or ill.
- **Flat out** - busy.
- **Shout** - to buy someone a drink. At a bar, hotel or a pub when a group of friends meet, it is usual for each person to 'shout a round', meaning buy everybody a drink. Each person takes a turn at buying a 'round'. It is also acceptable to say that you do not drink (alcohol) by saying that you are a 'teetotaler'. This also means you are not obliged to shout.
- **Bloke** - a man. Sometimes if you ask for help, you may get an answer to 'see that bloke over there'.
- **How ya goin?** 'How are you going?' means how are you, or how do you do? It does not mean what form of transport you are taking. Sometimes it can sound like 'ow-ya-goin-mate'.



For more information on Australian slang visit: www.cultureandrecreation.gov.au/articles/slang

Responding to an Invitation

- **What could I be invited to?** If you get an invitation to lunch, dinner, barbeque, party, wedding, birthday, or any type of event you will usually respond with a letter or phone call. The midday meal is called lunch, and the evening meal is called dinner or 'tea'. 'Tea' can also mean a cup of tea or 'cuppa'. If invited for tea, the time of the event is a good sign of whether your host means dinner or just a cup of tea. An invitation to tea, for anytime after 6pm (1800 hours) usually means dinner.
- **How are invitations made?** Invitations can be written or spoken. Written ones usually ask for RSVP, (which is *repondez s'il vous plait* in French) and means please reply. You should reply whether you intend to go or not. The invitation will tell you how to reply and when the reply is expected. Your host may be specific about how many people are invited. If your host invites the whole family, you should tell your host how many people would go. Usually a family is the parents and their children.
- **What if I do accept an invitation?** When you accept an invitation to a meal, it is also usual to tell the host what you cannot eat. It is perfectly okay to say that you are a vegetarian and do not eat meat or that you are Muslim or Jewish and do not eat pork. **It is not polite to arrive late** and you should make a telephone call to your host to explain if you are going to be late.

- **What if I cannot accept an invitation?** You may not always be able to accept an invitation. The best way to refuse is to say, 'thank you, unfortunately I/we have other plans at that time'. To say that you are too busy may seem extremely rude, even if it is true. Once you accept an invitation, you should only cancel if something arises where you cannot go. You should also explain the reason to your host. To cancel because you got a better invitation from somewhere else can seem very rude, and can affect new friendships. Sometimes it is best not to accept an invitation right away and to ask your host whether they would mind if you check your plans and reply to them later.

Tipping

Tipping is not generally expected or practiced in Australia. This is because throughout Australia, service industry staff are covered by minimum wage laws and therefore do not rely on tips for their income. However, it is acceptable to leave a small amount (perhaps 10%) should you feel you have received exceptional service.

Public Holidays & Special Celebrations:

Australians hold certain days each year as special days of national meaning. We may recognise the day with a holiday for everyone or we can celebrate the day as a nation with special events. Most States and Territories observe some of the public holidays on the same date. They have others on different dates or have some days that only their State or Territory celebrates. In larger cities, most shops, restaurants and public transport continue to operate on public holidays. In smaller towns, most shops and restaurants close.

New Year

Australians love to celebrate New Year. There are festivals, celebrations and parties all over the country to welcome in the New Year. Sydney Harbour and Sydney Harbour Bridge have become synonymous with New Year celebrations in Australia the fireworks display is considered to be one of the best in the world. **January 1** is a public holiday.

Australia Day

Australia Day, **January 26**, is the day we as a people and place celebrate our nationhood. The day is a public holiday. The day marks the founding of the first settlement in our nation by European people.



Easter

Easter commemorates the resurrection (return to life) of Jesus Christ following his death by crucifixion. It is the most significant event of the Christian calendar.

In addition to its religious significance, Easter in Australia is enjoyed as a four-day holiday weekend starting on Good Friday and ending on Easter Monday. This extra-long weekend is an opportunity for Australians to take a mini-holiday, or get together with family and friends. Easter often coincides with school holidays, so many people with school aged children incorporate Easter into a longer family holiday. Easter is the busiest time for domestic air travel in Australia, and a very popular time for gatherings such as weddings and christenings.

Easter Traditions

- **Shrove Tuesday or Pancake Day:** Shrove Tuesday is the last day before Lent. In earlier days there were many foods that observant Christians would not eat during Lent such as meat and fish, eggs, and milky foods. So that no food was wasted, families would have a feast on the shroving Tuesday, and eat up all the foods that wouldn't last the forty days of Lent without going off.

Pancakes became associated with Shrove Tuesday because they were a dish that could use up perishable foodstuffs such as eggs, fats and milk, with just the addition of flour.



Many Australian groups and communities make and share pancakes on Shrove Tuesday. Selling pancakes to raise money for charity is also a popular activity.

- **Hot Cross Buns:** Hot cross buns are sweet, spiced buns made with dried fruit and leavened with yeast. A cross, the symbol of Christ, is placed on top of the buns, either with pastry or a simple mixture of flour and water. The buns are traditionally eaten on Good Friday; however in Australia they are available in bakeries and stores many weeks before Easter.

A recent variation on the traditional fruit bun has become popular in Australia. A chocolate version is made with the same spiced mixture, but cocoa is added to the dough and chocolate chips replace the dried fruit.



- **Easter Eggs:** Eggs, symbolising new life, have long been associated with the Easter festival. Chocolate Easter eggs are a favourite part of Easter in Australia. Some families and community groups organise Easter egg hunts for children in parks and recreational areas. Easter eggs are traditionally eaten on Easter Sunday, however stores start stocking Easter treats well before the Easter holiday period.
- **The Easter Bunny:** Early on Easter Sunday morning, the Easter Bunny 'delivers' chocolate Easter eggs to children in Australia, as he does in many parts of the world.

The rabbit and the hare have long been associated with fertility, and have therefore been associated with spring and spring festivals. The rabbit as a symbol of Easter seems to have originated in Germany where it was first recorded in writings in the 16th century. The first edible Easter bunnies, made from sugared pastry, were made in Germany in the 19th century.

ANZAC Day

ANZAC Day is on **April 25** the day the Australian and New Zealand Army Corps (ANZAC) landed at Gallipoli in Turkey in 1915 during World War 1. This day is set apart to hold dear the memory of those who fought for our nation and those who lost their life to war. The day is a public holiday. We remember with ceremonies, wreath laying and military parades. You will find that many towns have an ANZAC Day parade and ceremony culminating in the laying of memorial wreaths at a monument or war memorial.



These services can be very moving and a wonderful way of experiencing some Australian National pride, as the memories of our fallen soldiers are commemorated. Many Australians attend the National War Memorial in Canberra, or a War Memorial in one of the Capital Cities around Australia for either the traditional "Dawn Service", which commemorates the landing of the ANZACS at Gallipoli in the dark and dawning of that day, or another service usually commencing around mid-morning with a parade of returned armed forces representing all Australians who have fought in war. As Australia is such a multi-cultural country, these days it is common to see many other countries also represented in these parades.

ANZAC Day is the only day of the year where it may also be possible to attend an RSL (Returned Servicemen's League) Club to experience a traditional game of "TWO-UP". A game of chance played by the ANZACS where money is wagered on the toss of three coins for a resulting combination of 2 out of 3 being either heads or tails. RSL clubs are crammed with returned soldiers and their families and friends on this day, the atmosphere is one of "mate-ship" and friendliness to all and the experience of a game of two-up is a memorable one.

Labour Day

Labour Day is celebrated on different dates throughout Australia. As elsewhere in the world, Labour Day originated in Australia as a means of giving 'working people' a day off and recognising the roots of trade unionist movements and workers' rights.

Queen's Birthday

The Queen's Birthday holiday celebrates the birthday of Queen Elizabeth II who is not only Queen of the United Kingdom but also Queen of Australia, where the Queen's Birthday is a public holiday celebrated on a Monday but on different dates. Having the Queen's Birthday on a Monday, results in a three-day long weekend.

Melbourne Cup Day

The Melbourne Cup is a 2 mile international horse race run on the first Tuesday of November each year attracting the finest racehorses from around the world. Known as the "race that stops a Nation" due to a Public Holiday being declared in metropolitan Melbourne in its home State of Victoria, and most of the nation whether at work, school or home, stopping to watch the race broadcast on television. In other places, and mainly in the workplace, many people have a celebratory "Cup Day Breakfast", lunch, party or barbeque to celebrate Melbourne Cup.

It is traditional to run a "Cup Sweep" where everyone wagers an amount per horse to create a total prize pool. The names of the horses entering the race are drawn and matched one by one to the list of people wagering money. After the race is won, the

prize pool is divided into amounts for 1st, 2nd, & 3rd, and usually a small amount for last place, or horses scratched due to injury just before the race.

The Melbourne Cup forms part of the “Spring Racing Carnival” which attracts celebrities from around the world. Women dress in their best outfits; hats are definitely the order of any day, gentlemen in suits of all sorts, and assorted other costumes. It’s a very colourful time to be in Melbourne.



Christmas

Christmas is celebrated in Australia on 25 December. Christmas is the celebration of the birth of Jesus Christ. Christians believe that Jesus is 'the son of God', the Messiah sent from Heaven to save the world.

The heat of early summer in Australia has an impact on the way that Australians celebrate Christmas and our English heritage also has an impact on some northern hemisphere Christmas traditions which are followed.

In the weeks leading up to Christmas houses are decorated; greetings cards sent out; carols sung; Christmas trees installed in homes, schools and public places; and children delight in anticipating a visit from Santa Claus. On Christmas Day family and friends gather to exchange gifts and enjoy special Christmas food. Australians are as likely to eat freshly caught seafood outdoors at a barbeque, as to have a traditional roast dinner around a dining table.

Many Australians spend Christmas out of doors, going to the beach for the day, or heading to camping grounds for a longer break over the Christmas holiday period. There are often places which have developed an international reputation for overseas visitors to spend Christmas Day in Australia. One such example is for visitors who are in Sydney at Christmas time to go to Bondi Beach where up to 40,000 people visit on Christmas Day.



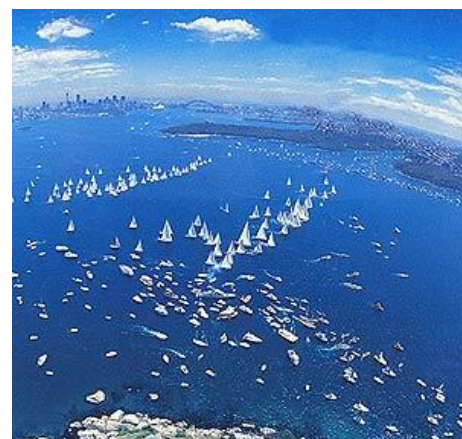
Carols by Candlelight have become a huge Christmas tradition in Australia. Carols by Candlelight events today range from huge gatherings, which are televised live throughout the country, to smaller local community and church events.

Christmas in Australia is also associated with two major sporting events:

- **The Boxing Day Test:** December 26 is the opening day of the traditional 'Boxing Day Test' at the MCG (Melbourne Cricket Ground) between the Australian Cricket Team and an international touring side. It is the most anticipated cricket match each year in world cricket, and tickets are usually sold out months in advance.
- **The Sydney to Hobart Yacht Race:** the “Sydney-to-Hobart” is Australia’s most prestigious yachting race and on the calendar of international yacht racing, and begins 26 December in beautiful Sydney Harbour.



(Source: Australian Government – Culture and Recreation Portal)



Sports & Recreation:



➤ There is a large sporting centre at the **Crest of Bankstown**. This centre contains:

- A Bicycle Criterium Track
- An international standard synthetic athletics track
- Two cricket pitches, and cricket nets
- Exercise tracks
- Fitness equipment
- One grass hockey field and one international synthetic hockey field
- A passive recreation area
- One international rugby league field and one mod rugby field
- Four international soccer fields and one mini
- Public toilets
- Artificial lakes and walking trails
- Car park

➤ There is a leisure centre at nearby Villawood. The details are:

Wran Leisure Centre

Gundaroo Street, Villawood

Ph: (02) 9726 2283

Pool and sauna open: Monday, Wednesday and Friday 8am - 8pm; Tuesday and Thursday 6am - 8pm; Saturday 8am - 6.30pm and Sunday 9am - 7pm

The Wran Leisure Centre (St Gundaroo Street, Villawood), includes:

- three squash courts
- four synthetic grass tennis courts
- a heated indoor 18m pool
- a small meeting room
- multi purpose hall
- sauna
- kiosk
- amenities
- change rooms
- small outdoor playground area for children

Basketball

Bankstown Basketball Stadium is an indoor sports centre catering for basketball, netball, volleyball and badminton. It is home to the Bankstown Bruins, while the West Sydney Razorbacks National Basketball League has also been spotted training at the venue. Bankstown Basketball Stadium regularly hosts elite games such as the 2001 National Wheelchair Basketball League Finals. The stadium is located at Third Avenue, Condell Park. For enquiries or bookings call (02) 9707 1866 (9am to 5pm, Monday to Friday)

Features include:

- Seven Basketball courts
- Three Netball courts
- Three Volleyball courts
- Two Badminton courts can be set up
- Canteen
- Amenities and change rooms

Picnic Point Reserve to Lambeth Reserve

- Picnic Point Reserve to Lambeth Reserve pathway is a combination of boardwalk, swamp decks and bush tracks weave through a variety of natural environments, such as mangrove forests, river and creek foreshores, landscaped parklands and bushland areas. This section of the walkway also links up with open-grassed recreational areas that have picnic facilities, toilets, car parking and children's playground equipment. The Picnic Point to Lambeth Reserve Boardwalk can be accessed daily from sunrise to sunset and is approximately a kilometre long.

Directions to the boardwalk - Drive west along Henry Lawson Drive. Go straight through the Picnic Point Road roundabout and continue driving for approximately 300-400 metres, then take a sharp left-hand turn into Lambeth Reserve. If you are driving on the other side of Henry Lawson Drive heading east, we recommend you use the Picnic Point roundabout to change direction, allowing you to access the left-hand turn into Lambeth Reserve.

Deepwater Park to Kelso Beach

- The Deepwater Park to Kelso Beach Accessway offers tranquil views of the Georges River as well as a wide variety of colourful native bushland vegetation. It is 1.5 kilometres long and is an easy walk on a flat path along the banks of the beautiful Georges River.

This accessway takes you past a variety of colourful and interesting native bushland areas, the Deepwater Motorboat Club, and open-grassed recreational areas that have picnic tables, toilets, car parking and children's playground equipment. The Deepwater Park to Kelso Beach Accessway can be used daily from sunrise to sunset from either the park or the beach entrance.

Other sporting venues include:

<p>Coleman Park Tennis Courts</p> <p>Henry Lawson Drive and Rabaul Road, Georges Hall Court hire: (02) 9724 2932 www.colemanparktennis.com.au</p>	<p>Deverall Park Tennis Courts</p> <p>Ethel and Yanderra Streets, Condell Park Court hire: Mr S Sidney 0413 656 085 www.tennisnsw.com.au/cbta</p>	<p>Roger Bowman Tennis Courts (Rose Park)</p> <p>Woods and Ferrier Roads, Sefton Court hire: Ryan Dryden (02) 9645 4403, www.seftontennisacademy.com.au</p>
<p>Smith Park Tennis Courts</p> <p>Lehn Road, East Hills Court hire: Facilities Bookings Officer (02) 9707 9699 Regular bookings only</p>	<p>Thomas Street Tennis Courts</p> <p>Thomas Street, Picnic Point Court hire: Alan Dickie 0409 502 078</p>	<p>Wran Leisure Centre</p> <p>Gundaroo Street, Villawood Court hire: Wran Leisure Centre (02) 9726 2283</p>
<p>Birrong Swim Centre</p> <p>Wellington Road, Birrong Ph: (02) 9644 8300 Open: Mon- Friday 5am-7pm Weekends and public holidays 6am - 6pm</p>	<p>Greenacre Swim Centre</p> <p>Off Banksia Road, Greenacre Ph: (02) 9796 7015 November - March Open: Mon to Fri 6am - 7pm Weekends and public holidays 6am - 6pm</p>	<p>Revesby Swim Centre</p> <p>Amour Park, Marco Avenue, Revesby Ph: (02) 9771 2148 Open: Mon to Fri 5am -7pm Weekends and public holidays 6am - 6pm</p>
<p>Dunc Gray Velodrome (this was the cycling venue of the 2000 Olympic Games)</p>	<p>Skate Park</p> <p>Roberts Park Address: Waterloo Road, Greenacre Goondah Reserve Address: Goondah and Gundaroo Streets, Villawood</p>	<p>Skate Park</p> <p>Carysfield Park Johnston Road, Bass Hill Amour Park Address: Marco Avenue, Revesby</p>

Clubs & Organisations:

Social and cultural clubs and organisations include:

- Bankstown Sports Club www.bankstownsports.com
- The Cedars of Lebanon Folkloric Group www.cedarsoflebanonfg.com
- Hellenic Historical and Cultural Centre of NSW 214 Lakemba St, Lakemba NSW 2195 02 9740 7883
- Chinese Dancing School of Sydney www.xanadance.com
- Bankstown RSL Club www.bankstownrsl.com.au
- Polish Club www.bankstownpolishclub.com.au
- Australian Arabic Communities Council, 194 Stacey St Bankstown www.arabcouncil.org.au
- Islamic Charity Projects Association www.icpa.org.au
- Vietnamese Community in Australia (NSW Chapter) Level 2, 300 Chapel Road, Bankstown

Other sporting clubs and organisations include:

- All Stars Winter Cricket Association Inc. <http://www.allstarswintercricket.org.au>
- Bankstown Baseball <http://www.bankstownbaseball.com/>
- Bankstown City Football Club <http://www.bankstowncityfc.com.au>
- Bankstown City Netball Association <http://www.bankstownnetball.com>
- Bankstown Oztag <http://www.oztag.com/bankstown>
- Bankstown Sports Hockey Club <http://www.bankstownhockey.org.au>
- Bankstown Sports Senior Athletics <http://www.bankstownsportsathletics.org.au>
- Georges River Softball Association <http://www.georgesriver.softball.net.au/>
- Mustangs Baseball <http://www.eteamz.active.com/cpmustangsbasketball>
- NSW Churches Cricket Union <http://www.cricketnsw.com.au/cnsw/>
- Waratah Veteran Cyclists Club <http://www.waratahvcc.asn.au>
- West Sydney Berries Football Club <http://www.berriesfc.com.au>

Entertainment:

Bankstown Sports Club: 8 Greenfield Pde Bankstown www.bankstownsports.com.

Bankstown Sports has a variety of modern entertainment venues which play host to international acts and Australia's most talented performers. From live bands in the Rainforest Lounge every Friday and Saturday night to the performers in Bankstown Sports Piano Bar.

Hoyts Bankstown Movie Cinema
The Mall, Bankstown, NSW 2200
(02) 9796 4888

AMF Bowling Centre www.amfbowling.com.au
14 West Terrace, Bankstown, NSW 2200
(02) 9708 4988

Eating Out:

Bankstown has a wide variety of restaurants, eateries and cafes including those listed below. We have included a sample only to show you the variety of different cuisines available, ranging from Asian to Middle Eastern to ... McDonald's!

- An Restaurant: 27 Greenfield Pde, Bankstown 02 97967826
- Lebanese: Gebran Lebanese Cuisine 175 Wattle St, Bankstown 02 97073044
- Lebanese: Golden Nights Level 1 10-12 Restwell St, Bankstown 02 97905555
- Great Century Restaurant: 23 Greenfield Pde, Bankstown 02 9796 3366
- Hai Yen Restaurant: 61 Old Town Centre Plaza, Bankstown 02 97901608
- Jade Peacock Restaurant 361 Chapel Rd, Bankstown
- My Canh 29 Greenfield Pde, Bankstown 02 97967586
- Polish Club 15 East Tce, Bankstown 02 97082433
- Thanh Tam Shop 4 307 Chapel Rd, Bankstown 02 97907346
- The Taste Of The Middle East 18 Greenfield Pde, Bankstown 02 97080869

And... McDonald's! Located at

- 37 Rickard Rd, Bankstown
- Shop E5 Bankstown Sq S/C, Bankstown
- Shop ML421 Bankstown S/C Rickard Rd, Bankstown

✓ **together with our own on-site restaurant: Blackboards at Bankstown, 44 Raymond Street, Bankstown**

Religion & Faith:

The following is a list of places of worship located in or around Bankstown:



Christian Churches / Halls

- Catholic Church, Bankstown either at Chapel Rd Bankstown NSW 2200 or Central 54 Northam Ave Bankstown NSW 2200
- Bankstown Baptist Church Cnr Stanley & Leonard St Bankstown NSW 2200 Phone: 9790 1459
- Bankstown Salvation Army Corps 42 Raymond St Bankstown NSW 2200 Phone: 9709 6770
- LIFE Australian Christian Churches 2/69 The Mall Bankstown Bankstown NSW 2200 (02) 9791 1400
- Jehovah's Witnesses - Kingdom Halls, Bankstown 13 Jacobs St Bankstown NSW 2200
- Anglican Church Sydney Diocese, Bankstown 461 Chapel Rd Bankstown NSW 2200
- Southwest Christian Life Centre Unit 5 50 Canterbury Rd Bankstown NSW 2200

Mosques

- Bankstown Mosque All Prayers, Khutbah in English and Arabic. 2 Winspear Ave Bankstown 2200; Phone: 02-97074842
- Bankstown Musalla Five daily prayers no juma yet (inshallah soon) 108 Adnum Lane Bankstown 2200; Mobile: 0416100005 Email: mohammad.khan@eds.com

Temples

- Sri Mandir Hindu Temple 286 Cumberland Road, Auburn, Sydney, NSW 2144
- Bankstown Mosque All Prayers, Khutbah in English and Arabic: 2 Winspear Ave Bankstown 2200. Phone: 02-9707-4842.

Where to Find Out What's Going On:



Details of social events and local community events are posted on the College noticeboard.

In addition, the College website has recent information on what's on events at the College (www.tibc.nsw.edu.au). The Bankstown City Council website has what's on information in the Bankstown region. Visit www.bankstown.nsw.gov.au.

Home Fire Safety:



International students are increasingly appearing in statistics related to fire incidents and deaths in Australia. Sadly, most of these fires are preventable. You can take some simple steps to reduce the risk of fire in your accommodation.

Follow the fire safety tips below to help you reduce the chance of fire in your accommodation:

Smoke Alarms



When you are sleeping you cannot smell smoke. Smoke alarms save lives. They wake you and alert you to the danger from smoke and fire. You **MUST** have a smoke alarm where you live, it is the law. All homes must have a smoke alarm on each level. Landlords are legally responsible for installation of alarms in rental properties. Tenants are responsible for testing and maintaining alarms. If you live on campus there will be a smoke alarm in your room. If you live in a house or flat there must be a smoke alarm outside your bedroom.

Look after your smoke alarm, it can save your life.

- Test your smoke alarm monthly by pressing the test button.
- DON'T remove the battery
- DON'T take the smoke alarm down
- DON'T cover the smoke alarm
- Replace the battery in your smoke alarm yearly.
- Regularly vacuum over and around your smoke alarm to remove dust and debris to keep it clean.
- If there is no smoke alarm or it does not work report it to your landlord.

Electricity

The safe use of electricity assists in preventing house fires.

- **Improper use of power boards and double adaptors can lead to fires.**

A double adaptor or a power board plugged into another double adaptor or power board creates a danger of overloading the system. For safety, use a single extension cord rather than joining shorter cords. Leaving an extension cord coiled while in use or placing a cord under floor coverings can cause overheating.



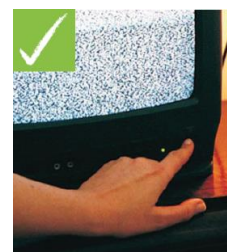
- **Be careful to keep electrical appliances away from water.**

A hair dryer takes time to cool down. For safety, allow this to happen on an inflammable surface before storing it.



- **Computers, monitors and TVs can overheat and cause fires even when not in use.**

They should be turned off after each session. Good air circulation is necessary around TVs and videos. TVs should be turned off at the set, not only with the remote control.



- **Light globes can become very hot.**

It is dangerous to cover a lamp with any type of fabric. To dim a lamp it is recommended that a lower wattage globe is used.



Heaters

It's nice to keep yourself warm in the cooler weather, but remember heaters are a major cause of house fires.

- Read and follow the operating instructions for your heater.
- All clothes and curtains should be at least one metre from the heater.
- Turn off all heaters before you leave your room or go to bed.
- Before you go to bed at night or leave your home, ensure heaters are turned off at their power source and fires are extinguished.



Candles, Oil Burners and Cigarettes

Candles, oil burners and cigarettes can all be dangerous fire hazards.

- Do not smoke in bed.
- Dampen cigarette butts before putting them in the rubbish.
- Make sure your candles are on properly designed candle holders.
- Don't leave your room when a candle or oil burner is alight.
- Don't go to sleep when a candle or oil burner is alight.
- Do not put candles or oil burners near windows; be careful, curtains



can catch fire easily.

Cooking

Most house fires start in the kitchen.

- Prepare food only in the kitchen.
- Always stay in the kitchen while food is cooking.
- Hot oils and fats catch fire easily.
 - DO NOT use water to put out an oil fire.
 - Use a dry powder extinguisher, fire blanket or saucepan lid to extinguish, “If Safe To Do So”.
- Turn off the cooking appliance before you leave the room or go to bed.



Plan Your Escape

In a Fire:

1. Get down on the floor. Crawl to the door.
2. Get out of your room.
3. Close the door. This prevents smoke and fire from spreading
4. Alert others.
5. When outside stay out.
6. Call **000**.



(Source: Metropolitan Fire Brigade, Melbourne. www.mfb.vic.gov.au)

Sun Safety:



Australia has the highest rate of skin cancer in the world. In fact, one in every two Australians will be diagnosed with skin cancer at some point during their lifetime. The good news is, it can be prevented. By minimising your exposure to the sun’s damaging ultraviolet radiation (UVR), you can protect your skin and prevent the development of skin cancer.

NOTE: Always bring sun protection with you for College excursions or social activities where you may be outside.

Sun Protection

Skin cancer and skin damage are caused by being exposed to the sun’s harmful ultraviolet radiation (UVR). The key to preventing skin cancer is to protect your skin from the sun by practising sun safe behaviours.

There are **six simple steps** you can follow to reduce your risk of skin cancer and protect your skin:

1. Minimise your time in the sun between 10am and 3pm
2. Seek shade
3. Wear suitable clothing that provides good sun protection
4. Choose a broad brim, legionnaire-style or bucket-style hat that will protect your face, neck and ears
5. Wear UV protective sunglasses
6. Apply SPF 30+ broad spectrum, water-resistant sunscreen 20 minutes before you go out into the sun.



Beach Safety:



Understanding the ocean is very important - the more you know about how waves, wind and tides affect conditions in the water, the better able you are to keep yourself safe, or even rescue others, from danger. Recognising danger signs and awareness of surf conditions is an essential part of lifesaving.

NOTE: No swimming is permitted during College excursions or social activities even where the events are taking place beachside.

Remember the F-L-A-G-S and Stay Safe

F Find the flags and swim between them - the red and yellow flags mark the safest place to swim at the beach.

L Look at the safety signs - they help you identify potential dangers and daily conditions at the beach.

A Ask a surf lifesaver for some good advice - surf conditions can change quickly so talk to a surf lifesaver or lifeguard before entering the water.

G Get a friend to swim with you - so you can look out for each other's safety and get help if needed. Children should always be supervised by an adult.

S Stick your hand up for help - if you get into trouble in the water, stay calm, and raise your arm to signal for help. Float with a current or rip - don't try and swim against it.

And remember – **NEVER**

- Never** swim at unpatrolled beaches
- Never** swim at night
- Never** swim under the influence of alcohol
- Never** run and dive into the water
- Never** swim directly after a meal



The Surf Environment

Rips

A rip is a strong current running out to sea. Rips are the cause of most rescues performed at beaches. A rip usually occurs when a channel forms between the shore and a sandbar, and large waves have built up water which then returns to sea, causing a drag effect. **The larger the surf the stronger the rip.** Rips are dangerous as they can carry a weak or tired swimmer out into deep water.

Identifying a Rip

The following features will alert you to the presence of a rip:

- darker colour, indicating deeper water
- murky brown water caused by sand stirred up off the bottom
- smoother surface with much smaller waves, alongside white water (broken waves)
- waves breaking further out to sea on both sides of the rip
- debris floating out to sea
- a rippled look, when the water around is generally calm



Surf Skills

Escaping From a Rip

If you are caught in a rip:

- Don't Panic - stay calm

- If you are a strong swimmer, swim at a 45 degree angle across the rip and in the same direction as the current until you reach the breaking wave zone, then return to shore
- If you are a weak or tired swimmer, float with the current, don't fight it. Swim parallel to the shore for about 30 - 40m until you reach the breaking wave zone, then swim back to shore or signal for help.
- Remember to stay calm and conserve your energy.

Negotiating the Surf

Before entering the surf, always make note of a landmark such as a building or headland that can be seen from the water and used as a guide for maintaining a fixed position. Also check the depth of any gutter and the height of any sandbank before diving under waves – this will help prevent spinal injury.

When going out through the surf, negotiate the shallows by a high hurdle type of stride until the breakers reach your waist or until your progress is slowed.

Waves of any size and force should not be fought against and should be negotiated by diving underneath, giving you time to reach the bottom and lie as flat as possible on the sand while the wave passes over.

Your hands can be dug into the sand in front at arm's length for stability and as a pull forward when ready to surface.

If the water is deep enough, bring your knees up under your body so you can get a good push off the bottom, like an uncoiling spring. This gives added force to your next dive. Repeat this process until in chest-deep water, then start swimming.

If a broken wave approaches when the water is not too deep, dive down and run or crawl along the bottom. In deep water, do not use extra energy trying to reach the bottom; instead duckdive to just below the turbulence. Wait for the wash to pass and then push or kick to the surface (off the bottom, if possible).

Stick to your predetermined path on the swim out.

Check your position by occasionally raising your head for a quick look when swimming on top of a swell.

(Source: Surf Lifesaving Australia)



Bush & Outback Safety:



Australia has many extraordinary and beautiful places to explore. If you are going on a trip, travel with other people, make sure someone knows where you are at all times and stay on a road or a walking track.

In the Bush

Be prepared if you plan some time in our bushland. Plan your hike. Always tell someone where you are going and what time you expect to return. Let them know when you return safely.

- Check the weather forecast and be prepared for unexpected changes in weather.
- Check the length and degree of difficulty of your planned walk. Consider using a local guide when taking long or difficult walks.
- When walking or exploring outdoors drink plenty of water (allow at least one litre of water per hour of walking). Wear sturdy shoes and socks, a hat, sunscreen lotion, comfortable clothing and insect repellent. Other handy items for long bushwalks include food, warm clothing, first aid supplies, a torch and a map.
- **Never walk alone.** Read maps and signs carefully. Stay on the track and stay behind safety barriers.
- **Never dive** into a rock-pool, creek, lake or river. Stay away from cliff edges and waterfalls.
- Do not feed or play with native animals. You might get bitten or scratched.
- Limit your use of fire. Use a fuel stove for cooking and wear thermal clothing to keep warm. Never leave fires unattended or unconfined.
- Visit the ranger station or park information centre to obtain details on the best places to visit and any additional safety tips for that park.



Advice for Motorists Caught in Bush Fires

Bush fires are common occurrences in Australia during our often long hot summers. If you are in smoke and fire-affected areas, you should stay off the roads. If you must get in the car, put your headlights on, dress in protective clothing and footwear and make sure you take food and water - you could be stuck for long periods if your journey is blocked by road closures. Turn the car radio on and keep it tuned to local stations for bush fire updates. If you are caught in the middle of a bush fire, park the car immediately and remain calm.

- Look for a clear area, preferably off the road. Areas clear of grass or bush are safest - they will not sustain fires of high intensity
- Do not leave the vehicle. Many people have lost their lives by exiting the vehicle only to be trapped on foot in the open. Your vehicle will help protect you from radiant heat, the chief danger
- Switch the ignition off. It is unlikely that a vehicle's fuel tank will explode from the heat of a passing bush or grass fire
- Close all windows and vents or turn vents to recycle
- Put the headlights on so that the car is as visible as possible, especially to fire tankers
- Everyone must get down on the floor, below window height and cover all exposed skin with a wool or cotton blanket. Do not use synthetics, which may give off toxic vapours or melt
- Stay in the vehicle until the fire front has passed. Generally this will take between 30 seconds and one minute. During this time it will be hot, noisy and frightening. It will last a short time even though it may seem longer
- If you have water, drink it
- Never attempt to drive through smoke or flame. Crashes can occur when drivers run off the road, striking trees or other cars
- Once the fire front has passed, exit the vehicle and inspect it for damage before proceeding
- Do not proceed until you are satisfied that the fire has passed and that you are not likely to be trapped a second time
- Falling trees and branches are a hazard during and after intense fires. Do not park or drive under trees
- Exit the area as quickly as possible. Remember fire vehicles may be trying to enter the area and your presence may hinder fire fighting operations.

(Source: NRMA)

In the Outback

Australia's outback is vast. Our remote wilderness areas have few towns and facilities, often with large distances between them, so be aware and plan your trip.

- When planning each day of travel spend some time to calculate how long it will take to drive between destinations. Be realistic about how far you can drive in a day.
- Inform family and friends or the local police of your travel plans. The local police can also provide helpful advice on facilities and road conditions.
- Always carry a current road map.
- Make sure your vehicle is in good working order and has been serviced recently.
- Use a four-wheel drive vehicle on unsealed roads in remote areas. Take extra care when driving these vehicles. For example, drive at reduced speeds on unsealed roads.
- Always carry a spare tyre, tools and water. If travelling to remote areas off major highways take extra food, water, fuel and tyres. Do not overload your vehicle and never carry spare fuel inside an enclosed vehicle.
- **If you have trouble with your vehicle, don't walk away or leave your vehicle because it will provide you with shade and protection from the heat. Wait for help to come to you.**
- Hire appropriate emergency communication equipment, such as a satellite phone or an Emergency Position Indicating Radio Beacon device (EPIRB).
- Obey road closure signs and stay on recognised routes.
- Fires in desert and bush areas can spread very quickly. If required, be prepared to evacuate the area immediately.
- Australian wildlife and livestock often graze on the roadside and can stray onto the road. Be very careful when driving at sunrise, sunset and at night, when animals are most active. If an animal crosses in front of you brake gently, do not swerve wildly to avoid it.
- During daylight hours always drive with your headlights on low beam, as outback conditions can make it difficult to see oncoming vehicles.

(Source: Visit Victoria. com)

Storm Safety:



Storms can happen anywhere and at any time of the year. Storms are more common during storm season – from October to the end of April, but it is important to be aware all year round.

Severe storms can cause major damage. They may be accompanied by torrential rain, strong winds, large hailstones, loud thunder and lightning. Storms can cause flash flooding, unroof buildings, and damage trees and powerlines.



You can also be indirectly affected by storms even if your property is not damaged; such as losing power, or access roads being cut.



The SES is responsible for managing the clean-up and helping people during and after a storm.

During a storm, there are some things you can do to stay safe:

- Stay indoors and away from windows.
- Unplug sensitive electrical devices like computers, televisions and video recorders.
- Listen to your radio for weather updates.
- Don't use a landline telephone during an electrical storm

If you are caught outside during storm

- Get inside a vehicle or building if possible.
- If no shelter is available, crouch down, with your feet close together and head tucked in.
- If in a group – spread out, keeping people several metres apart.

Dangerous Animals & Plants:



Australia is home to a variety of native animals. Even if they seem friendly to you, do not touch or feed them - they are not used to close contact with humans and may hurt you

If you are visiting any of Australia's beautiful parks or forests:

- **Be wary of animals in their natural habitat.** Stay well back from goannas, crocodiles, snakes, dingoes, cassowaries, and also wild pigs, cattle, horses and buffaloes. People have been seriously injured or killed by wild animals. Be very careful about approaching any injured animal, such as kangaroos or possums. They are likely to bite and scratch if you attempt to touch or move them.
- **Never feed or play with wildlife.** Native animals are by nature timid, however, having been provided food from people, may become aggressive in pursuit of food. You may get bitten or scratched. In addition, human foods may be harmful to native animals.

In the warm waters of Tropical Queensland:

- **Take care to avoid marine stingers.**
- **Do not enter water where crocodiles may live.**

Bites and Stings

The majority of insects in Australia are not harmful to humans. Some insects bite and sting if they are threatened so it is best to avoid touching them if you want to avoid being stung or bitten.

The Australia-wide **Poisons Information Centres** have a common telephone number:

131 126.

Some people are allergic to certain insect bites or venom. In the case of an allergic reaction to bites or stings, medical attention should be sought immediately. Call a doctor or hospital for guidance, or **000**.

Anaphylaxis – allergic reactions

Anaphylaxis is a severe allergic reaction that can occur in sensitive individuals from exposure to any chemicals foreign to the body, including bites and stings, plants, or medications. Parts of the body, for example the face or throat swell up so much that the patient can't breathe. In severe cases the patient may go into shock within a few minutes and the heart can stop.

For any patient who shows signs of anaphylaxis, call 000 for an ambulance, and have the patient taken immediately to the emergency department of the nearest hospital.

General First Aid for Bites and Stings

For bites or stings from these creatures seek first aid assistance straight away, stay calm, and as immobile as possible.

- all species of Australian snakes, including sea snakes
- funnel web spiders
- blue ringed octopus
- cone shell stings

For all other bites and stings: Seek or apply basic first aid.

Wash with soap and water and apply an antiseptic if available

Ensure that the patient's tetanus vaccination is up to date

Apply an ice-pack to reduce local pain and swelling

Pain relief may be required eg. paracetamol or an antihistamine (to reduce swelling, redness and itch)

The patient should seek medical advice if they develop any other symptoms or signs of infection.

www.health.qld.gov.au/poisonsinformationcentre/bits_stings

(Source Queensland Health)

Appendices

Student Property Inspection Checklist

Agent:	
Agent Phone Number:	
Property Address:	
Rent:	\$
Property Location	
Is the property close to transport, shops and campus?	
Is the area noisy? Is the property on a busy road?	
Property Features	
Do the oven and stove operate correctly?	
Do the toilet and shower operate correctly?	
Are there laundry facilities?	
Do the light fittings work?	
Are there enough electrical power points to plug in your electrical appliances without overloading electrical power boards?	
Is there a telephone line already connected?	
Is the place furnished? What kind of furniture?	
Is there good security?	
Where locks are fitted on doors, can they be opened from the inside without a key?	
Do front and back doors open easily from the inside to allow escape in case of fire?	
Is a Smoke alarm fitted outside your bedroom? <i>(by law smoke alarms must be fitted and maintained)</i>	
If you are living in campus accommodation or a rooming house, are there smoke alarms in your room?	
Test the smoke alarm by pressing the test button. Did the smoke alarm operate correctly?	
Is there damp or mould on the walls?	
Is there painting required?	
Is there an insect / pest problem?	
Will the landlord carry out any repairs before you move in?	
Comments	

