



Student Handbook

International & Domestic Students

Institute of Business and Management Australia
ACN: 169 079 896 | ABN: 45 169 079 896
National Provider No: 41025 | CRICOS No: 03571G

Sydney



Campbelltown



Gold Coast





Campbelltown – Head Office

Level 3, 178 – 180 Queen Street, Campbelltown, NSW 2560



Sydney CBD

Level 3, 123 Clarence Street, Sydney, NSW 2000



Gold Coast

Level 8, Australia Fair, 36 Marine Parade, Southport, Qld 4125



Phone:

02 4666 5708



PO BOX

835 Campbelltown NSW 2560



Email:

info@ibma.edu.au



Web:

www.ibma.edu.au

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Table of Contents

Welcome	5
Purpose of Student Handbook	6
About the IBMA	7
Studying Through the IBMA.....	7
Admissions and Enrolment	12
Unique Student Identifier (USI).....	13
Visas	13
Visa Conditions	13
Arranging Travel and Documents to Bring	13
Entry into Australia	14
Arriving in Australia.....	14
Accommodation.....	16
Other living expenses	16
Budgeting.....	18
Shopping	18
Fees and Charges	19
Fees and refund information.....	20
Refunds.....	21
Course Credit.....	25
Assessment.....	25
Student Orientation and Support Services.....	26
Service	28
Contact Details	28
Maintaining your Enrolment	29
Deferral, suspension and cancellation.....	32
Student Code of Conduct	36
Education Services for Overseas Students	37
National VET Regulator Act 2011	38
Privacy Policy.....	38
Complaints and Appeals Policy	39
Complaints and Appeals Procedure.....	41



WELCOME

It is with great pleasure that I welcome you to the Institute of Business and Management Australia (IBMA). I am thrilled with your decision to join us at the College and hope that the time you spend with us will be enjoyable.

You are about to embark on an incredible journey that is sure to change your life in many positive ways. To commit to studying overseas is to make a commitment to secure a brighter future for yourself and your family and I admire your ability to do so.

As CEO of the IBMA, it is my intention for the College to be known locally, nationally and internationally as a leading example of an institution providing outstanding education. The IBMA provides a friendly community with a focus on the student as the heart of its education philosophy. We are here to help you, so please ask as many questions as you like.

On behalf of everyone at the IBMA, I wish you good luck in your course and I look forward to seeing you around the College.

Zahurul Quazi, CA
CEO

PURPOSE OF STUDENT HANDBOOK

This handbook was developed to help guide you through the duration of your study. It contains a series of relevant and important processes and procedures, which directly affect you and help us maintain our high standard of education delivery.

The purpose of this handbook is to provide you with most of the information that you need to know about studying with the IBMA

The first part of this handbook provides you with information about applying for a course, your visa and arriving in Australia, including tips on work and accommodation in Australia.

Please take some time to read this handbook and familiarize yourself with its content.

ABOUT THE IBMA

IBMA has 2 Campuses in greater Sydney – Sydney CBD and Campbelltown.

Sydney CBD: The IBMA Sydney campus is in Sydney's Central Business District (CBD) next to the Darling Harbour, one of the city's largest shopping, food and entertainment precincts. The campus is just a short walk from Wynyard Station, also close to the Pitt Street Mall, Queen Victoria Building and Chinatown, and provides easy access to public transport and all the facilities of a world class city. Campus facilities and services include excellent teaching and learning facilities, equipped with modern computer, wireless internet, etc.

Campbelltown: IBMA head office and main campus is in Campbelltown City Centre. Campbelltown is a suburb and major centre in the metropolitan area of Sydney, New South Wales, Australia. It is in Greater Western Sydney, 50 kilometres south-west of the Sydney central business district. Campbelltown, located less than an hour from Sydney's City Centre, is a vibrant and creative city filled with historic charms, cosmopolitan delights and scenic bushland surrounds. Campbelltown is a highly populated residential area with neighbouring commercial and industrial developments. Moreover, approximately 36000 new residential housing allotments have been recently released in Campbelltown, together with the new proposed 2nd Sydney airport just a few kilometres away from the IBMA premises.

IBMA main campus is in the corridor between Sydney and Canberra, which is also the location for various reputable Universities such as the University of Wollongong & Western Sydney University. These universities have recognised the growing need for Higher Education demand in this region, with a Western Sydney University (WSU) campus in Campbelltown and a UOW campus in the neighbouring suburb of Liverpool. We strive to provide the best possible equipment, highly educated and experienced staff with recent industry experience and a curriculum to ensure that you get a qualification that is highly regarded by the industry.

IBMA qualifications are also being delivered by GeSS Education at their Gold Coast Campus on behalf of IBMA. The Gold Coast campus is located on Level 8, Australia Fair, in the heart of Southport CBD looking out towards the Broadwater Parklands and Marina Mirage. The campus is a 5 minutes' walk to all conveniences; tram, major shopping outlets, movie cinemas, Southport Central and many accommodation choices to choose from. GeSS Education abide by all the policies, terms and conditions as set out in this Student Handbook. Courses delivered at this campus, however, require a \$250 material fee per term. Please see www.gesseducation.edu.au website for any further details.

Studying Through the IBMA

The IBMA is committed to providing quality educational programs for students to achieve both educational and personal goals as well as embrace lifelong learning. The IBMA fosters a personalised environment, allowing students to develop skills and values to enable them to participate effectively in their chosen career field and the wider community.

Our Purpose

Our purpose is to create an innovative educational institution in the heart of Sydney South West with the best possible opportunities offered to students to excel academically and maximise their potential.

Our Vision

Our vision is to provide every student with the opportunity to practise skills attained by undertaking real life learning based on global needs and values. Our dedicated staff provide a student-focused approach to ensure a supportive, individualised and innovative learning experience. The IBMA is committed to the achievement of excellence in education. Every student's success is the IBMA's success.

Our Values

Team Work

We work together to achieve our vision, mission and objectives.

Passion

Our team is passionately committed to delivering quality educational experiences and expanding all learners' horizons.



Excellence

We strive for the highest quality in every area of our organisation.

Respect

We respect all our clients and stakeholders by providing a caring IBMA community based on openness, fairness and friendship. At the IBMA, we recognise that with rights come responsibilities to our clients, our stakeholders and ourselves.

Integrity

We act responsibly and honestly in everything we do.

Diversity

We promote intercultural awareness and understanding through authentic experiences both within the IBMA community and the broader Australian and global community.

College Hours:

Administration Business hours:

Monday – Friday

7:00 am – 10:00 pm

Weekends:

Reception and Admin are closed.

Class hours:

Monday – Friday

Morning, Afternoon and Evening classes

7:00am – 10:00pm

Weekend Classes

Morning and Afternoon classes

8:00am – 4:30pm

Gold Coast Campus

Class hours:

Monday – Friday

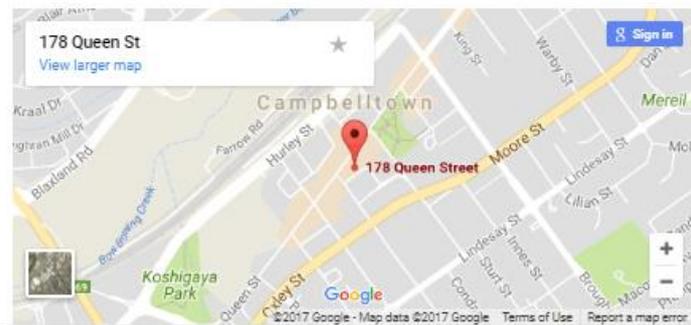
9:00am – 5:00pm

Study Location

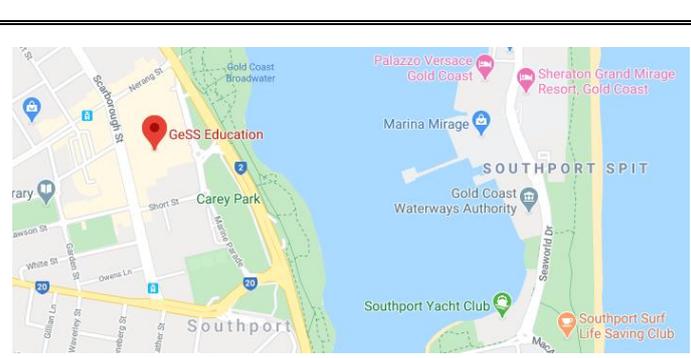
Sydney CBD: Level 3, 123 Clarence St, Sydney, NSW 2000



Campbelltown - Head Office: Level 3, 178-180 Queen Street, Campbelltown, NSW 2560



Gold Coast Campus: Level 8, Australia Fair, 36 Marine Parade, Southport, Qld 4215



Contact Information and Emergency Contacts

The IBMA Student Support Officer

If you require support or assistance with your course or aspects of your stay in Australia, please contact +61402360457 or 0246665708, Academic Director and /or Student Support Officer, who will assist or direct you to the appropriate support during the business hours.

Police, Fire, Ambulance

Phone: 000

Department of Home Affairs (DHA)

Phone: 131 881

Office locations:

26 Lee Street Sydney NSW 2000

9 Wentworth Street Parramatta NSW 2150

<http://www.border.gov.au/Lega/Lega/Help/Location/australia>

Police Station		
Sydney	Campbelltown	Gold Coast
Sydney City Police Station Address: 192 Day St, Sydney NSW 2000 Phone: (02) 9265 6499	Campbelltown Police Station 65 Queen St, Campbelltown NSW 2560 Phone: (02) 4620 1199	Southport Police Station 96 Scarborough Street, Southport Qld 4215 Phone: 13 14 44

Medical Centre		
Sydney	Campbelltown	Gold Coast
Sydney Medical Centre Address: 580 George St, Sydney NSW 2000 Ph: (02) 9261 9200	Campbelltown Medical & Dental Centre 296 Queen St Ph: +61 2 4628 3777	Doctors at Australia Fair Level 1 Australia Fair Shopping Centre 42 Marine Parade Southport, Qld 4215 Ph: 07 5528 3806
MedClinic Pitt St Medical Centre Address: 92 Pitt St, Sydney NSW 2000 Ph: (02) 9235 0099	Campbelltown Medical & Dental Centre 251 Queen St Ph: +61 2 4625 3614	Australia Fair Medical Centre/QML Pathology Basement Australia Fair Shopping Centre 42 Marine Parade Southport, Qld 4215 Ph: 07 5532 3466
Hyde Park Medical Centre - Sydney CBD Address: 175 Liverpool St, Sydney NSW 2000 Ph: (02) 9283 1234	Campbelltown Medical Centre 266-268 Queen St Ph: +61 2 4627 0886	Southport Metro Medical Centre/ MedLab Pathology Ground level Australia Fair Shopping Centre 42 Marine Parade Southport, Qld 4215 Ph: 07 5612 7830
Holdsworth House Medical Practice Address: 26-36 College St, Sydney NSW 2010 Ph: (02) 9331 7228	Medical Imaging Campbelltown 178 Queen St, Campbelltown, NSW 2560 Ph: +61 2 46219000	

Transport

Sydney has an extensive train and bus network.

Visit NSW Transport at <http://www.transportnsw.info> for more information. Here you can also find a free iPhone and Android app that allows you to view service times, use the journey planner and set your favorite stops. The app gives you real-time departures and arrivals for all service stops. It stores timetables locally on your phone, so it doesn't use your data pack when using offline features.

Local Taxi Companies

www.taxiscombined.com.au
133300

Gold Coast Transport: Visit Qld Transport at <https://translink.com.au/> for more information.

Most popular form of transport on the Gold Coast is:

The G: light rail system which operates from 5am to midnight on weekdays and throughout weekends. The route links Helensvale (close to Train Station for access to airports and Brisbane), Gold Coast University Hospital, Southport, Main Beach, Surfers Paradise and Broadbeach with a 7.5-minute service between 7am and 7pm weekdays.

Public Facilities

Post Office		
Sydney	Campbelltown	Gold Coast
Australia Post - Sydney GPO Post Shop Address: 1 Martin Pl, Sydney NSW 2000 Phone: 13 13 18	Australia Post - Campbelltown Post Shop 14 Dumaresq St · Phone: 13 13 18	Australia Post is situated in Australia Fair Shopping Centre. Level 1. 42 Marine Parade, Southport, Qld 4215
Qvb Market Street Post Office Address: 44 Market St, Sydney NSW 2000 Phone: 13 13 18	Australia Post - Campbelltown North LPO 1/66 Chamberlain St Phone (02) 4625 1967	

ATM		
Sydney	Campbelltown	Gold Coast
St George ATM Address: 316 George St, Sydney NSW 2000 Phone: 13 33 30	St George ATM 159 Queen Street, Campbelltown, NSW 2560 Phone: 13 33 30	St George ATM Australia Fair Shopping Centre, Shop G109 42 Marine Parade, Southport, Qld 4215 Ph: 133 330
Westpac ATM Address: 341 George St, Sydney NSW 2000 Phone: 13 20 32	Westpac ATM 2300 Gilchrist Avenue, Campbelltown, NSW 2560 Phone: 13 20 32	Westpac ATM 19 Scarborough Street, Southport Qld 4215 Ph: (07) 5509 6200
CBA ATM Address: 309-315 George St, Sydney NSW 2000 Phone: 13 22 21	CBA ATM Tindall Street, Campbelltown, NSW 2560 Phone: 13 22 21	CBA ATM 58 Scarborough Street, Southport Qld 4215 Ph: (07) 5532 4280

The IBMA offers the following courses:

Group	Course	Duration (Weeks)
Leadership and Management	BSB51918 Diploma of Leadership and Management	78
	BSB61015 Advanced Diploma of Leadership and Management	78
Accounting	FNS40217 Certificate IV in Accounting and Bookkeeping	52
	FNS50217 Diploma of Accounting	78
	FNS60217 Advanced Diploma of Accounting	78
Banking Services Management	FNS50915 Diploma of Banking Services Management	78
	FNS60615 Advanced Diploma of Banking Services Management	78
Graduate Diploma	BSB80615 Graduate Diploma of Management (Learning)	104

For more information please visit our campus or call.

Living and Studying in Australia

You can find lots of useful information about living and studying in Australia at

<http://www.studyinaustralia.gov.au/>. The website also includes a useful guide about studying and living in Australia that you can download. Some of the information included on this website is also included in this guide.

As part of your orientation program, you will also be provided with information to assist you with adjusting to study and life in Australia, including information about living and studying in Sydney's South West.

This first section of the Handbook provides you with information about the courses we offer, how to enrol, and how to apply for your visa. It also provides you with information about arriving in Australia, as well as some introductory information about living and studying in Australia.

ADMISSIONS AND ENROLMENT

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

To apply to enrol in a course, you must complete an Application for Enrolment Form that you can download from our website and send to us via email, fax or post as per the details on the application form.

- All students must be aged 18 or above and have satisfactorily completed Australian Year 12 or overseas equivalent school qualifications

No formal qualifications or vocational experience is required. However, applicants must have a demonstrated capacity in learning, reading, writing, oral and numeracy competencies to the appropriate level of the Australian Core Skills Framework (ACSF). For Domestic students this will be tested prior to enrolment in the qualification. International students must also meet IBMA's standards for English Proficiency. To demonstrate possession of adequate English language proficiency, students must provide valid evidence of attainment of at least one of the followings:

- Academic IELTS (International English Language Testing System) overall band score: 5.5, but minimum 5.0 in individual band (test results must be no more than 2 years old).
- TOEFL iBT (Test of English as a Foreign Language Internet-Based test) test score band: 46
- PTE Academic (Pearson Test of English) test score band: 42
- CAE (Cambridge English Advanced) test score band: 47
- OET (Occupational English Test) test score band: Pass
- TOEFL PBT (Test of English as a Foreign Language Paper-Based Test) test score band: 527

An overseas student who has studied in Australia for at least 12 months will be deemed to have achieved the required level of language proficiency provided the application is accompanied by proof that he/she has duly completed a Certificate IV level qualification.

Overseas students who are unable to meet any of the above English language proficiency requirements may undertake further study on a NEAS-approved course of English for Academic Purposes designed to raise students' English proficiency to an equivalent level to IELTS 5.5 at the clients' cost as per their choice within the registered/approved provider. Production of proof of successful completion of such a course will be accepted by IBMA as meeting the English language proficiency admission requirement.

For students who do not have an IELTS Test score or equivalent test score, they can take an English Placement Test in the campus to assess whether their English level can meet the requirements of entry into the Diploma course.

In some instances, to confirm the suitability of your enrolment into the course, you may participate in an interview with our Director of Academic Affairs who will determine the suitability of your enrolment into the course. This interview will occur via an online meeting such as Skype or face to face.

If you cannot provide evidence of English language proficiency, you may be issued with a conditional letter of offer based on you successfully completing the required English language course.

You will also need to provide documentary evidence if you are applying for advanced standing in a course. See the section in this Handbook on Course Credit.

Once you have completed your Application for Enrolment form and gathered all the necessary documentary evidence, send it to college campus, along with a non-refundable application fee of AU\$250.

On approval of your application, you will be sent a letter of offer and written agreement that sets out the terms and conditions of your enrolment and all the details of the course that you have enrolled in, as well as a tax invoice with

the amounts and timing for payments. You will need to sign and return the agreement so that your enrolment is confirmed.

An electronic Confirmation of Enrolment (eCoE) will be issued once we have received the signed written agreement from you, as well as evidence of Overseas Student.

UNIQUE STUDENT IDENTIFIER (USI)

A Unique Student Identifier (USI) is a reference number made up of numbers and letters that create a secure online record of the nationally recognised training completed by an individual. From 2015, all students participating in nationally recognised training must have a USI. The USI will make it easier for you to find and collate your VET achievements into a single authenticated transcript and will also ensure that your VET records are not lost.

As part of your enrolment, you must either supply your USI (if known) or provide authority for us to create or access your USI on your behalf. If you are providing the authority, you must also provide a suitable form of identification – as listed on the relevant section of the Enrolment Form.

If you would like to create your own USI, please visit: <https://www.usi.gov.au/students>

VISAS

Once you receive your eCoE, you will need to apply for your visa. Information about applying for a visa can be found at: <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500>

This document explains the process for application, evidence that you must provide (including a valid passport), information on student visa conditions, and permission to work, Overseas Student Health Cover and charges associated with the visa application. You may wish to use a registered migration agent to assist you with your application. Otherwise IBMA has a range of education agents who can assist you with the process of applying for a course, arriving at IBMA and assisting with visas. Contact us for details of the education agents that we use. A list of the education agents can also be found on our website - http://www.ibma.edu.au/courses/agents-list/agent_list/. Ensure that you allow enough time between lodging your application and the start of your course, as applying for a visa can be a lengthy process. If your visa is not approved, you will receive a full refund for the fees that you have paid excluding the application fee and the refund-processing fee.

VISA CONDITIONS

If you are granted a visa, you must abide by its conditions. Failure to comply with these conditions may result in the cancellation of your visa. Further information can be found - <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500#Eligibility> weblink. In addition to that, step by step visa application process can be found in <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500#HowTo>.

ARRANGING TRAVEL AND DOCUMENTS TO BRING

Costs of travelling to Australia are not included in your course fees and you will need to arrange and pay for your travel to Australia. You should plan to arrive in Sydney at least 2 weeks before your course orientation to give you time to settle in. The nearest international Airport is Sydney Airport.

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

- Passport and Visa.
- Student enrolment and orientation documents.
- Overseas Student Health Cover (OSHC)
- Travel Insurance.
- Airline Tickets.
- Contact details and a list of emergency contact details for family, as well as your Embassy, accommodation and institution details.
- Australian currency.
- Transport from the airport details.

- Accommodation details.

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.

For more information please visit <https://www.studyinaustralia.gov.au/english/live-in-australia/plan-your-departure>.

ENTRY INTO AUSTRALIA

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

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

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

If you want further information, visit the Customs and Quarantine website at <http://www.australia.gov.au/information-and-services/passports-and-travel/customs-and-quarantine>

For more information please visit <http://www.studyinaustralia.gov.au/global/live-in-australia/arrival>

ARRIVING IN AUSTRALIA

Getting from Location airport to your accommodation.

Train

There is an Airport Link Train Service that services both the international and domestic terminals. The service operates between 5 am and midnight and connects to all Sydney train stations. Visit <https://transportnsw.info/> for more information.

Taxis and Rideshare services

Taxis are also readily available at the taxi rank, and signs in the airport will show you how to get to the taxi rank. Taxi fares to Campus from Sydney International Airport cost approximately AU\$50 depending on the time of day and amount of traffic.

Additional charges may apply for taxis waiting at the airport taxi rank, or those that commute to their destination via toll ways.

www.taxicombined.com.au

www.silverservice.com.au

www.premiercabs.com.au

www.legioncabs.com.au

Alternatively, other taxi services can be found in <https://www.nswtaxi.org.au/passengers/bookATaxi>

Ride share pick-ups are also available at Sydney Airport. You can request a ride from your preferred app (such as Uber, OLA, Taxify etc) and get picked up from either the domestic or international terminals. Simply send the request once you have exited the terminal, and your driver will meet you at the Priority Pick-up zone. Fares can vary depending on the selected vehicle option, travel time and total distance. You can find these on the respective websites and/or apps for your preferred ridesharing service.

Buses

There are many bus services that operate to and from Sydney Airport – most of which require pre-booking. See the options shown at the following website to determine which service best suits your needs.

<https://www.sydneyairport.com.au/info-sheet/transport-options-international>.

For more information please visit <http://www.studyinaustralia.gov.au/global/live-in-australia/transport>

Keeping in contact

Before you leave home, you should provide your family and friends, and your education provider in Australia, with details of your flights to Australia and where you will be staying when you arrive. (Do not change these details without informing them). Once you have arrived in Australia, you should then let your family and friends know that you have arrived safely. For safety reasons, always let someone know where you are.

Arranging your finances

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

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

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

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

However, if you do carry a large amount of cash, equivalent to or greater than \$10,000AUD, make sure to declare it to the relevant authorities.

(<http://www.austrac.gov.au/travellers/travelling-or-out-australia/reporting-physical-currency-faqs>)

For more information please visit <http://www.studyinaustralia.gov.au/>

Accommodation

Once you have confirmed your enrolment with IBMA, you can look for accommodation that suits your needs and budget. Some tips when searching for accommodation include:

- The costs will vary depending on your chosen state, city, and type of accommodation.
- Always confirm the total cost and any other expenses you may be required to pay, such as a bond and utility fees.
- Consider how far it is from your campus and whether it is easily accessible by public transport, such as bus or train.
- Find out what shopping centres, hospitals and emergency service facilities, and other amenities are nearby.

Short-term accommodation options you might want to consider when you first arrive in Australia include:

- Hostels and discounted rates on hotels.
- Temporary housing, which may be offered through your institution while you get settled. Talk to your institution's international support staff or check their website for details.

Rental

You can rent or 'lease' a property by yourself or with friends. This can be done through a real estate agent or privately. When renting a property, you will need to pay a security deposit or 'bond' (which is usually four weeks rent), as well as rent in advance (also usually four weeks). The bond is held to repair any damage that you, your housemates or houseguests cause to the property while renting. Some, or all, of this amount may be refunded to you once your tenancy agreement has terminated.

For more information on your rights and obligations when renting in Australia you should visit the relevant government Fair Trading agency in your state/territory.

Homestay

With homestay, you will live with a family in their home. Homestay can be a good option for younger students as you will have all the comforts of an established home, often with meals and cleaning included. Families offering homestay accommodation to international students are thoroughly screened to ensure they can provide a suitable living environment for students.

You may contact the following organisation to find suitable accommodation

- ♦ Australian Homestay Network: www.homestaynetwork.org
- ♦ Global Experience: <http://www.globalexperience.com.au/>
- ♦ Sydney Homestay: <https://www.sydneyhomestay.org>
- ♦ Homestay Direct Services: www.homestaydirect.com.au

Disclaimer: The agencies listed above are independent agencies and are listed for further information purposes only.

Legal protection

You have certain responsibilities to meet when it comes to paying accommodation expenses on time, cleaning and maintenance. You also have the right by law to feel secure in your property, maintained with working facilities. If there are any problems with your accommodation, talk to your agent or landlord (if renting), your international student support staff for on-campus living or the service where you found your homestay.

There are also organisations such as tenants' unions and consumer advocates that can provide assistance. To find out more visit the relevant government Fair Trading agency in your state/territory.

You can find further information here:

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

Bringing your family with you

If you intend to bring your family with you, they will also need to have a visa and be covered by health insurance. Family members include your partner (married or de facto) and your children less than 18 years of age. You will need to provide proof of your family relationships with official documents including birth certificates and marriage certificates. For more details, visit <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500>. Where you have dependent children that need to attend childcare or school, you should be aware of the following costs:

Typical childcare costs in Sydney can be found in <https://www.careforkids.com.au/child-care-articles/article/77/how-much-does-child-care-cost>.

If your children are travelling with you as dependents on your student visa, cost can be found in <https://www.studyoptions.com/australian-visas-partners-and-families>

Knowing the average living costs in Australia is an important part of your financial preparation. For student reference, here are some of the approximate costs associated with living and studying in Australia. (All costs are in Australian dollars.)

ACCOMMODATION

- **Hostels and Guesthouses** - \$90 to \$150 per week
- **Shared Rental** - \$85 to \$215 per week
- **On campus** - \$90 to \$280 per week
- **Homestay** - \$110 to \$270 per week
- **Rental** - \$165 to \$440 per week
- **Boarding schools** - \$11,000 to \$22,000 a year

OTHER LIVING EXPENSES

- **Groceries and eating out** - \$80 to \$280 per week
- **Gas, electricity** - \$35 to \$140 per week
- **Phone and Internet** - \$20 to \$55 per week
- **Public transport** - \$15 to \$55 per week

- **Car (after purchase)** - \$150 to \$260 per week
- **Entertainment** - \$80 to \$150 per week

The Department of Home Affairs has financial requirements you must meet in order to receive a student visa. Below is a guide on the approximate requirements you must meet to study in Australia:

- **You** - \$20,290
- **Partner or spouse** - \$7,100
- **Child** - \$3,040

For more information please visit <https://www.studyinaustralia.gov.au/global/live-in-australia/living-costs>

Health and Emergencies:

Emergencies

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

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

Fire

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

Ambulance

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

Medical assistance

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

Overseas Student Health Cover

Australia has a special system of health cover for international students called Overseas Student Health Cover (OSHC). You will need to buy OSHC before you come to Australia to cover you from when you arrive. The Department of Home Affairs (DHA) requires you to maintain OSHC for the duration of your time on a student visa in Australia.

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

- Australian Health Management OSHC www.ahmoshc.com
- BUPA Australia <http://oshc.bupa.com.au/>
- Medibank Private <http://www.medibank.com.au/oshc/>
- NIB OSHC <https://www.nib.com.au/overseas-students>

Your OSHC will help you pay for any medical or hospital care you may need while you're studying in Australia; it will contribute towards the cost of most prescription medicines and an ambulance in an emergency. For more information on what your OSHC insurance covers, as well as what to do if you need treatment, refer to the Department of Home Affairs (DHA)

<https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/overseas-student-health-cover>

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

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

Working in Australia

Most student visas allow you to work for up to 40 hours every two weeks while your course is in session, and unrestricted hours during any scheduled course break, but before you undertake any paid work you need to make sure your visa allows you to work. Find out more about student work limit at the <http://www.border.gov.au/> website.

Visit the following website to find out more about working in Australia, including how to find a job. <http://www.studyinaustralia.gov.au/global/live-in-australia/working>

BUDGETING

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

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

Read more about budgeting at <https://www.moneysmart.gov.au/?referrer=understandingmoney.gov.au>

SHOPPING

All major town centers and capital city shopping facilities in Australia generally operate with opening hours from 9.00am to 5.30pm, seven days a week. There is also late-night shopping until 9.00pm on Thursdays or Fridays. Some supermarkets are open 24 hours a day seven days a week.

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

Below is a list of average costs for everyday grocery products in Australia:

- Loaf of bread – A\$2.50 to A\$3.00;
- Two litres of milk – A\$2.20 to A\$2.90;
- Newspaper – A\$1.50 to A\$3.00;
- Box of breakfast cereal – A\$3.00 to A\$4.00;
- Jar of instant coffee – A\$3.00 to A\$4.00;
- Bottle of soft drink – A\$1.50 to A\$3.00;
- Bottle of shampoo – A\$2.50 to A\$4.50;
- Bar of soap – A\$1.50 to A\$2.50;
- One apple – 50 cents to 80 cents;
- One banana – 60 cents to 90 cents;
- Beef (500 grams) – A\$7.00 to A\$8.00; and
- Chicken (600 grams) – A\$7.00 to A\$8.00

Clothing

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

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

FEES AND CHARGES

A non-refundable application fee of AUD\$250 applies to all our courses. This must be paid at the time of submitting your Application Form. You can find up to date fees and charges information in the course outline for your course - http://www.ibma.edu.au/wp-content/uploads/2019/05/nh200519/Refund%20Policy%20and%20Procedures_v4.3_25-04-2019.pdf

IBMA protects the fees that are paid in advance by both domestic and international students.

For domestic students, fee protection is ensured through:

- Institute of Business and Management (IBMA) does not require a student to ever pay more than AUD1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.

For international student fee protection is ensured as follows:

- Institute of Business and Management (IBMA) does not require a student to ever pay more than AUD1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course.
- All course fees will be held in a separate bank account that can only be drawn down when the student commences. The course fees are held separately from the day-to-day operating expense accounts, so that if a refund is payable before the student commences, the refund can be made in full and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system.

These fees and charges will be shown in your Written Agreement and in the tax invoice that you receive on enrolment. You can pay your fees by cash, credit card, direct debit and direct bank transfer. These fees and charges will be shown in a written agreement that will we send to you with a letter of offer once your application has been accepted. You will receive a tax invoice with the amount you are required to pay and details of how to pay. All prepaid fees are protected in line with the requirements of the VET Quality Framework that legislates the provision of training and assessment in Australia and with the ESOS Framework that regulates the standards for provision of Education to International students. Course fees include all administration and tuition fees. Any textbooks or materials that may be recommended but are not required for completion of the course are not included in the course fees. Course fees also include up to 1 attempt at assessment per unit. However, if after these attempts you have not passed, you will either be issued with a Statement of Attainment for the parts of the course that you have passed or to gain the full qualification, you will be required to re-sit the part of the course that the assessment relates to and pay a re-sit fee.

IBMA has the following additional charges

Summary of Non – Tuition fees that student may incur for additional services (AUD\$)

Fee Name	Description	Refundable
The Application Processing Fee (sometimes referred to also as the Enrolment Fee)	Application Processing Fee of \$250 is non-refundable and payable upon acceptance of an offer of enrolment along with your course fees. It can be paid on application as well	Non-Refundable
Airport Pickup	When Student arrives – Optional fees. Charge is \$300	Yes, if cancelled 4 Weeks before arrival. IBMA will charge \$50 refund processing fees
Accommodation Placement Fee	\$300	Non-Refundable
OSHC (Overseas Student Health Cover) Fee	Payment of Overseas Health Cover Fees is payable upon acceptance of offer of enrolment and signing of contract.	Refer to OSHC provider Refund policy. IBMA will charge \$50 refund processing fees

	Students can also organize their own OSHC. Please refer to Page 17 of the handbook.	
Material Fees	10% of course fee	Refundable (if Student does not start)
Material Fees – Gold Coast only	\$250 per qualification per term	Refundable (if Student does not start)
Interim Academic Transcript	\$150	Non refundable
Attendance Letter	\$150	Non refundable
Overdue Tuition Fee. For payment overdue by 1-5 working days	\$200	Non refundable
Overdue Tuition Fee. For payment overdue by more than 5 working days	\$200 (this is another \$200 on top of the above overdue fee)	Non refundable
Re-assessment of unit	\$500 (First two re-assessments are free, and then charges apply for the 3rd attempt)	Non refundable
Re-enrollment Fee	\$250	Non refundable
Re-issue of Photo Id Card	\$25	Non refundable
Release Letter	No charge	
Re-sit Single Whole unit	\$1000	Non refundable
Re-submission or late submission of unit (within 1 week of unit completion)	No charge	
Re-submission or late submission of unit (after 1 week and more than 2 weeks after unit completion)	\$150	Non refundable
RPL fee	\$250 per unit	Non refundable
Replacement Certificate	\$100	Non refundable
Student Letter by Request	\$150	Non refundable
Course Deferment Fee	\$100	Non refundable

Payment of Fees: Please use Student Application Reference number/Student ID number as your payment reference.

Details are found in the written agreement that you signed at the commencement of your course.

Fees and refund information

Prospective and current students are advised of the fees associated with a course on the Student Agreement. In compliance for international students either provided prior to enrolment (standard 2) or commencement of training (Standard 3), fee information is always provided in the National Code 2018. Fee information provided to domestic and international students includes:

- All students will receive two fees reminders within 15 days prior to the due date of the tuition fees. A warning letter will be sent within 7 days after the due date if the student fails to make the payment. If after 15 days past the due date, the student still does not make the payment, IBMA will issue an “Intention To Report” – to the student. The student will now have 20 working days to appeal to the decision. Once 20 working days have passed and no appeals have been made, IBMA will report the student to DET via PRISMS. Student can follow the payment plan in their letter of offer for the designated course.
- All relevant fee information, including fees that must be paid and payment terms
- Details of the potential for tuition and non-tuition fees to change during the student’s course as relevant

- Deposits and refund information and conditions relating to these
- The learner's rights under the consumer law in NSW - mandatory 10 days cooling off periods which consumers can cancel a purchase without penalty.

Refund information is outlined in the Student Agreement and in this Student Handbook.

Fees will only be collected once a signed copy of the signed Student Agreement is received by IBMA.

Inclusions in course fees

Unless otherwise specified, course fees include the training and assessment required for students to achieve the qualification or course in which they are enrolling. Course fees will clearly itemise tuition fees, and non-tuition fees.

- Course fees do not include any recommended text books or additional learning materials. These are an additional cost, as outlined on the Course Outline.
- Course fees include the issuance of a testamur and record of results and/or statement of attainment. For additional copies or re-issuing of any of these documents an additional fee is applicable. This fee is currently AUD\$50 per request.
- Course fees do not include Overseas Student Health Cover or optional extras such as airport pickups. These fees are an additional cost as outlined in the Letter of Offer.

Late payments

Domestic Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.

IBMA reserves the right to suspend the provision of training and/or other services until fees are brought up to date. Students with long-term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

International students will be charged a AUD\$200 late fee for tuition fees overdue by 1-5 working days and if the tuition fees are overdue more than 5 working days a AUD\$400 late fee will be charged. Students who do not pay their fees will be reported to DET via PRISMS under student default.

Refunds

IBMA's refund policy observes the principles outlined in the Education Services for Overseas Students (ESOS) Act 2000 and National Code 2018. IBMA will monitor and review pricing as part of the continuous quality improvement strategies in order to ensure IBMA offers quality training for a fair and reasonable price. All relevant course, fees and refund information will be made available to clients prior to enrolment.

Refunds – domestic students

Note: Special consideration may be given to the refund of fees in extenuating circumstances (compassionate/compelling), following a written application to the CEO.

For domestic students, eligibility for a refund will be assessed as follows:

- A. 100% - Full refund where IBMA cancels the course prior to commencement.
- B. 100% - Full refund of unspent course fees where IBMA cancels the course after commencement. The percentage of unspent course fees will be calculated based on services already provided up to the day the course stops.
- C. 70% refund where the student withdraws in writing 28 days or more prior to the course commencing.
- D. 0% - No refund of course fees are applicable where the student withdraws in writing 0 - 28 days or more prior to the course commencing.
- E. 0% - No refund where the student is excluded for misbehavior.

Refunds – international students

For international students, eligibility for a refund will be assessed as follows:

Note: Special consideration may be given to the refund of fees in extenuating circumstances (compassionate/compelling), following a written application to the CEO.

- 0% - No refund is available where the student leaves prior to completing the course.
- We will not issue refunds under other circumstances including but not limited to:
 - Changes occur in student work hours, student changes or leaves work
 - It becomes inconvenient for a student to travel to class
 - A student moves to a different geographic location
 - A student's enrolment is cancelled for misbehaviour / breach of the *College Code of behaviour or student visa conditions*.

In all cases, IBMA will notify students of the outcome of the application for refund within 28 working days of receipt of a completed and signed application for refund and applicable evidence.

- Approved refunds requests will be paid within 2 (two) weeks from the approval date.
- Refunds will be paid directly to the person who entered into the contract with IBMA, unless we receive written direction from the applicant to pay someone else.
- Refunds will be paid in Australian dollars.
- All bank fees/charges incurred in issuing the refund will be deducted from the refund amount.
- Students are not permitted to transfer course fees to another student unless the college approves that.

This agreement, and the availability of complaints and appeals process, does not remove the right of a student to take action under Australia's consumer protection laws (Chapter 2 and 3 of the Consumer Law - <http://consumerlaw.gov.au/the-australian-consumer-law/legislation/>).

- Students are obligated to pay outstanding course fees and understand IBMA will not issue a Letter of Release if fees are owed for the current study period. For further details refer to the *Standard 7 of the National Code 2018 Overseas student transfers*.
- IBMA's refund policy applies to both commencing and re-enrolling students. It applies to students who wish to withdraw from the course that they have enrolled and paid for.
- All refund requests must be submitted in writing on the appropriate form and must be accompanied by official documentary evidence of the grounds for the request.
- The Application processing/enrolment fee of average AUD250 (depends on the stand alone or packages of courses) to IBMA is non-refundable.
- Deposits for Confirmation of Enrolments (CoEs) (where less than the first term fees are paid) are not refundable regardless of how long before commencement application for refund was received
- Applications for Refunds must be processed completely within 4 (four) weeks from the date of receipt of a completed application, except for visa refusal OR provider default, in which case students will be refunded in 2 (two) weeks.

Full Refund:

A 100% full refund (minus refund processing fee of AUD\$250 and non-refundable application processing /enrolment fees of AUD\$250 (all qualifications)) will only be granted under the following circumstances:

- IBMA is unable to provide the course for which an offer has been made. Alternative to refund, you may choose to accept the college's offer of a place in another suitable course at the IBMA's expense instead of a refund if this is offered to you.
- Provider Default under the ESOS Act. The default date is the date the college stopped providing the course.
- An offer of a place is withdrawn by IBMA (unless the offer was made on the basis of incorrect or

incomplete information provided by the applicant, or a representative of the applicant)

- The applicant is in **offshore** and is unable to obtain a visa from any of the listed Australian embassy and consulate office - <http://dfat.gov.au/about-us/our-locations/missions/pages/our-embassies-and-consulates-overseas.aspx>. (Note: Refund will be full fees paid minus refund processing fee of AUD\$250 and non-refundable application processing /enrolment fees of AUD\$250 (all qualifications)).

If the student is **onsshore**, they must inform the college 28 days before the course start date.

- Compassionate and or compelling circumstances, which are deemed out of the control of the student. This will be subject to IBMA discretion.
- PRISMS system is asking for release letter when attempting to issue CoE. Full refund will be granted and no refund processing fees or application fees to be deducted.
- A full refund of unused tuition fees will be provided to students who are unable to obtain a visa to enter Australia to undertake their study. Written evidence of the visa refusal from the relevant Australia government authority is required. Refunds for OSHC, equipment, books etc purchased from other agencies will need to be applied for directly with the supplier.
- Students are to be notified in writing of the outcome of their refund request within 4 weeks of receipt of their application. Any money or refund not claimed for 45 days will not be paid.

No or Partial Refund

If a student wishes to apply for a refund under certain circumstances, which are not covered under full refund, he/she may be eligible for a partial refund. The amount of partial refund is determined by the date of receipt of notice of withdrawal. Partial refunds (minus refund processing fee of AUD\$250 and non-refundable application processing /enrolment fees of AUD\$250 (all qualifications)) will be given as follows:

- If a request for a refund is given to IBMA 28 days or more before the commencement date of the course, students will receive a full refund minus the refund processing fee and non-refundable enrolment fees. This is not applicable if the student first defers the course and then applies for a refund within the stipulated timeframe. If this occurs then the student is only eligible for a 50% refund of the tuition fee, provided that he/she applies for refund 28 days or more before the course commencement date.
- If a request for a refund is given less than 28 days before the commencement date or on the commencement date of the course, students will not be eligible for a refund of any of the tuition fee paid.
- Students who withdraw from a course after the commencement date will not be eligible for a refund and will be liable for the rest of the course fees, as they have entered into a financially binding agreement. They will be liable, as well, for AUD\$500 in cancellation fees for each e-CoE issued.
- Students who didn't commence will not be eligible for any refund and will remain liable for the rest of the course fees as they have entered into financially binding agreement. They will be liable as well for AUD\$1,500 in cancellation fees for each e-CoE issued.
- Students who fail to meet the course entry requirements or the offer letter conditions will be only eligible for refund of all fees paid less than AUD 1,500 cancellation fees.
- False or misleading information in your application or during your course of study automatically disqualifies you from any refunds.
- If the student applies for a deferral first and then reapplies for refund of the course fee, no refund will be paid under any circumstances.

Student Default

IBMA will refuse to provide a refund or continue to provide a course to a student due to:

- Failure to pay an amount that the student was liable to pay to IBMA directly or indirectly in order to undertake a course;
- If you do not start a Course on the Course Start Date or if you withdraw from a Course on or before the Course Start Date, due to student visa refusal the College will, within 28 days, refund the Course Fees less 5% of the Course Fees (up to a maximum amount of \$500).

- If you start a Course on the Course Start Date and then your student visa is refused, the College will, within 28 days, refund on a pro rata basis, the Tuition Fees for the weeks from when you withdrew from the Course until the end of the period that the Tuition Fees have been paid to (that is, on a pro rata basis) apply to - as per Section 8, 47B of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.
- Misbehaviour by the student or under serious disciplinary action.

Provider Default

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

Either of the following occurs:

- The provider fails to start to provide the course to the student at the location on the agreed starting day;
- The course ceases to be provided to the student at the location at any time after it starts but before it is completed; and
- The student has not withdrawn before the default day;
- In the event, IBMA does not satisfy its obligation to an affected student, TPS (Tuition Protection Service) Director will facilitate access for the student to course placement or refunds.
- The refunds will be paid within 14 days after the default day
- IBMA defaults if that provider is prevented from offering a course at a location because a sanction has been imposed on the provider under Part 6 of ESOS Act.
- In case of a default, IBMA has following obligations to the students:
 - Arrange for the student to be offered a place in an alternative course at the provider's expense, if the student accepts the offer in writing; or
 - the provider provides a full refund (minus processing and non-refundable enrolment fees)
 - Students will be advised of a default situation in advance (where possible) and will have a letter explaining how any refunds will be calculated. Such situations are covered by the provision of the Commonwealth government ESOS Act 2000, the ESOS Regulations 2001 and National Code 2018 references.

Outcomes of refund decisions

IBMA will provide the outcome of the refund assessment in writing to the student's registered email address, outlining the decision and reasons for the decision along with any applicable refund or adjustment notice. Students who are requesting a refund must complete the Refund Application Form (available from our Enrolment Officer) and send it along with all supporting documents such as the visa refusal letter to
Manager, Student Services, IBMA

Level 3, 178-180 Queen Street, Campbelltown, NSW 2560.

Bank charges will be deducted from the refunded amount. This agreement, and the availability of complaints and appeals processes, does not remove the right of the student to act under Australia's consumer protection laws.

Refunds for students who enrolled for multiple courses on a packaged offer

Refunds will be processed as per the above conditions for all courses on a packaged offer.

Recordkeeping

All fees payments and refunds related records are kept in student management system. All paper copies of refunds related records are kept in student files.

Variations

IBMA reserves the right to vary, replace or terminate this policy from time to time.

COURSE CREDIT

Course credit is where you are awarded advanced standing in a course because of existing qualifications, skills and experience that you have. This means that you are not required to participate in a part of the course you have enrolled in, saving you time and money.

Course credit can be awarded in three ways - through recognition of qualifications and statements of attainment issued by another RTO, through credit transfer and through Recognition of Prior Learning (RPL). An explanation of each of these ways of gaining course credit is included below, as well as how to apply and the costs involved.

Recognition of qualifications and statements of attainment issued by another RTO

Under recognition arrangements, any AQF qualifications or VET statements of attainment that you have from another RTO and that directly match the units in the course you are enrolling in, will result in credit towards your course, saving you both time and money. All you need to do is to indicate on your enrolment form that you wish to apply for course credit and provide a certified copy of your qualification including a record of results or your statement of attainment. Fees apply for this service.

Credit transfer

You can also receive course credit for credit transfer which will be awarded for qualifications or statements of attainment that include unit/s that are not a direct match but align with the content from the units within the course that you are applying for. For example, some qualifications or statements of attainment may contain units that are from an older version of a Training Package, but the content is considered equivalent. Students should indicate on the enrolment form that they are seeking course credit and provide certified copies of qualifications, including a record of results or a statement of attainment. Fees apply for this service.

Recognition of Prior Learning

IBMA has a process that has been structured to minimise the time and cost to applicants and provides a supportive approach to students wishing to take up this option. You should ideally apply for RPL at the time of enrolment, but you may also apply up to 2 weeks into your course.

If you think RPL is a suitable option for you, the first step is to contact your trainer/assessor or our office and have a conversation about whether RPL might be suitable for you. Suitability is often determined on how much experience you have in a certain area, your work history and previous training. If RPL is determined as a possibility for you, you will be provided with a kit that will guide you in working through each unit to determine relevant skills and experience and identify whether you would be able to provide the required evidence.

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

Currently, majority of qualifications are only offered through deliver and assess. If anyone wants to apply for RPL, to qualify, the applicants must demonstrate proficiency in knowledge and relevant skills, to be assessed by our assessors. Please notify the Director of Academic Affairs to submit expression of interest to either obtain or complete his/her qualification through RPL.

For more information about applying, contact the head office.

ASSESSMENT

Your Course and Assessment

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

Our course outlines include the details of how we deliver the training to you as well as the assessment methods that will be used to assess whether you have reached the required standard of performance. Assessment methods vary depending on the course but usually include written and/or oral questions, written assignments, projects and practical observations.

Reasonable adjustment in assessment

Some students may need modifications to assessments. This is called reasonable adjustment. Reasonable adjustment can involve:

- Adapting physical facilities, environment and/or equipment e.g. setting up hearing loops.
- Making changes to the assessment arrangements e.g. more time allowed for assessments.
- Making changes to the way evidence for assessment is gathered e.g. written questions asked orally

Submitting your assessments

Students must submit written assessment tasks along with a completed and signed Assessment Task Cover Sheet. The cover sheet asks students to make a declaration that the work is their own. Written tasks will not be accepted without a signed cover sheet.

Assessments can be submitted directly to the trainer/assessor or provided to our office staff that will record your submission. We recommend you take a photocopy of all your submitted tasks, as we will not be able to provide a copy back since we must keep your work as evidence of your assessment in your file. Students will be provided with relevant feedback regarding their assessments, if required.

Appealing assessment decisions

You may make an appeal against an assessment decision. Please refer to the complaints and appeals section in this handbook for information about making a Complaint or Appeal.

Student Plagiarism, Cheating and Collusion

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

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

Where a student is suspected of plagiarising, cheating or colluding, IBMA will take the necessary steps to detect if plagiarism, cheating or colluding has occurred by comparing work with electronic reference materials, internet resources and the work of other students, using electronic plagiarism detection software, comparing work against various academic databases and referring to our plagiarism register or any other appropriate method.

If you are found to have plagiarised, cheated or colluded, you will be given an opportunity to respond to the allegations. If you are found to have plagiarised, cheated or colluded, we will be required to take disciplinary action, which is likely to require you to re-sit the assessment.

Disciplinary action may lead to the suspension or cancellation of your enrolment, which may affect your visa.

STUDENT ORIENTATION AND SUPPORT SERVICES

We are committed to ensuring that you get all the support you need to adjust to life and study in Australia and to be successful in your studies.

Prior to commencing your studies, you will be required to participate in a compulsory orientation program that will include information on:

- Details of internal and external support services available to assist in the transition into life and study in Australia. Such services include welfare services, accommodation services, academic and career advice, IT support, and student learning assistance, English language support and social inclusion activities.
- Legal, emergency and health services
- Facilities and resources
- Organisational policies and procedures including course progress, attendance monitoring, deferral, suspension and cancellation, course transfer and complaints and appeals.
- Any student visa conditions relating to course progress and attendance.

The enrolment form you complete will also help us to identify any support you need and depending on the course you are enrolling in and your support needs can also be discussed during the orientation.

Services that we can offer to you are as follows:

Mentoring

IBMA offers one to one mentoring service to assist students with any aspects of their study. Students may approach the Director of Academic Affairs at any time to discuss their need and the Director of Academic Affairs will assign a trainer as student's mentor, as well as develop a mentoring plan.

Supervised study groups

IBMA offers on-campus supervised study groups, upon request at a suitable time. Students are required to register their name with student services officer if they wish to attend these study groups. Supervised study allows students to study in the classroom under the direction of the teacher. Students engage themselves in learning activities under the properly organized supervision of the teacher. The Director of Academic Affairs will allocate trainers per week to conduct the supervised study group.

Tutorial Support

Upon request, IBMA may organise tutorial support to students at campus. Students are required to register their name with student services officer. Where students experience difficulties in a specific topic and / or units of competency, students will receive tutorial support from the trainer/assessor allocated by the Director of Academic Affairs.

- Mentoring from appropriately qualified trainers including their phone and email contact details.
- Receiving English language support.
- Review of learning materials with the student and providing information in a context they can understand.
- Providing extra time to complete tasks.
- Providing access to supplementary or modified materials.
- Providing supplementary exercises to assist understanding.
- Supervised study groups.
- Tutorial support assistance.
- Computer and technology support.
- Referral to external support services.

Contact us at any time on 02 46665708 to discuss your support needs.

Welfare services

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

Services will be provided at no additional cost to the student.

Contact us at 02 46665708 for details about welfare services we can offer.

External Support Services

At IBMA, the welfare and well-being of our students is important. All staff are aware of their legal duty of care and their responsibility to care for our students. We recognise that sometimes we may need to refer students to other agencies for more specialised assistance. This may be the case if a student is experiencing personal difficulties such as addiction, discrimination, abuse etc. The following table provides details of some agencies that students may be referred to in such situations.

SERVICE	CONTACT DETAILS
Overseas Students Ombudsman	Website: http://www.ombudsman.gov.au/about/overseasstudents Phone: Within Australia 1300 362 072 Outside Australia +61 2 6276 0111 Email: ombudsman@ombudsman.gov.au
Legal Aid New South Wales	Website: http://www.legalaid.nsw.gov.au Phone: 1300 888 529
Quitline (smoking)	Quitline (smoking) Website: http://www.quitnow.gov.au Phone: 13 78 48
Alcohol & Drug Information Service	Website: http://yourroom.com.au Address: St Vincent's Hospital Darlinghurst NSW 2010 Phone: Sydney metropolitan 02 9361 8000 Regional & rural NSW 1800 422 599 E-mail: drugaction@doh.health.nsw.gov.au
NSW Rape Crisis Centre	Website: http://www.nswrapecrisis.com.au Phone: NSW Rape Crisis Centre 1800 424 017 (24/7) Sexual Assault Counselling Australia 1800 211 028 (8am - 11pm, Monday to Friday) Email: info@nswrapecrisis.com.au
Gambling Help	Gambling Help Website: http://www.gamblinghelp.nsw.gov.au Phone: 1800 858 858
DoCs Helpline	Website: http://www.community.nsw.gov.au Address: 4-6 Cavill Ave, Ashfield NSW 2131 (Head Office) Phone: 132 111 or TTY 1800 212 936 (for the hearing impaired)
Mental Health	Mental Health Contacts Website: https://www.healthdirect.gov.au/mental-healthhelplines Phone: 1800 011 511
Beyond Blue	Beyond Blue Website: https://www.beyondblue.org.au/ Phone: 1300 224 636
The Salvation Army	The Salvation Army Website: https://salvos.org.au/ Phone: 13 72 58 Lifeline Website: http://www
Lifeline	Lifeline Website: http://www.lifeline.org.au/Get-Help Phone: 13 11 14
Police, Fire, Ambulance Phone	Phone: 000 (triple zero)
Interpreter & Translation Services	Phone: 1300 651 500

MAINTAINING YOUR ENROLMENT

You must meet course progress and attendance requirements in order to satisfy the conditions of your visa.

Attendance

As well as meeting course progress requirements, you must also meet attendance requirements as part of your visa conditions. It is beneficial for students to attend 100% of all classes scheduled; however, we understand that in some cases you may not be able to get to a class because of your personal circumstances such as illness or family matters. To ensure that students can be successful in their studies, we expect students to attend at least 65% (equivalent of two-thirds) of all Lectures and tutorials scheduled for each unit of competency. If not, then students will be referred to speak to the Director of Academic Affairs.

Course Progress and Intervention

IBMA will assist you to meet course progress requirements by monitoring your progress and providing you with the relevant support at an early stage.

1. Completion within expected duration

- All courses for international students are CRICOS registered and expected duration of study is as recorded on the CRICOS register.
- International students must complete their studies within the expected duration specified on their Confirmation of Enrolment.
- In order for students to complete their studies within the expected duration specified on their Confirmation of Enrolments, students must meet course progress as specified in the definitions in this policy. Where requirements are not met, Institute of Business and Management Australia course progress procedures will be followed.
- Extensions to a Confirmation of Enrolment are only allowed in the case of compassionate or compelling circumstances or where a student is complying with an intervention strategy implemented for students identified at risk of not making satisfactory progress or an approved deferral or suspension of studies has been granted in accordance with Institute of Business and Management Australia's Deferral, Suspension and Cancellation Policy and Procedure. Students who do not meet course progress requirements are at risk of having their visas cancelled.
- When the student can only account for the variation/s by extending his or her expected duration of study, this will be reported to the DET via PRISMS.
- All variations in the student's enrolment load, including the reasons for the variation will be recorded on the student's file.

2. Reporting students

- Where a student has demonstrated unsatisfactory course progress in two consecutive study periods despite interventions implemented, Institute of Business and Management Australia will be required to report the student to DET via PRISMS and the student will receive a written notice informing them of the intention to report for non-satisfactory course progress.
- Students have the rights to appeal against this decision as explained through Institute of Business and Management Australia *Complaints and Appeals Policy and Procedure*. If the student chooses to access this process, the student will not be reported until this process is complete.
- An appeal will only be considered if Institute of Business and Management Australia has not recorded or calculated the student's marks attendance correctly, has not provided appropriate support, has not implemented other policies such as assessment and feedback which could impact on the student's results or there are compassionate or compelling reasons (see definitions) which have contributed to the unsatisfactory progress.
- All records will be kept on the student's file including warning letters and the notice of intention to report.
- This intervention strategy is made available to staff and students and specifies:
 - I. the process by which the intervention strategy is activated; and
 - II. procedures for contacting and counselling students; and
 - III. strategies to assist students identified as at risk of not making satisfactory course progress to achieve satisfactory course progress.

The intervention strategy includes:

- i. where appropriate, advising students on the suitability of the course in which they are enrolled;
- ii. assisting students by advising of opportunities for the students to be reassessed for tasks in units or subjects they had previously non competency, or demonstrate the necessary competency in areas in which they had not been previously able to demonstrate competency; and
- iii. advising students that unsatisfactory course progress in two consecutive study periods for a course could lead to the student being reported to DHA and potential cancellation of his or her visa depending on the outcome of any internal and/or external appeals process and the decisions made by DHA.

At the end of each study period, students will be assessed against the course progress policy. If a student is identified for the first time as not making satisfactory course progress, the intervention strategy, as outlined herein, is implemented. The intervention strategy must be activated within the first four weeks of the following study period.

However, if a trainer identifies that a student is at risk of making unsatisfactory course progress before the end of the study period, the trainer will discuss with the Director of Academic Affairs, implementing the intervention strategy more immediately.

Extending course duration

IBMA will only extend the student's enrolment if:

- IBMA has assessed that there are compassionate and compelling circumstances and there is evidence to support this assessment;
- IBMA has implemented, or is in the process of implementing, an intervention strategy for the overseas student who is at risk of not meeting course progress requirements; or
- an approved deferral or suspension of the overseas student enrolment has occurred.

If IBMA extends the duration of the student's enrolment and the student's visa will expire prior to completion of the course, it is the student's responsibility to apply for a new Student visa (subclass 500) to complete their study.

Procedure

Procedure Before and during each Term of study:

1. All trainers receive an induction and updates in respect to the delivery and assessment of the courses.
2. All students are advised at commencement of the course of the assessment processes applicable for their course.
3. For each assessment task undertaken, the students will be supplied with instructions which provide the purpose of assessment and what is required for satisfactory completion of the unit of competency.
4. The student will then complete assessment tasks and submit the outcomes to the trainer for assessment.
5. The trainer will assess the assessment tasks within two weeks from the submission date and all assessment results for each unit will be recorded by the student Administration and further entered into the student management system. Students will be provided with relevant feedback regarding their assessments, if required.
6. Notice of Re-Assessment – If a student does not achieve competency on their first attempt at an assessment, they are given an opportunity to be reassessed free of charge before the term ends.

At the end of each term:

1. The academic performance of every enrolled student in each qualification will be provided to and assessed by the Director of Academic Affairs.
2. Students who have failed 50% or more of the total scheduled units for the term are identified as being at risk of not making satisfactory course progress.
3. Any such students will be notified in writing that they are at risk of breaching their visa requirements via the issuance of a 'Notice of Warning – Course Progress' and it is required that they attend Academic Counselling to discuss the Intervention Strategy with the Director of Academic Affairs.

Academic Counselling

1. During Academic Counselling, students are counselled on strategies to improve their performance and a range of intervention strategies or other support strategies will be developed as required. Intervention Strategies could include, but are not limited to:
 - a. where appropriate, advising students on the suitability of the course in which they are enrolled;
 - b. assisting students by advising of opportunities for the students to be reassessed for tasks in units or subjects they previously had non-competency in, or demonstrate the necessary competency in areas in which they had not been previously able to demonstrate competency;

- c. advising students that unsatisfactory course progress in two consecutive study periods for a course could lead to the student being reported to Department of Home Affairs (DHA) with the potential cancellation of his or her visa, depending on the outcome of any appeals process.
2. General counselling/support strategies for students could include, but is not limited to:
- a. Improving Attendance to complete their course on time
 - b. Completing and submitting assessments on time
 - c. Asking for more help from Trainer
 - d. Organising a meeting with Trainer
 - e. Other strategies negotiated with the student
 - f. Setting up follow up meetings.

Written warnings regarding unsatisfactory course progress

As noted above, students will receive the following initial written notices regarding issues with the requirements to make satisfactory progress:

1. 'Notice of Warning – Course Progress'. This is issued at the end of a term and identifies the student as being at risk of failure to make satisfactory course progress and requires the student to attend counselling and that the intervention strategy be implemented.

a. 1st warning letter – The student is identified as at risk of making unsatisfactory course progress and is advised to ensure that they complete their assessments on time, attend class regularly. They are also invited to meet with Director of Academic Affairs to discuss an intervention strategy if needed. They are also encouraged to address issues relating to any compassionate or compelling reasons which may have contributed to their unsatisfactory academic progress and discuss any problems that they may be experiencing.

b. 2nd warning letter – The student is identified as making unsatisfactory course progress for two subsequent terms (study period) and is advised to ensure that they complete their assessments on time, attend class regularly. They are again invited to meet with Director of Academic Affairs to discuss an intervention strategy if needed encouraged to address issues or problems they are experiencing which may have contributed to their unsatisfactory academic progress.

c. Intention to Report Letter - If a student is identified as not making satisfactory course progress in a third consecutive study period in a course, IBMA will notify the student of its intention to report the student to DHA for unsatisfactory progress. This will be done through the issuance of a written 'Notice of Intention to Report'.

The written notice of 'Intention to Report' is issued to the student for unsatisfactory progress and informs the student that he or she can access the IBMA complaints and appeals process and that they have 20 working days in which to do so. A student may appeal on the following grounds:

- a. the student being incorrectly marked as Not Yet Competent,
- b. compassionate or compelling circumstances, or
- c. the correct steps in this procedure and the intervention strategy as set out herein have not been implemented appropriately to support the student.

Where the student's appeal is successful, the outcomes may vary according to the findings of the appeals process.

- a. If the appeal shows that there was an error in calculation, and the student made satisfactory course progress (successfully completed more than 50% of the course requirements for that study period), the student will not be reported, and the intervention strategy will not be implemented. Written confirmation of this outcome will be issued to the student and the records of assessment will be amended to show the correct outcomes and a review of procedures that led to the error will be implemented.
- b. If the appeals process shows that the student has not made satisfactory progress, but there are compassionate or compelling reasons for the lack of progress, or that the correct steps in this procedure and the intervention strategy as set out herein have not been implemented appropriately to support the student, ongoing support will be provided to the student through the IBMA intervention strategy, and the student will not be reported. Written confirmation of this outcome will be issued to the student and appropriate records of the decision will be kept on the student's files.

Where:

- a. the student chooses not to access the complaints and appeals processes within the 20-working day period; or

- b. the student withdraws from the process; or
- c. the process is completed and results in a decision supporting IBMA (i.e. the student's appeal was unsuccessful);

The student will be notified in writing of the outcome of the appeal. The student will also be notified of their right to an external appeal and will be supplied with contact details for the Overseas Students Ombudsman to pursue such an appeal. The student will be informed that they have 5 working days to submit this external appeal.

Where:

- a. the student does not access an external appeal process within the 5 working day period; or
- b. the student withdraws from the process; or
- c. the process is completed and results in a decision supporting IBMA (i.e. the student's appeal was unsuccessful);

IBMA will notify DET through PRISMS as soon as practicable of the student not achieving satisfactory course progress.

Procedure for notifying students of unsatisfactory progress in two consecutive study periods

If a student is identified as failing to meet the required 50% completion rate in two consecutive study periods, the following process should be followed:

1. The Administrative Officer Drafts a letter using the template (Letter to Student - Intent to Report.doc)
2. The Director of Academic Affairs will review the letter before authorising it to be sent to the student.
3. The Student Administrative Officer will correspond to the student's current address on file.
Copy of all correspondence must be put on student file for future reference
4. The Administrative Officer will contact the Student within 4 working days, either by phone and / or email, to ensure they have received the letter.
5. The Administrative Office will note and set a reminder in a calendar when 20 working days has lapsed and check if an Appeal has been lodged.
6. If no appeal has been lodged, they will proceed to report the breach on PRISMS.
7. If an appeal has been lodged, the appeals process will begin.

DEFERRAL, SUSPENSION AND CANCELLATION

IBMA's Deferral, Suspension and Cancellation Policy and related procedures outline the circumstances in which a student can defer, suspend or cancel their enrolment with IBMA and where IBMA can initiate the suspension or cancellation of the student's enrolment.

Deferral and suspension of studies

Domestic Students

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

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

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

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

Suspension occurring:

- After census date will incur financial liabilities unless special circumstances are present and approved by IBMA

- After week 8 of any study period will also result in academic penalty, unless special circumstances are present and approved by IBMA.

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

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

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

International Students

1. IBMA must maintain a record of any decisions to defer or suspend an overseas student's enrolment. IBMA that defer or suspend an overseas student's enrolment must notify the Department of Education and Training through PRISMS.
2. Deferral and suspension of studies will only be granted in compassionate or compelling circumstances as included in the definitions above. The circumstances listed are example of what may be considered compassionate or compelling circumstances and each case will be assessed on its individual merits.
3. When determining whether compassionate or compelling circumstances exist, IBMA considers documentary evidence provided to support the claim, and stores copies of these documents in the student's file.
4. A retrospective deferment or suspension may be justified if the student was unable to contact IBMA because of a circumstance such as being involved in a car accident.
5. Where a student-initiated deferral or suspension of enrolment is granted, IBMA will suspend an enrolment for an agreed period - to a maximum of 12 months. If the deferral is required for longer than 12 months, the student's application will be re-assessed. If the suspension period has expired and the student does not return, the student's enrolment will be cancelled.
6. If student defer their course are not eligible for refund.

Cancellation of studies

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

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

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

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

Domestic Students

Cancellation of enrolment occurring:

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

International Students

1. Students may initiate cancellation of their studies at any time during their course. Students who wish to withdraw within six months of their course to transfer to another provider will be processed as per IBMA Course Transfer Policy and Procedure.
2. Student may initiate cancellation of their studies, where student advises IBMA that he/she no longer the holder of a student visa.
3. IBMA may also initiate suspension or cancellation of a student's enrolment on the grounds of misconduct, misbehaviour of the student, fraudulent evidence or documents or non-payment of fees. Information in this International Student Handbook describes the behaviour expected by students, as well as information on plagiarism, collusion and cheating.
4. Cancellation of the student's enrolment due to unsatisfactory course progress or attendance will be handled as per IBMA Course Progress and Attendance Monitoring Policy and Procedures.

Re-admission after exclusion

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

Visa status

1. Deferment, suspension or cancellation of a student's visa may affect the student's visa. When a student's enrolment is deferred, suspended or cancelled, IBMA will notify DET via PRISMS of the change in enrolment status.
2. Where a student accesses the Complaints and Appeals process, IBMA will not notify DET via PRISMS until the internal appeals process is complete. Where the student chooses to access an external appeals process, DET will still be notified via PRISMS.
3. Students are referred to the Department of Home Affairs website (<https://www.homeaffairs.gov.au/help-and-support/contact-us>) for information and their local office for advice on how the potential change to enrolment status may impact upon his or her visa.
4. Once the DET has been notified of a suspension or cancellation of a student's enrolment, the student has 28 days in which to leave Australia or show the Department of Home Affairs a new CoE or provide the Department of Home Affairs with evidence that he or she has accessed an external appeals process.
5. Regardless of whether the suspension of enrolment is the result of a student request for suspension or a suspension imposed by IBMA, the period of suspension of enrolment (as entered in PRISMS) will not be included in attendance monitoring calculations.
6. Where IBMA initiates the suspension or cancellation of a student's enrolment, the student will be notified of this intention and will be informed that they have 20 working days to access IBMA's *Complaints and Appeals Policy and Procedure*, unless extenuating circumstances relating to the welfare of the student apply. Such circumstances may include where the student refuses to maintain approved care arrangements (only for students under 18 years of age – not applicable), is missing; has medical concerns, severe depression or psychological issues which lead the provider to fear for the student's wellbeing; has engaged or threatens to engage in behaviour that is reasonably believed to endanger the student or others; or is at risk of committing a criminal offence.
7. Students may choose to access an external appeal process as per IBMA's *Complaints and Appeals Policy and Procedure*. In the case of an external appeal, IBMA is not required to wait for the outcome of the external appeal before notifying the Department of Home Affairs of the change to the student's enrolment status.
8. In relation to suspension, IBMA will continue to provide learning opportunities to students during the appeals process. However, where it is considered that a student should not attend classes during the appeals process, students will be provided with work that can be completed outside of the classroom environment.
9. IBMA provides information about its Deferral, Suspension and Cancellation Policy and Procedure on the above in the International Student Handbook and at orientation.
10. Student may access all relevant forms for deferral or suspension through IBMA website or by direct request.

Appropriate records of the assessment of the student's application for deferment, suspension or cancellation will be kept on the student's file. Where a student is suspended, or their enrolment cancelled due to misbehaviour, documentary evidence of this decision will also be kept.

Complaints and appeals process for deferral, suspension or cancellation

Where IBMA initiates the suspension or cancellation of a student's enrolment, the student will be notified of this intention and will be informed that they have 20 working days to access IBMA's Complaints and Appeals Policy and Procedure, unless extenuating circumstances relating to the welfare of the student apply.

Extenuating circumstances relating to the welfare of student may include where the student is missing; has medical concerns, severe depression or psychological issues which lead the provider to fear for the student's wellbeing; has engaged or threatens to engage in behaviour that is reasonably believed to endanger the student or others; or is at risk of committing a criminal offence.

IBMA will not notify the Department of Education of a change in enrolment status until the internal complaints and appeals process is completed.

Students may choose to access an external appeal process as per IBMA Complaints and Appeals Policy. In the case of an external appeal, IBMA is not required to wait for the outcome of the external appeal before notifying Department of Education of the change to the student's enrolment status.

In most cases, IBMA will continue to provide learning opportunities to students during the appeal process. However, where it is considered that a student should not attend classes during the appeals process, students will be provided with work that can be completed outside of the classroom environment.

Change in visa status

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

Students are to refer to the DHA web site (<http://www.border.gov.au/>) or Helpline (131 881) for information and their local DHA office for advice on how the potential change to enrolment status may impact upon his or her visa.

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

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

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

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

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

Your Feedback

Your feedback is important to us and assists in ensuring that our services meet your needs. Please help us by completing the surveys that are provided to you by your trainer/assessor throughout the course. All students and employers will be provided with a Quality Indicator Survey issued by the National Centre for Vocational Education and Research (NCVER) that they are required to complete. We also welcome feedback from you at any time in person and / or via email/phone.

Student Code of Conduct

Student Rights

The purpose of this code is to outline the way in which students of IBMA are expected to conduct themselves during their participation in training and assessment and outlines students' rights and responsibilities.

All students have the right to:

- Be treated fairly and with respect by all students and staff.
- Learn in a supportive environment that is free from harassment, discrimination and victimisation.
- Learn in a healthy and safe environment where the risks to personal health and safety are minimised.
- Have their personal details and records kept private and secure according to our Information Privacy Policy.
- Access the information IBMA holds about them.
- Have their complaints and appeals dealt with fairly, promptly, confidentially and without retribution.
- Make appeals about procedural and assessment decisions.
- Receive training, assessment and support services that meet their individual needs.
- Be given clear and accurate information about their course, training and assessment arrangements and their progress.
- Access the support they need to effectively participate in their training program.
- Provide feedback to IBMA on the client services, training, assessment and support services they receive.

Student responsibilities

All students, throughout their training and involvement with IBMA are expected to:

- Treat all people with fairness and respect and not do anything that could offend, embarrass or threaten others.
- Not harass, victimise, discriminate against or disrupt others.
- Treat all others and their property with respect.
- Respect the opinions and backgrounds of others.
- Follow all safety policies and procedures as directed by staff.
- Report any perceived safety risks, as they become known.
- Not bring into any premises being used for training purposes, any articles or items that may threaten the safety of self or others.
- Notify us if any of their personal or contact details change.
- Provide relevant and accurate information to IBMA in a timely manner.
- Approach their course with due personal commitment and integrity.
- Complete all assessment tasks, learning activities and assignments honestly and without plagiarism or infringing on Copyright.
- Hand in all assessment tasks, assignments and other evidence of their work with a completed and signed cover sheet.
- Make regular contact with their trainer/assessor
- Prepare appropriately for all assessment tasks and training sessions.
- Notify IBMA if any difficulties arise as part of their involvement in the course.
- Notify IBMA if they are unable to attend a training session for any reason at least 12 hours prior to the commencement of the activity.
- Make payments for their training within agreed timeframes, where relevant.
- For international students, comply with their student visa requirements under the ESOS Act.

Legislation and You

As an international student studying in Australia, you have certain rights and responsibilities under Australian legislation as follows.

Education Services for Overseas Students

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

<https://internationaleducation.gov.au/Regulatory-Information/Education-Services-for-Overseas-Students-ESOS-Legislative-Framework/ESOS-Regulations/Pages/default.aspx>

If you are unable to access this information, contact us via email or phone and we will provide the information to you. You also have certain rights and responsibilities under the following legislation as discussed below.

Workplace Health and Safety

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

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

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

Harassment, victimisation or bullying

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

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

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

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

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

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

Equal opportunity

The principles and practices adopted by IBMA aim to ensure that current and prospective students, clients and other stakeholders are treated fairly and equitably in their dealings with IBMA.

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

IBMA provides equity in access to the level of training and support required by each student. All students are supported in a manner that enables them to achieve their full potential and success in their training outcomes.

All students are provided with opportunities to develop and successfully gain skills, knowledge and experience through education and training.

National VET Regulator Act 2011

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

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

Privacy Policy

In collecting your personal information, IBMA will comply with the requirements set out in the Privacy Act 1988.

This means that we will:

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

IBMA does not disclose your information to unrelated entities for the purposes of direct marketing unrelated products or services.

Anonymity and Pseudonymity

Whenever it is lawful or practicable, you will have an option of not identifying yourself when dealing with IBMA. Due to the nature of the services being provided to you this will be in very limited cases.

Access to Your Records

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

If you want to access or obtain a copy of the records we hold in your file, you must make a request in writing to the Director of Academic Affairs using the Access to Records Request Form. There is no charge to access your records.

Written requests should be made through IBMA's office staff.

Within 10 days of receiving a request, you will be advised that you may either access the records in person or that the requested records will be sent to your home address.

Where access is provided to review the contents of a file, photo ID will be required to ensure that the person viewing the file is the student. Access will occur in the presence of a IBMA staff member. Where copies of records are to be provided via post, records will only be sent to the home address IBMA holds on file for the student.

A student may request a Statement of Attainment at any time via email or phone without using the Access to Records Request Form.

Access to records may be provided by:

- making copies of documents held in a file;
- giving access to the student to review their file;
- other means necessary to grant access to current and up-to-date records.

Student records are destroyed within 28 days of course completion except the information required by law and in accordance with the National VET Regulator Standards.

Amendment to records

If you consider the information that we hold about you to be incorrect, incomplete, out of date or misleading, you can request that the information is amended.

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

You will be requested to sign a Privacy and Consent Notice during your orientation at IBMA.

If you have any questions or complaints about privacy, confidentiality, or access to or correction of your personal information, please contact +61402360457 or 0246665708, Academic Director and /or Student Support Officer.

Complaints and Appeals Policy

This policy ensures compliance with the VET Quality Framework, as well as Standard 10 of the National Code 2018 and international students will be informed of and provided with this policy and the complaints and appeals procedure during their orientation. Students will be informed of and provided with this policy and the complaints and appeals procedure during their orientation.

Policy

1. IBMA responds to all allegations involving the conduct of:
 - The RTO, its trainers and assessors and other staff.
 - Any third-party providing Services on behalf of IBMA.
 - Any student or client of IBMA.
2. Complaints may be made in relation to any of IBMA's services and activities such as:
 - the application and enrolment process
 - marketing information
 - the quality of training and assessment provided
 - training and assessment matters, including student progress, student support and assessment requirements
 - the way someone has been treated
 - the actions of another student
3. Appeals should be made to request that a decision made by IBMA is reviewed. Decisions may have been about:
 - course admissions
 - refund assessments
 - response to a complaint
 - assessment outcomes / results
 - other general decisions made by IBMA
4. IBMA is committed to developing a procedurally fair complaints and appeals process that is carried out free from bias, following the principles of natural justice.
5. Through this policy and procedure, IBMA ensures that complaints and appeals:
 - Each complainant or appellant has an opportunity to formally present

- Are responded to in a consistent and transparent manner.
 - Are responded to promptly, objectively, with sensitivity and confidentiality.
 - Are able to be made at no cost to the individual.
 - Enable the complainant or appellant to be accompanied by a support person at any meetings that occur during the process.
 - Are used as an opportunity to identify potential causes of the complaint or appeal and take actions to prevent the issues from recurring as well as identifying any areas for improvement.
6. IBMA acknowledges the need for domestic students for an appropriate independent party to be appointed to review a matter where this is requested by the complainant or appellant and the internal processes have failed to resolve the matter. Costs associated with independent parties to review a matter must be covered by the complainant/appellant unless the decision to include an independent party was made by IBMA.
- The independent party recommended by IBMA is Resolution Institute who has a cost of an initial fee of \$385.00 for the first 4 hours of their services, or part thereof. This includes pre-mediation services. Subsequent hours are billed at a rate of \$137.50 per hour, or part thereof. The costs are shared between the parties unless other arrangement is made, however complainants and appellants are able to use their own external party at their own cost.
- Where an international student is not satisfied with the outcome or conduct of the internal process, they are referred to the Overseas Student site under the Commonwealth Ombudsman (OSO) - <http://www.ombudsman.gov.au/about/overseas-students> and NSW Fair Trading http://www.fairtrading.nsw.gov.au/ftw/Youth/International_students.page. This service is free of charge.
7. Complaints and appeals should be made in writing using the Complaints and Appeals Form, or other written format and sent to IBMA's campus to the Campus Operations Manager.
- Appeals must be made within 30 calendar days of the original decision being made.
- When making a complaint or appeal, provide as much information as possible to enable IBMA to investigate and determine an appropriate solution. This should include:
- The issue you are complaining about or the decision you are appealing – describe what happened and how it affected you.
 - Any evidence you have to support your complaint or appeal.
 - Details about the steps you have already taken to resolve the issue.
 - Suggestions about how the matter might be resolved.
8. Some or all members of the management team of IBMA will be involved in resolving complaints and appeals as outlined in the procedures. Where a third party delivering Services on behalf of the RTO is involved, they will also be included in the process of resolving the complaint or appeal.
9. Where a student chooses to access this policy and procedure, IBMA will maintain the student's enrolment while the complaints/appeals handling process is ongoing.
10. The enrolment status of student will be handled as follows:
- For domestic students that choose to access this policy and procedure, IBMA will maintain the student's enrolment while the complaints and appeals process is ongoing.
 - For international students, IBMA will maintain a student's enrolment throughout the internal appeals processes without notifying DET via PRISMS of a change in enrolment status. In the case of an external appeals process it will depend on the type of appeal as to whether IBMA maintains the student's enrolment as follows:
 - If the appeal is against IBMA's decision to report the student for unsatisfactory course progress or attendance, the student's enrolment will be maintained until the external process is completed and has supported or not supported IBMA's decision to report.
 - If the appeal is against IBMA's decision to defer, suspend or cancel a student's enrolment due to misbehaviour, IBMA will notify DET via PRISMS of a change to the student's enrolment after the outcome of the internal appeals process.
11. Complaints and appeals will be finalised within 60 calendar days unless there is a significant reason for the matter to take longer. In matters where additional time is needed, the complainant or appellant will be

advised in writing of the reasons and will be updated weekly on the progress of the matter until such a time as the matter is resolved.

12. IBMA will maintain a record of all complaints and appeals and their outcomes on the *Complaints and Appeals Register*.
13. Nothing in this policy and procedure limits the rights of an individual to take action under Australia's Consumer Protection laws and it does not circumscribe an individual's rights to pursue other legal remedies.
14. If an overseas student is not satisfied with the outcome of either the registered provider's internal appeals process or the following external appeals process, they can access multiple external appeals within 5 working days. However, decision that supports the student, the IBMA must immediately implement any decision and/or corrective and preventative action.

Complaints and Appeals Procedure

Complaints

Procedure	Responsibility
<p>a. Receive and acknowledge complaint</p> <ul style="list-style-type: none"> • As per policy, complaints are to be made in writing by the complainant, attention to the Principal Administrator. • The Principal Administrator should review all complaints upon receipt. • Acknowledge receipt of complaint in writing by sending a letter to complainant within 3 working days of receipt. Use <i>Complaint/ Appeal Acknowledgement Letter</i>. • Record details of the complaint on the <i>Complaints and Appeals Register</i>. • Commence process of investigation within 20 working days of receiving the formal complaint lodgment to finalise the process as soon as practicable. 	Academic Director
<p>b. Investigate the complaint</p> <ul style="list-style-type: none"> • Upon receiving the complaint, the matter is to be investigated to ensure all relevant information is available and it is accurate and complete. • Further details from the complainant, respondent or other involved parties may be requested during this stage. This may be in writing, over the phone, or face-to-face. Where the meeting is face to face, the complainant may be accompanied by a support person. • If the matter is in relation to a third-party delivering Services on behalf of the RTO, the third party should be involved in the resolution of the complaint. • The Principal Administrator will review the information and decide on an appropriate response. Where deemed necessary by the Principal Administrator, the matter may be reviewed by CEO to arrive at an appropriate resolution. • Note: The complaint must be completely resolved within 60 calendar days of receipt of the original complaint. If the matter is particularly complex and it is going to take longer to resolve, the complainant is to be advised in writing along with reasons for the extra time. They must be provided with updates on progress on a weekly basis thereafter until the matter is resolved. 	Academic Director
<p>c. Advise of the outcome and update records</p> <ul style="list-style-type: none"> • Provide a written response to the complainant outlining: <ul style="list-style-type: none"> – The RTO's understanding of the complaint – The steps taken to investigate and resolve the complaint – Decisions made about resolution, with reasons for the decisions made 	Academic Director

Procedure	Responsibility
<ul style="list-style-type: none"> – Areas that have been identified as possible causes of the complaint and improvements to be recommended – Their right to access the appeals process if they are not satisfied with the outcome of the complaints process. • Update the <i>Complaints and Appeals Register</i> so it includes the outcome of the complaint. • Update the <i>Continuous Improvement Register</i> if applicable for any improvements to be made as an outcome. • Keep a copy of the complaint and supporting documents in the Complaints file and in the student or staff file (where relevant). • Discuss the complaint and its outcome at the next management meeting. • Complaint outcome that supports the student, the IBMA must immediately implement any decision and/or corrective and preventative action. 	

1. Appeals

Procedure	Responsibility
<p>d. Receive and acknowledge appeal</p> <ul style="list-style-type: none"> • As per policy, appeals are to be made in writing by the appellant, attention to the Principal Administrator. • The Principal Administrator should review all appeals upon receipt. • Acknowledge receipt of appeal in writing by sending a letter to appellant within 3 working days of receipt. Use <i>Complaint/Appeal Acknowledgement Letter</i>. • Commence process of investigation within 20 working days of receiving the formal appeal lodgment to finalise the process as soon as practicable. • Record details of appeal on the <i>Complaints and Appeals Register</i>. 	Academic Director
<p>e. Respond to assessment appeals</p> <ul style="list-style-type: none"> • In the case of appeals against assessment decisions, the original assessment decision will be reviewed by having an assessor independent of the original decision, mark the assessment task again. • The assessment decision made during the appeals process will be considered the actual assessment outcome for the task. • Advise the student of the outcome of the appeal as per point G below. 	Academic Director or their delegate
<p>f. Respond to appeals against non-academic decisions</p> <ul style="list-style-type: none"> • Upon receiving the appeal, the matter is to be investigated to identify the original decision made and the reasons for the decision. • Further details from the appellant, respondent, the person who made the original decision, or other involved parties may be requested during this stage. This may be in writing, over the phone, or face-to-face. • If the matter is in relation to a third party delivering Services on behalf of the RTO, the third party should be involved in the resolution of the appeal. • The appellant may request for an independent party (mediator) to be involved in the process. Where this is requested by the appellant, they will bear the costs associated. Additionally, IBMA may decide to call upon an independent mediator to assist to resolve the issue where a decision cannot be reached internally. This will be at IBMA's cost. 	Academic Director

Procedure	Responsibility
<ul style="list-style-type: none"> • IBMA’s Management team will review all relevant information and decide on an appropriate response. • Note: The appeal must be resolved within 60 calendar days of receipt of the original appeal. If the matter is particularly complex and it is going to take longer to resolve, the appellant must be advised in writing along with reasons for the extra time. They must be provided with progress updates on a weekly basis thereafter until the matter is resolved. 	
<p>g. Advise appellant of the outcome and update records</p> <ul style="list-style-type: none"> • Provide a written response to the appellant outlining: <ul style="list-style-type: none"> – The IBMA’s understanding of the reasons for the appeal – The steps taken to investigate and resolve the appeal – Decisions made about resolution and reasons for the decisions – If relevant, areas that have been identified as possible causes of the appeal and improvements to be recommended – Their right to, and information on, the external appeals process. – For international students, the effect on their enrolment status (see enrolment status in policy) • Update the <i>Complaints and Appeals Register</i> so it includes the outcome of the appeal. • Update the <i>Continuous Improvement Register</i> if applicable for any improvements to be made as an outcome. • Keep a copy of the appeal and supporting documents in the Complaints file and in the student or staff file (where relevant). • Discuss the appeal and its outcome at the next management meeting. • Appeal outcome that supports the student, the IBMA must immediately implement any decision and/or corrective and preventative action. 	<p>Academic Director and/or Student Services</p>

2. Independent Reviews by External Party

Procedure	Responsibility
<p>h. External complaint or appeal</p> <ul style="list-style-type: none"> • If dissatisfied with the internal processes, the complainant/appellant may initiate an external complaint or appeal within 5 working days. • Additionally, a complainant or appellant who has been through the internal processes may request IBMA to appoint an independent party to review the matter. • If an overseas student is not satisfied with the outcome of either the registered provider’s internal appeals process or the following external appeals process, they can access multiple external appeals. • For domestic students, the independent party used is Resolution Institute who has a cost of an initial fee of \$385.00 for the first 4 hours of their services, or part thereof. This includes pre-mediation services. Subsequent hours are billed at a rate of \$137.50 per hour, or part thereof. The costs are shared between the parties unless other arrangement is made, however complainants and appellants are able to seek their own external parties at their own cost. 	<p>Staff as required</p>

Procedure	Responsibility
<ul style="list-style-type: none"> • For international students, the independent party is the Overseas Students Ombudsman. • IBMA will co-operate fully in the process of the external party to investigate and review the matter. This will include and not be limited to providing full access to the relevant student file/s and the internal complaints records where permitted to do so by law. All staff will be instructed to cooperate in such instances and to give an accurate account of the events as they understand them. • Where the decision of the external party supports IBMA, IBMA will notify DET via PRISMS of the change in enrolment status. 	

Issuing of Qualifications and Statements of Attainment

On completion (or withdrawal) of your course and payment of final fees, we will issue you with a qualification or statement of attainment within thirty (30) days. Qualifications will be accompanied by a record of results showing the units of competency achieved in the course. A record of results will only be provided with a statement of attainment if requested.

A statement of attainment showing any units completed will be issued if you partially complete a qualification, such as in the case of withdrawal.

IBMA reserves the right to withhold the issuance of qualifications until all fees related to the course the qualification relates to have been paid, except where IBMA is not permitted to do so by law. IBMA must have a valid USI on file for the student for a qualification or Statement to be issued.

Re-Issuing Statements and Qualifications

Records of qualifications and statements of unit achievement are kept on record for a period of at least thirty (30) years. Students can request copies of any of these statements or qualifications at any time for an additional charge. Refer to the current Fees, Charges and Refund Policy for the current fee.

Your Feedback and Quality Improvement

IBMA collects statistical information regularly to monitor, maintain and achieve a continual quality improvement process in the delivery of vocational education and training. We value and welcome constructive feedback from students and staff concerning educational and service improvements or changes that would improve our existing services.

In order to provide management with this feedback for evaluation, you are encouraged to complete a student satisfaction survey which will be distributed to you to review your experience at IBMA. If you wish to provide management with feedback on any issues of concern or areas for improvement, you are encouraged to come and speak to our friendly student services team.

University Pathway Programs

IBMA is an accredited College which means we are part of the Australian Qualification Framework. Therefore, students can apply to Australian Universities that IBMA has articulations with such as University of Southern Queensland and Southern Cross University. Students are also able to apply for credit to any Australian University upon application on an individual basis.