

**Mint Training Pty Ltd T/A
Mint International College**

(RTO 21524 CRICOS 03700C)

Pre Departure Information



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WELCOME

Congratulations! You have received your offer, signed your acceptance and received your Confirmation of Enrolment (eCoE) - now it's time to prepare for your journey to Melbourne.

We hope this *Pre-departure* section will help you organise your departure, your arrival in Melbourne and settling into the College.

The orientation program commences a week prior to your commencement of enrolment date. Full details are available on the [MIC](#) website.

- The orientation program will guide students through the course advice and enrolment process; provide an overview of the facilities and services available; inform students of the Student Visa and Overseas Student Health Cover requirements, and acquaint them with other international students and staff.

Plan your departure

Once you have been accepted to study at an institution and have received confirmation of your student visa, the next step is to start planning for your arrival.

Here is a checklist to help you plan your departure:

- **Passport and Visa** – Check that your passport is valid for at least 6 months prior to your entry arrival in Australia, and that you have all your visa documentation. It is also a good idea to make copies of your passport in case you lose your passport.
- **Student enrolment and orientation documents** – You will need your electronic Confirmation of Enrolment (eCoE) and student information pack, which you will have received from your institution.
- **Overseas Student Health Cover (OSHC)** – This is a requirement for entry to Australia, so make sure you have your health cover policy arranged before you leave home.
- **Travel Insurance** – You should also consider travel insurance, which covers things your OSHC may not – such as cancelled flights, lost documents, dental or optical care, etc.
- **Airfares** – Make sure you are aware of the date and time of your flight. Keep your flight details in a safe and secure place, with your passport and visa.
- **Contact details** – You may want to have a list of emergency contact details for family, as well as your embassy, accommodation and institution details. If you have used an education agent, keep their contact details on you, in case you need to contact them once you arrive in Australia.
- **Australian currency** – There are money exchange places available at Australian airports and in cities, but it is recommended to have some Australian currency on you prior to leaving your home country.
- **Transport from the airport** – Whether you are taking public transport, a taxi, or you are being picked up from the airport by your education provider, it is important that you have all the details including the time, the route and, if your travel has been arranged by your institution, their contact details. If you need a map to assist you in getting to your accommodation from the airport, they will be available at the airport, or you can print one prior to leaving.
- **Accommodation details** – Make sure you have the address of where you will be staying as well as their phone number and payment confirmation (if you have already paid for your accommodation).

Customs and Border Protection

You need to be aware of what you [cannot bring into Australia](#)(opens in a new window) and therefore what you should not pack. It is illegal to carry drugs including marijuana, cannabis, heroin, cocaine and amphetamines in and out of Australia. There are a number of items that you must declare upon your arrival in Australia including:

- Firearms, weapons and ammunition.
- Currency amounts of A\$10,000 (or foreign equivalent).
- Some medicines.

You should also be aware that as a routine part of their work, Customs and Border Protection officers may question travellers at any time, and trained dogs may also be used to detect illegal drugs or prohibited imports. If you are in doubt, declare your goods or ask a Customs and Border Protection officer for advice. Declaring goods does not necessarily mean your baggage will be examined.

People who deliberately break Australian Customs and Border Protection regulations could be [fined](#)(opens in a new window) or taken to court. You can also find information at the [Department of Home Affairs](#)(opens in a new window) website.

Department of Agriculture and Water Resources

The Department of Agriculture and Water Resources is responsible for protecting Australia's unique environment and agricultural industries from unwanted pests and diseases by regulating imported products including certain food, plant material and animal items.

It is important to check Australia's biosecurity requirements when packing your personal items. Do not bring fresh fruit and vegetables, meat, poultry, pork, eggs, dairy products, live plants or seeds. Some products are not allowed into the country while other products need to meet strict import conditions. You can search the department's [Biosecurity Import Conditions system \(BICON\)](#)(opens in a new window) to find detailed import conditions under which various commodities may be brought into Australia.

If you are unsure of an item, declare it on the Incoming Passenger Card which you will receive on the plane, or don't bring it at all. Failure to declare items can result in an on-the-spot fine or potential prosecution.

You can find more information on what you can bring or send to Australia on the [Department of Agriculture and Water Resources website](#)(opens in a new window).

Source: <https://www.studyinaustralia.gov.au/english/live-in-australia/plan-your-departure>

Arriving in Australia

When you arrive at an Australian airport, you will first need to go through immigration and customs clearance. If you need help finding your way around, just ask the airline staff or one of the border officials in the arrivals area. A clearance officer will check your travel document and visa, and once cleared you will be able to collect your luggage to go through customs and quarantine clearance processes.

More information on what to expect when you arrive at the airport is available at the [Department of Home Affairs](#)(opens in a new window)website.

Getting to your new home

You should arrange accommodation before you arrive in Australia, even it is just for the first few days. Have your accommodation address written in English ready to show the taxi or hire car, or detailed directions if you are using public transport. If your institution is picking you up from the airport they will take you exactly where you need to go.

Orientation Week

Some institutions run an orientation week (also known as 'O Week') for new students. This is typically held at the start of the year and during the week; you will learn about your institution, take tours of facilities, and meet people who will also be studying at your institution. You can usually find more information about your institution's orientation week on their website, such as a full schedule of activities.

If your institution has an 'O Week' it is important that you attend to learn how to get the most out of your institution and study experience.

Seeking help

Remember, if you have any problems or questions once you leave the airport, call your institution's international support staff. These details will be in your enrolment and orientation information.

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

Accommodation

Once you have confirmed where you will be studying, 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

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 house mates or house guests 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.

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.

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

Support Services

There are many consumer protection and support services available for international students. This includes services provided directly by institutions as well as those provided by a range of state, territory and federal government departments.

Consumer Protection

Australia has a strong consumer protection framework to protect the rights of Australian consumers, including international students in Australia. The Australian Consumer Law includes a national law guaranteeing consumer rights when buying goods and services. You should contact the relevant government trade and consumer agency in your state or territory, if you:

- Would like information about your consumer rights.
- Have a problem with a consumer good or service that you have bought or are considering buying.

- Would like to know how a business should behave under the law.
- Would like to make a complaint about a business.

Visit australia.gov.au (opens in a new window) or www.consumerlaw.gov.au (opens in a new window) to find the relevant government agency for where you are living and studying.

Overseas Students Ombudsman

The Overseas Students Ombudsman (OSO) investigates complaints about problems that overseas students have with private education and training institutions in Australia. The Ombudsman's services are free, independent and impartial. You can find out more about this service on their website: www.ombudsman.gov.au (opens in a new window). A number of [OSO](#) (opens in a new window) publications, including newsletters, can be found on the [OSO website](#) (opens in a new window).

Tuition Protection Service

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist you if your institution (referred to as 'Education Provider' under the TPS) is unable to fully deliver your course of study. The TPS may also assist you if you have withdrawn from, or not started, your course and are eligible for a refund of tuition fees and the institution has not paid them.

The TPS will ensure that you are able to either:

- Complete your studies in another course or with another institution, or
- Receive a refund of your unspent tuition fees.

Under the Tuition Protection Service international students have a number of rights and obligations. For more information visit the [Tuition Protection Service](#) (opens in a new window) website.

Support services

MIC support services

Student support forms a large part of Australia's education system. MIC provides specialist services to help international students adjust to life and study in Australia, and to achieve their goals. This includes student services or information on services such as:

- Language and academic support.
- Designated international student advisers.
- On-arrival reception and orientation programs.
- Childcare, health and counselling.
- Student accommodation.
- Employment services.
- Prayer and worships rooms.
- Banking, shopping and food outlets.
- Clubs, societies, sport and fitness facilities.

MIC is a amalgamation of mini communities, so not only will you be able to undertake your studies amid world-class learning facilities, you will also be able to enjoy the social side of studying as well. To find out further details please visit www.minttraining.edu.au

Student associations

Australia has a number of student associations representing and assisting students from Australian institutions. National associations include:

- [Council of International Students Australia \(CISA\)](#)(opens in a new window) - national peak student representative body for international students studying at the postgraduate, undergraduate, private college, TAFE, ELICOS and foundation level.
- [Australian Federation of International Students \(AFIS\)](#)(opens in a new window) - assisting international students in maximizing the scope and potential of their experience living and studying in Australia.

Disability support

Australia has laws that protect individuals from discrimination in many areas of public life, including education. A person with a disability has just as much right to study as any other student. This means that institutions cannot:

- Refuse admission on the basis of disability.
- Accept a student with a disability on less favourable terms than other students (for example, asking for higher fees).
- Deny or limit access to a student with a disability (for example, not allowing access to excursions, or having inaccessible student common rooms or lecture facilities).

MIC offers services for students who require assistance with their studies because of a disability or chronic medical condition. These may include voice-recognition software, hearing aids or note-taking services. Please complete the [Disability Supplement Form](#) on our website before you arrive to make the appropriate arrangements for your specific needs.

MIC will make every effort to accommodate a student with a disability. Though, MIC is not legally required to make modifications if the changes involve major difficulties or unreasonable cost. MIC shall let the student know before and refer to expert in case MIC is unable to facilitate the changes.

If you have any questions, you should contact the student support officer at admin2@minttraining.edu.au. If informal discussions do not resolve the problem, you have the option of lodging a formal complaint. Please refer to MIC Complaints and Appeals Policy for details on how to lodge a formal complaints. If you feel you have a legitimate complaint that is not being recognised by MIC, you can approach the Australian Human Rights Commission. Confidential enquiries can be made by telephone but a formal complaint must be lodged in writing before the commission can take action. Find out more about disability rights in Australia at the [Human Rights and Equal Opportunities Commission](#)(opens in a new window).

Childcare

A wide variety of private and not-for-profit childcare centres available around Australia. The Australian government provides financial assistance to help parents with childcare costs. International students who

receive direct financial assistance from the government, through a government scholarship, may be eligible to receive the child care benefit. To find out if you are eligible for child care financial assistance, read more at the [Australia.gov.au](https://www.australia.gov.au) (opens in a new window) website.

Other support services

Some other support services that may be useful to know while you are studying in Australia are:

1.1. Emergency matters

- **Contact details** - 000
- **Service details** - Life threatening situations, such as a car crash or a fire.

1.2. Local police – non urgent matters

- **Contact details** - Call 131 444 (everywhere except Victoria). In Victoria you need to call your local police station (consult your local Telephone Directory)
- **Service details** - Police attendance for non-urgent matters.

1.3. Lifeline (opens in a new window)

- **Contact details** - 13 11 14
- **Service details** - Lifeline provides crisis support, suicide prevention and mental health support services across Australia. These can include stresses from work, family or society and physical and mental wellbeing. Lifeline offers support services by phone or through their online chat available on their website.

1.4. Kids Helpline

- **Contact details** - 1800 551 800
- **Service details** - If you're between 5 and 25 and you're feeling depressed, worried, sad, angry or confused about things like your studies personal relationships, Kids Helpline offers free 24 hour, 7 day telephone counseling support (anonymous if you prefer).

1.5. Poison Information Centre

- **Contact details** - 131 126
- **Service details** - Provides advice on the management, assessment and treatment of poisonous products including non-prescription pharmaceuticals, household and industrial chemicals, and plant and animal venom.

1.6. Sexual Assault counseling service

- **Contact details** - Search online for 'rape crisis centre' in your home state
- **Service details** - If you, or anyone you know, has experienced or is at risk of sexual assault, call one of the state-based sexual assault counseling services. These provide a free 24 hour, 7 day a week telephone counseling service (anonymous if you prefer). Many are connected to hospitals or government health departments to help you if the assault has left you with injuries.

Source: <https://www.studyinaustralia.gov.au/english/live-in-australia/support-services>

Visa Compliance

Once you have received your visa, there are requirements you must meet in order for it to remain valid, including;

- You must remain enrolled and maintain satisfactory course progress and attendance.
- If you wish to change your qualification level you will need to apply for a new student visa.
- Provide your Australian address to your MIC so we can contact you, and let us know if you change address.
- You must continue to be able to support yourself financially while you're in Australia.
- Do not breach the working conditions applicable to your visa.

Visa help and assistance

- The [Department of Home Affairs](#) (opens in a new window) website provides all information in relation to visa requirements, responsibilities and compliance.
- Student Support staff at MIC can provide you with assistance about the visa you'll need for your course
- Education agents can also help with your visa application and paperwork (as well as your course application).

Source: <https://www.studyinaustralia.gov.au/english/live-in-australia/visa-compliance>

Working while you study

Working while you study in Australia can help complement your study and living experience. There are a number of reasons you might want to undertake part time work while studying in Australia, including assisting with living expenses and gaining work experience in your study area.

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 at the [Department of Home Affairs](#) (opens in a new window) website.

Paid work

Australia has a wide range of industries and many have part time employment opportunities, including:

- **Retail** - supermarkets, department and clothing stores.
- **Hospitality** - cafes, bars and restaurants.
- **Tourism** - hotels and motels.
- **Agricultural** - farming and fruit-picking.
- **Sales and telemarketing.**
- **Administration or Clerical roles.**
- **Tutoring.**

If you have existing qualifications and/or professional work experience, you may be able to secure casual or part time work in your field.

Internships

Paid or unpaid internships can be a great way to get exposure to the professional, financial and creative industries. Learn more about getting an internship on the Internships page in the Education System section of this website.

Volunteering

There are many charities and non-government organisations (NGOs) in Australia and they always need volunteers to help out. It can be a great way to meet friends, get some hands on work experience and give back to the community. To find out more about volunteering, start your search at: <http://www.govolunteer.com.au/>(opens in a new window)

Your rights

Everyone working in Australia, including international students or those on working holiday visas, have basic rights at work. These rights protect entitlement to:

- A minimum wage and superannuation.
- Challenge of unfair dismissal from the job
- Leave, breaks and rest periods.
- A healthy and safe work environment.

To find out more about your work rights visit the Australian Government's [Fair Work Ombudsman's website](#)(opens in a new window) or call them on 13 13 94. You can also [read about \(PDF 68.6KB\)](#)(opens in a new window) some common myths about being paid and working in Australia as an international student. If you're a temporary resident working in Australia your employer has to pay super for you if you are eligible.

When you leave Australia, you can claim your super as a departing Australia superannuation payment (DASP) if you meet all the requirements. To find out more about super for temporary residents visit the [Australian Taxation Office](#) (opens in a new window) website.

In Australia, employers (your boss) must also do all they can to make sure your job does not hurt you or make you sick. This law is called work health and safety (WHS) or occupational health and safety (OHS).

The law also says your boss must have insurance for you in case you are hurt at work. This is called workers' compensation. If you are hurt or get sick at work, the insurance may pay for your medical treatment and for your wages until you can work again.

This covers all workers in Australia, even if you are on a temporary visa. Visit [Safe Work Australia](#)(opens in a new window) for more information or to [download](#)(opens in a new window) the latest checklist.

You will also need to get a tax file number to work in Australia. Visit the [Australian Taxation Office](#)(opens in a new window) website to find out more information on getting a tax file number, as well as information about paying taxes in Australia.

Finding Work

There are plenty of ways to find work that suits you, including:

- Newspapers and online job sites.
- MIC has job notice-boards on campus. Contact student support staff to find out details.
- Register your details at a recruitment firm; many of them help place people in casual or short-term work.

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

Cost of Living

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

The costs below are an approximate guide only. Students should be aware that these costs can vary depending on your study location in Australia.

Accommodation

- **Hostels and Guesthouses** - \$90 to \$150 per week
- **Shared Rental** - \$85 to \$215 per week
- **On campus** - \$90 to \$280 per week
- **Homestay** - \$235 to \$325 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

Minimum cost of living

The [Department of Home Affairs](#)(opens in a new window) has financial requirements you must meet in order to receive a student visa for Australia. From 1st February 2018 the 12 month living cost is:

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

All costs are per year in Australian dollars. To convert to your own currency, visit <http://www.xe.com/>(opens in a new window)

The Australian Government provides information and guidance on managing your finances. You can read more at www.moneysmart.gov.au(opens in a new window)

The 'Insider Guides Cost of Living Calculator' is also a useful tool to help estimate your [cost of living](#) (opens in a new window) in Australia www.insiderguides.com.au/cost-of-living-calculator/ (opens in a new window).

If you experience financial trouble while in Australia, talk to MIC student support staff for assistance.

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

Health and Safety

Australia is generally a very safe and welcoming place to live and study, consistently ranking among the [safest countries in the world](#) (opens in a new window).

But it is still important to look after yourself and be aware of the risks that exist - and ways to minimise them. This is particularly important for when you first arrive and are adjusting to your new way of life.

Following your common sense and best practices will ensure you remain safe and healthy, whether you are handling emergencies, personal and home safety, or natural elements such as sun, water, and fire.

The assistance and emergency networks in Australia are widespread and well equipped for any potential emergencies. Fire, ambulance, and police services will be able to provide you with any health and safety assistance you may need.

Emergency

Wherever you are in Australia, **if there's a life-threatening emergency, call 000 (zero zero zero)**. It's a free call, even from your mobile. An operator will answer and will ask which of the following services you need:

- Police
- Fire
- Ambulance

If you're not sure which one you need just tell the operator what you are calling about and they will help guide you. If you don't speak English, tell the operator your language and you will be connected to a translator who will be able to assist.

It is important to remain calm. The operator will ask questions, such as: where are you located, what is the emergency, and how many people are involved.

Here are some examples of when you should call 000:

- Someone has been seriously injured or is in urgent need of medical help.
- If your life or property is being threatened.
- If you have just witnessed a serious accident or crime.

You can contact the listed 24/7 staff for on-campus security. Contact details are published at the end of this guide.

If it's a life-threatening emergency, you should still call 000 even if you are at school or on campus.

Personal Safety

While Australia is generally a safe place to live and study, it is still important that you take precautions to reduce the chance of an incident occurring.

Going out

When you are out with friends or by yourself, here are some simple things to consider:

- Always plan your trip home, especially at night. You may want to pre-book a taxi or arrange transport with a friend. Always make sure you have enough money to get home.
- Try to travel with a friend or in a group.
- Keep your bag and belongings close to your body and where you can always see them.
- Never hitch hike.
- If you don't have a mobile phone, make sure you have a phone card or money to make a phone call.
- Where available, use pedestrian walkways and cross the street at pedestrian crossings or lights.
- Leave valuables at home if you don't need to take them with you. This includes jewellery, electronic equipment such as iPads and your passport. If you've recently arrived and don't have anywhere permanent to live yet, talk to international student support staff about secure storage facilities on campus.
- Don't carry large amounts of money with you. You can access your money at ATMs found in shops, supermarkets, petrol stations, shopping malls, bars, shop fronts and many other public places.
- **Call 000 in the event of an emergency.** Remember, calls to 000 are free of charge.

Public transport

Public transport is reliable and widely used in Australia, particularly in metro and urban areas. A number of security measures have been implemented to maximise the safety of public transport users including security officers and guards, help points, good lighting and security cameras. However you should still use caution when travelling on public transport:

- Avoid isolated bus, rail and tram stops.
- Check transport timetables to avoid long waits, particularly at night.
- Train carriages nearest to the driver or guard are lit and safest at night.
- If you find yourself left in a train carriage on your own or with only one other person you may feel more comfortable moving to another carriage.

Taxis

Some tips when using taxis in Australia:

- Sit wherever you feel most comfortable – it is normal for passengers to sit in the front or the rear of the taxi.
- Always ensure you know the address of your destination before getting into the taxi.
- Tell the driver the route you would like to take to your destination, and don't be afraid to speak up if the driver takes you a different route, particularly one you are unfamiliar with.

- If you don't want the driver to know exactly where you live, get them to drop you off a short distance away.

At school or on campus

When you are at MIC Campus during the day or night, here are some tips to help keep you safe:

- Make sure you are aware of the security and emergency arrangements at your MIC and in your local area. MIC shall provide you with this information in your orientation program upon arrival.
- If you drive to MIC campus, try to park close to your destination and use well-lit car parks.
- When leaving the campus at night try to walk with a friend or group, and take paths that are well lit and ideally frequently used by other people.

Using the internet

When using internet, like anywhere in the world, you should protect yourself against spam, online scams like 'phishing', online bullying and identity theft. You can find more information about protecting yourself online at Australia.gov.au (opens in a new window) Many Australian internet service providers also offer guidance so check their website as well.

At Home

Safety at home is important, no matter where you live. Here are some tips to help keep you and your home safe.

- Always keep your doors locked – both when you are home and when you go out.
- Lock windows when you go out, or in rooms you are not in while at home.
- Do not let strangers into your house.
- Be careful of the information you give out to strangers through the internet, on social networking sites, or over the phone. If you are not at home or go on holidays do not make this information available to strangers.
- Smoke alarms will alert you to smoke on the property, so don't remove the batteries or tamper with them. If you live in a rental property, hostel or hotel it's the law to have smoke alarms fitted. If your property doesn't have them, talk to your landlord or real estate agent.
- If you come home to find evidence of a break in (broken window or door lock), contact the police from a safe location.

Sun and water safety

The Australian sun can be very hot and may be stronger than what you are used to in your home country.

There are some steps you can take to protect your skin:

- Wear sunscreen protection (such as SPF30+ water resistant sun cream) and apply before you go outside.
- Apply sunscreen at least 25-30 minutes before swimming and ensure you re-apply sunscreen after swimming.
- Wear a hat and UV protective sunglasses.

- Avoid spending long periods of time in the sun between 10am and 3pm, as this is when the sun is strongest.
- Make sure you follow these tips even when it isn't sunny – you can still get burnt on cloudy or overcast days.

Australia has many beautiful beaches and waterways, but it is important to take care when swimming. Here are some tips for staying safe in the water:

- Never dive into a body of water if you are not sure how deep it is.
- Only swim at patrolled beaches (a beach where there are lifeguards on duty - look for signs) and always swim between the red and yellow flags where lifeguards can see you.
- Many Australian beaches have 'rips'. These are strong underwater currents that can be hard to spot but which can draw you away from the shore quickly. If you swim between the flags you should not have any problem with rips. If you do find yourself in a rip, try not to panic or swim against it. Stay with your surfboard or other floating device if you have one. Swim gently parallel to the beach out of the rip zone, or wave and call for assistance from lifeguards or other swimmers and surfers.

For more information on water safety visit the [Surf Life Saving](#) (opens in a new window) website.

Fire safety

Fire awareness is essential in Australia, even in city and urban areas.

If you experience a fire emergency, follow these steps:

1. Call 000 from any phone or mobile – it is a free call even from a mobile phone.
2. Say the word “fire” to the operator.
3. Don't speak English? Just tell the operator your language and wait for instructions.
4. Answer the questions the operator asks.

Tips for fire prevention

- Make sure your house or room has a working smoke alarm.
- Wiring and electrical devices can overheat from too much use, especially in older buildings, so don't overload powerboards or double adaptors.
- Keep electric heaters and radiators at least a metre from your bed, furniture or any curtains.
- Remember to turn off all appliances when finished cooking. Most household fires occur in the kitchen when grease, oil or other flammable cooking materials are left on the stove and forgotten.

What to do if there's a fire

In case there's a fire at home, plan a way to get out in advance. Don't block doorways or windows, and make sure you can open your windows – they can get stuck in older buildings. Have a specific place for keys and your phone, so if you have to leave in a hurry you know exactly where they are and can call emergency services.

If you are out in the bush when there is a fire, pay attention to media reports on television, radio and the internet, which will tell you if or when you should evacuate the area

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

Insurance

As an international student in Australia, you are required to have Overseas Student Health Cover (OSHC) for the entire duration of your study in Australia. But there are also other types of insurance which you may find useful.

Overseas Student Health Cover

International students undertaking formal studies in Australia, and their dependents (for example, spouses and children under 18 years old), must obtain OSHC. It includes cover for visits to the doctor, some hospital treatment, ambulance cover and limited pharmaceuticals (medicines). OSHC insurers can provide a range of different OSHC products. These may range from a basic product which covers only the compulsory minimum services to comprehensive products which cover, in addition to the compulsory minimum services, extra services as specified under the particular policy. Learn [more](#) (opens in a new window) about OSHC, including a list of the providers at www.privatehealth.gov.au/.

The Department of Home Affairs requires overseas students to maintain OSHC for the duration of time they are in Australia. For further information please visit the [Department of Home Affairs](#) (opens in a new window) website.

Private health insurance

Along with your OSHC you might want to consider purchasing private health insurance to cover items that your OSHC does not cover. You can take out private health insurance to cover just you or your family as well. Benefits, membership costs and eligibility can vary greatly between funds and insurance policies, so when buying health insurance take care to ensure the cover you select is suitable for your needs. You can find more information at: www.privatehealth.gov.au (opens in a new window)

Travel insurance

Australia has a very reliable travel industry, but cancelled flights, lost luggage or other un-planned issues can arise. If you are travelling with valuables or are on a travel schedule you have to meet, travel insurance can help cover any mishaps or missed flights. You can arrange travel insurance through a range of providers including travel insurance companies, airlines and travel booking companies.

Home and contents insurance

Home and contents insurance covers the building you live in and your belongings, such as furniture, clothes and appliances. If you rent a property, building insurance is the responsibility of the owner and you do not need to worry about it. But contents insurance is worth considering if you have valuable items you couldn't afford to replace very easily if something happened to them.

Vehicle insurance

If you purchase a car, motorbike or other vehicle you will need to consider what type of insurance you will need to purchase. Depending on what state or territory of Australia you live in there may be compulsory insurance you need to purchase. For example, in NSW you must purchase Compulsory Third Party insurance which covers you for personal injuries caused to someone else in an accident. You should check with the relevant government agency in your state or territory to find out what, if any, compulsory insurance you might need.

You can also choose to purchase vehicle insurance that covers your car for accidental damage, malicious damage, theft, fire, flood or storm. There are a wide range of providers in Australia that offer vehicle insurance so make sure you research your options and consider what your specific insurance needs are before you purchase vehicle insurance.

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

Banking

Australia has a range of choices when it comes to managing your money, from banks that cover the whole country to local credit unions and building societies. Here are some quick tips on setting up your bank accounts.

- You can set up a bank account before or after you arrive.
- To open an account you will need to have your Electronic Confirmation of Enrolment (eCoE), passport, Letter of Offer and other forms of identification
- You may also need an Australian Tax File Number (TFN). You can find information about getting a TFN at the [Australian Tax Office](#) (opens in a new window) website.
- Student support officers at MIC will be able to give you information on how to set up a bank account.
- You can also read advice from the Australian Government's [Moneysmart](#) (opens in a new window) website.

Australian currency

The basic unit of Australian currency is the dollar (AUD). There are 100 cents in one dollar (\$1). Australian dollar notes come in denominations of \$5, \$10, \$20, \$50 and \$100. Coins are issued in denominations of 5c, 10c, 20c, 50c, \$1 and \$2.

Prices are rounded up or down to the nearest 5 cents in shops and supermarkets. For example, you would pay \$1.95 for an item priced \$1.97, but \$2 for an item priced \$1.99.

Accessing your money

You can withdraw your money at automatic teller machines (ATMs) which can be found all over Australia. It is generally free to withdraw money from an ATM that is associated with your financial provider. Be aware that if you use another provider's ATM they will usually charge you a fee. The ATM will advise you of the fee at the point of withdrawal.

Even if you haven't set up a bank account before you get here, most ATMs recognise international cards, so you will be able to use your credit or debit card from your home country. Just remember that there are fees associated with withdrawing money from your home account including transaction fees and the currency exchange rate. These vary by provider so check with your home financial provider before you arrive in Australia.

Moving money overseas or to Australia

Australian banks offer various services for moving money to and from Australia. For all these services, fees and charges will apply. These can be found on financial provider websites.

You can have funds electronically transferred into your Australian bank account from overseas banks. To send money to another country you will need to provide the banking details of the person you wish to send money to. Your financial provider will then electronically transfer the funds from your account to their account.

Banking ombudsman

The Australian Banking and Financial Services Ombudsman assists individuals and small businesses to resolve complaints concerning all financial services provided by banks. For example, there may be an instance where you see that money has been withdrawn from your bank account without your consent. In this case, it may be necessary to talk to the banking ombudsman to resolve the issue. Free interpreter services are available. For more information on the banking ombudsman visit: www.fos.org.au (opens in a new window) or call 1300 780 808.

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

Phone and Internet

Australia has a range of phone and internet services available, including public phones, fixed (landline) phones, mobile and internet.

Mobile phones

It is best to purchase a SIM card or Australian mobile number when you arrive in Australia, as using your home phone number will incur high costs. There are two types of mobile phone accounts you can choose from:

Prepaid

A prepaid service gives you flexibility because you control how much you spend and can stop using the service any time. Pre-paid SIM cards are sold in many shops and supermarkets, as well as by mobile phone providers. After an easy set-up process with the provider, you will have a working Australian mobile number which you can top up with credit as needed. You can usually top up your prepaid service online or at a range of retail outlets. Your mobile phone provider can provide details on how you can top up your service.

Contract

If you will be using your mobile a lot, and will be in Australia for a fixed period of time for study, a contract might work out cheaper for you. There are numerous mobile phone operators in Australia, and you can choose from a range of phone plans where you can get the handset with little (if any) up-front cost; you then pay a fixed price per month for a certain amount of calls, text messages and data.

Internet

Many internet providers in Australia are also mobile or fixed phone carriers, and they offer pre-paid or contract internet plans similar to the above. If you choose a contract service, you will receive a modem, and just like a phone service, you pay a monthly rate to get a certain data allowance. Ask the providers you are considering for details of plans that might suit you.

Making international calls

To make international telephone calls from Australia, dial 0011 followed by the country code, the area code (if required) and the telephone number. To call Australia from overseas, dial 61 followed by the area code and telephone number. To make calls from one location to another within Australia, dial the area code (if required) followed by the telephone number.

You can read more about telephone, internet and mobile phone services in Australia at: www.communications.gov.au

Source: <https://www.studyinaustralia.gov.au/english/live-in-australia/phone-and-internet>

Transport

The transport options available in Australia include buses, trains, trams and ferries. Your access to these transport services will vary depending on where you live. You will also be able to access private and public car services from taxis to hired limousines, available to take you from door to door.

Some larger education providers will also have their own in-house transport system, especially useful if you have to leave your campus late at night or live in a hard-to-reach area.

Public transport costs vary depending on where in Australia you live and the type of transport you are using. You should look at the relevant state or territory government website for where you are living to see the full range of services available, timetables, and the costs associated.

See information below about transport concessions in each state and territory, along with links to the relevant websites.

Transport Concessions

VIC

Victoria has a comprehensive system of trams, trains and buses and an easy to use single ticket system.

Students [may be eligible for a concession card](#)(opens in a new window) if they are studying as part of an approved overseas exchange program, if they have refugee status or if they hold an Australian Development Scholarship. Please check with your education provider to find out if you are eligible. More detailed information on Victoria's transport system can be found at [Study Melbourne](#)(opens in a new window).

WA

International students studying full-time in Western Australia are eligible for public transport concessions. Transperth provides public transport services within the Perth metropolitan area, with an integrated bus, train and ferry network. This means that with just one ticket, students can ride on any bus, train or ferry and transfer between services within a given period.

For information about current concession passes visit the [Transperth](#)(opens in a new window) website. For general information about the public transport system in Perth visit the [Study WA](#)(opens in a new window) website.

Driving

If you hold a current drivers licence in your home country, you might be able to drive in Australia without sitting for any further driving tests. But remember that many state and territory governments require you to get an Australian drivers licence if you are here for more than three months. Your licence requirements, and any driving restrictions, are managed by the state or territory government where you are living. Visit the relevant state or territory government website or go to australia.gov.au (opens in a new window) to find out more.

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

Contact Us

If you have any questions, queries, or require further information pertaining to your training and/or our services, you may contact us via phone or email;

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