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万友优势 ADVANTAGE

客户信息私密性

录入系统后自动设置权限，除专属的案件专员其他内部人员及外部人员不可见

精英团队

文案专员为每位学生一对一定制专属方案，移民律师外部协助．团队为学生带来高质量服务

学生案件更新通知

当文案专员每完成一步，会更新在万友系统中，客户会以邮件的形式收到步骤更新通知，查看自己案件的最新进程

全程服务透明

无押金等不必要条款，客户案件信息透明，收费项会在案件开始前与客户协商一致，案件开始后无特殊意外情况，不会产生收费项目

提供服务 PROVIDE SERVICES

学校查询　课程查询　学生签证　留学准备　出发准备　绿卡资讯

详细流程请扫码

添加客服为您解答



Student Handbook

International Students

Ruby Institute

Level 7, 250 Collins Street, Melbourne VIC 3000

RTO No: 45148

CRICOS Code: 03723G

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WELCOME

The purpose of this Handbook is to provide you with all the information that you need to know about studying with Ruby Institute.

The first part of this Handbook provides you with all the information you need to know about applying for a course, your visa and arriving in Australia, including important information such as working in Australia and your accommodation.

Much of the information is relevant to all students, however some of the information relates only to VET students (undertaking vocational courses that are nationally recognised training), and some of the information relates only to ELICOS students (undertaking English Language Intensive Courses to Overseas Students). Where information relates only to VET or ELICOS students, this is clearly marked throughout.

STUDYING THROUGH RUBY INSTITUTE

Ruby Institute aims to provide courses which are:

- High quality
- Practical, flexible and affordable
- Informed by industry needs
- Delivered by friendly, professional and supportive staff

OUR OBLIGATION AS YOUR RTO AND CRICOS EDUCATION PROVIDER

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

To ensure compliance we have developed comprehensive internal policies, procedures and systems that guide our compliant operations and we must participate in audits with ASQA upon their request. In addition, we must ensure that any third parties that we work with who have any involvement in your training and assessment comply as well. This includes our training partners, marketing brokers and salespeople where applicable.

For nationally recognised training, as the RTO, we have the responsibility to issue your AQF certification documents in line with our issuance policy as outlined in this Handbook.

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

CONTACT INFORMATION AND EMERGENCY CONTACTS

Ruby Institute Main Contact Details

Address: Level 7, 250 Collins Street, Melbourne VIC 3000

Phone: (03) 9069 2172

Email: info@ruby.vic.edu.au

Urgent after-hours support: Cathy Li

Phone: 0421 568 005

International Student Support Officer: Monica Chen

Phone: (03) 9069 2172 Email: studentservices@ruby.vic.edu.au

Director of Studies (Academic Support): Graeme Grundy

Phone: (03) 9069 2172 Email: graeme.g@ruby.vic.edu.au

Student Counsellor: Penny Schleiger

Phone: (03) 9069 2172 Email: counsellor@ruby.vic.edu.au

Emergency Telephone Numbers

Police, Fire, Ambulance – Dial 000

Department of Home Affairs

Phone 131 881 9am – 5pm (Monday to Friday)

Hospital

St Vincent's Hospital

Address: 41 Victoria Parade, Melbourne, VIC 3065

Phone: (03) 9231 2211

Website: www.svhm.org.au

Police Station

Melbourne East Police Station

Address: 226 Flinders Lane, Melbourne

Phone: (03) 9637 1100

STUDYING LOCATION IN MELBOURNE

Address: Level 7, 250 Collins Street, Melbourne VIC 3000

Parking: There are a number of all-day parking facilities close to the training venue, including:

Secure Parking

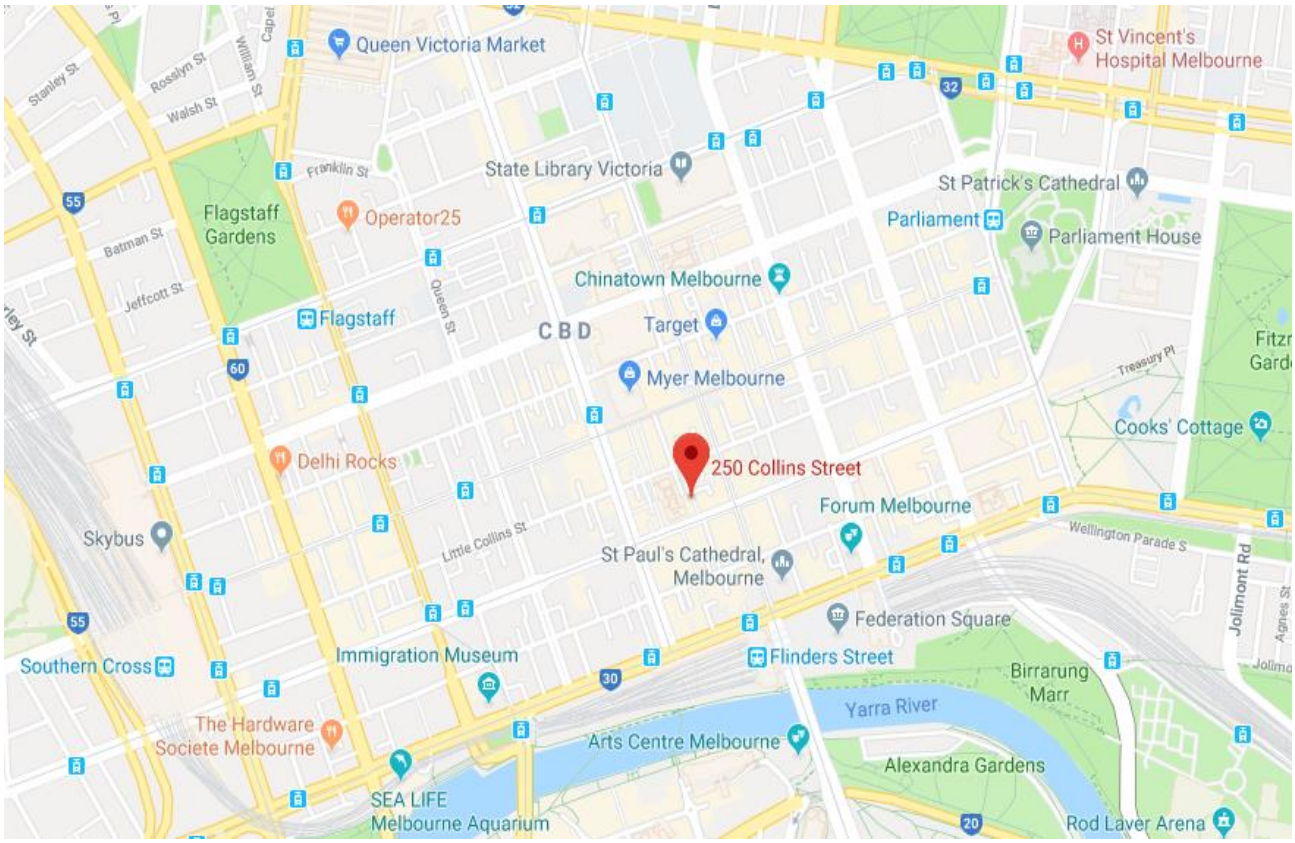
330 Collins Street, Melbourne | 1300 727 483

Wilson Parking

310 Flinders Lane, Melbourne | 1800 727 546

Care Park

369 Little Collins Street, Melbourne | 03 9682 1733



LOCAL AMENITIES

Local Medical Centres

Midtown Medical Centre

4/250 Collins Street Melbourne | (03) 9650 4284

https://www.midtownmedical.com.au

Collins Street Medical Centre

267 Collins Street, Melbourne | (03) 9654 6088

https://collinsstmedicalcentre.com.au

Collins Place Medical Centre

3/71 Collins Street, Melbourne | (03) 9650 4218

http://www.cpmc.com.au/book-now

Pharmacies

Elizabeth Pharmacy

125 Elizabeth Street, Melbourne Victoria 3000 | Phone (03) 9670 3815

Pulse Pharmacy

Shop 100B 260 Collins Street, Melbourne Victoria 3000 | Phone: (03) 9639 9699

Transport

Public Transport – Trains, Trams and Buses

https://www.ptv.vic.gov.au (download the free smart phone app and try the journey planner – search for 'PTV Melbourne') For all travel on buses, trams and trains you must carry a MYKI card and pay for journeys and ensure you 'tap on' and 'tap off'. More info: http://ptv.vic.gov.au/tickets/myki

Nearest Metropolitan Train Station:

- Melbourne Central
- Flinders Street

Local Taxi Companies

- 13CABS – www.13cabs.com.au Phone: 132 227
- Silvertop – www.silvertop.com.au Phone: 131 008

Automated Teller Machines (ATMS)

Bankwest ATM: Bourke Street, Melbourne Victoria 3000

Westpac ATM: 233 Collins Street, Melbourne Victoria 3000

Bank of Melbourne ATM: 360 Bourke Street, Melbourne Victoria 3000

Libraries

City Library

253 Flinders Lane, Melbourne Victoria 3000

Website: www.melbourne.vic.gov.au

Phone: (03) 9658 950

Hours: 8am – 8pm

State Library of Victoria

328 Swanston St, Melbourne VIC 3000

Website: http://www.slv.vic.gov.au

Phone: (03) 8664 7000

Opening Hours: Mon- Thurs 10am–9pm, Fri- Sun 10am–6pm

Cafes

Brunetti Oro Flinders Lane (Free Wi-Fi)

Website: https://brunettioro.com.au

Phone: (03) 9069 3169

Opening Hours: Fri - Sat 7am - midnight, Sun 8am - 10pm, Mon - Thur 7am - 10pm

Stationary supplies and printing services

Officeworks

107 Elizabeth Street, Melbourne Victoria 3000

Website: http://www.officeworks.com.au

Phone: (03) 9604 6100

Opening Hours: Mon-Fri: 7:00am-9:00pm, Sat: 8:00am-7:00pm, Sun: 9:00am-7:00pm

COURSES PROVIDED BY RUBY INSTITUTE

Ruby Institute offers the following courses:

- BSB40820 Certificate IV in Marketing and Communication
- BSB50620 Diploma of Marketing and Communication
- BSB60520 Advanced Diploma of Marketing and Communication
- BSB50420 Diploma of Leadership and Management
- BSB60420 Advanced Diploma of Leadership and Management
- General English - Beginner to Advanced

To access the Course Outline, please refer to the following link:
http://www.ruby.vic.edu.au/courses

SELECTION AND ENROLMENT

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

To apply to enrol in a course, please contact us to express your interest. You will be sent a Course Outline as well as an Application Form to complete. You will also need to provide evidence that you meet the Entry Requirements of the course (as indicated on the Course Outline), such as verified copies of qualifications, identification including your passport, schooling and evidence of English Language level (within the last 2 years).

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

If you wish to be considered for Recognised Prior Learning (RPL), you will need to fill in a part of the kit and return with an RPL Application Form. Your application will then be assessed for suitability and will then be contacted by assessor to progress the RPL process. See the section on RPL in this handbook below.

Once you have completed your application form and gathered all the necessary documents, send it to admissions@ruby.vic.edu.au or Level 7, 250 Collins Street, Melbourne VIC 3000. You will be contacted within 2 working days to discuss your suitability and arrange an Application Assessment Interview if your application is progressing. If you are applying through an education agent of Ruby Institute, the application assessment interview will be arranged and conducted by your education agent.

If your application is approved, you will be provided with a Letter of Offer and Student Written Agreement that outlines the Terms and Conditions of your enrolment with Ruby Institute. **You must keep a copy of this for your own records.**

You will then be required to pay your enrolment deposit and provide any additional evidence before finally receiving your electronic Confirmation of Enrolment letter (eCoE) as well as further information about your first training session and anything you need to bring or prepare prior.

UNIQUE STUDENT IDENTIFIER (USI) – VET STUDENTS ONLY

Unique Student Identifier (USI)

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

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

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

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

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

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

VICTORIAN STUDENT NUMBER (VSN)- VET STUDENTS ONLY

Under the Education and Training Reform Act 2006, education provider must ensure students up to 24 years of age have a valid Victorian Student Number (VSN) when enrolling to study in Victoria. The VSN is a student identification number that has been assigned by the Department of Education and Training to all

students up to 24 years of age upon their first enrolment in a Victorian school from 2009, or their first enrolment in a Vocational Education and Training (VET) provider from 2011.

The VSN for each student is unique and will provide the Victorian Student Registration (VSR) accurate information on student movement and student identifying details.

For more information on VSN, please refer to:
http://www.vcaa.vic.edu.au/Pages/schooladmin/vsn/overview.aspx

CREDITS – VET STUDENTS ONLY

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

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

There is no charge to apply for Credit.

To apply, fill in the Credit Application Form, and submit it as part of your enrolment/application.

Credit Application Form can be accessed by clicking the following link: http://www.ruby.vic.edu.au/wp-content/uploads/pdf/forms/Credit-Application-Form.pdf

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

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

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

You will be advised in writing of the outcome of your Credit Application within 10 working days.

If Credit is granted after the acceptance of a place in a course or on commencement of studies and will affect the duration of studies, Ruby Institute will provide you with a new Confirmation of Enrolment (CoE) including the new duration.

RECOGNITION OF PRIOR LEARNING – VET STUDENTS ONLY

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

Ruby Institute has a process that has been structured to minimise the time and cost to applicants and provides a supportive approach to students wishing to take up this option. You should ideally apply for RPL at the time of enrolment, but you may also apply 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 or not RPL might be suitable for you. Suitability is often determined on how much experience you have in a certain area, your work history and previous training. If RPL is determined as a possibility for you, you will be provided with a kit, including the RPL Application Form, that will guide you in working through each unit to determine relevant skills and experience and identify whether you would be able to provide the required evidence.

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

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

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

Fees are applicable for Recognition of Prior Learning as indicated below.

- Application Fee - $250
- Charge per unit of competency - $300

Total course fees may be reduced to account for the number of units undertaken via RPL or where Course Credit has been granted.

Ruby Institute will provide you with a new Confirmation of Enrolment (CoE), including the new duration, if the application is accepted and will affect the duration of studies.

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

VISAS

Once you receive your electronic Confirmation of Enrolment, you will need to apply for your visa. Information about applying for a visa can be found at: https://www.homeaffairs.gov.au/trav/stud

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

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

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. See more information at the following link:
https://www.homeaffairs.gov.au/trav/stud

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

- Satisfy attendance and/or course progress requirements and maintain a valid enrolment for your chosen course of study. See Course Progress Policy (in this Handbook)
- Only work if you have been given permission to do so as part of your visa grant.
- Maintain approved Overseas Student Health Cover (OSHC) while in Australia
- Notify your training provider of your Australian address and any subsequent changes of address within 7 days.
- Complete the course within the duration specified in the CoE.

- Remain with the principal education provider for 6 months unless you are issued with a letter of release from the education provider to attend another institution.

ARRANGING TRAVEL AND DOCUMENTS TO BRING

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 location at least 2 weeks before your course orientation to give you time to settle in.

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

- Valid passport including a valid student visa
- Your Confirmation of Enrolment (CoE)
- Insurance policies
- Original or certified copies of documents such as your birth certificate, medical records and educational qualifications as advised by Ruby Institute at the time of confirmation of enrolment.

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

ENTRY INTO AUSTRALIA

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

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

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

If you want further information, visit the Australian Quarantine and Inspection Service (AQIS) website at http://www.aqis.gov.au

ARRIVING IN AUSTRALIA

Getting from Location airport to your accommodation

The Melbourne International Airport

Located at Tullamarine about 26 minutes' drive from the CBD. Please review the website for information about the airport. http://melbourneairport.com.au Phone: +61 3 9297 1600

Student Welcome Desk

Get your free welcome pack, free advice and assistance!

International Arrivals Hall – Terminal 2. Open from 7am to midnight every day of the week.

https://www.studymelbourne.vic.gov.au/help-and-support/student-welcome-desk-arriving-at-melbourne-airport

Transportation

Airport buses: https://www.ptv.vic.gov.au/getting-around/airport-buses

Taxi: http://melbourneairport.com.au/to-from-the-airport/taxis/overview.html

Keeping in contact

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

Arranging your finances

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

Once you have arrived at Melbourne 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.

Find out more about money matters by visiting: http://www.studyinaustralia.gov.au/en/Living-in-Australia/Money-Matters

LIVING IN AUSTRALIA

Your first few weeks.

Read this article for an insight into living in Australia: http://insiderguides.com.au/first-weeks-australia

Tips and resources

For guides relevant to Melbourne, have a look at these free resources:
http://insiderguides.com.au/international-student-guides

ACCOMMODATION

It is best book temporary accommodation before you arrive and look for long-term accommodation once you get to Australia.

Temporary accommodation could be a hotel or hostel or similar such as a serviced apartment or a bed and breakfast (usually a converted private residence which may be inside someone's home or not).

Temporary accommodation can be found and booked through the following websites:

- Hotels: https://www.trivago.com.au/australia-563/hotel
- Bed & Breakfasts www.airbnb.com.au/Australia
- Serviced Apartments - https://www.serviced-apartments.com.au
- Hostels Australia http://hostelsaustralia.com.au

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

Student Accommodation

Share accommodation specifically for international students. Generally, it includes a range of amenities for residents, such as quiet study areas and social spaces and enables students to meet and live with other international students.

- https://unilodge.com.au
- http://urbanest.com.au
- http://www.student-accommodation.com.au

Private rental

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

Search private rentals here: https://www.realestate.com.au/rent

Your rights as a tenant

It is important to remember that as an international Student, you have the same renting rights as residents. Review the information below about renting and tenants' rights below:

Consumer Affairs Victoria: https://www.consumer.vic.gov.au/internationalstudents

Share house

A share house is when you share a private rental with friends or housemates. All tenants are listed on the lease and pay their own share of rent and bond. Some helpful tips can be found here: https://flatmates.com.au/info/legal-introduction

- https://flatmates.com.au Connects people wanting to share accommodation with others, includes people listing their spare rooms and those wanting to team up with others to start a lease.

Boarding or homestay

Boarding or homestay is when you rent a room in a home and live with the homeowners. This is a private agreement between you and the homeowner.

Homestay:

- https://www.homestay.com/australia

BRINGING YOUR FAMILY WITH YOU

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

Where you have dependent children that need to attend childcare or school, you should be aware of the following costs.

Typical childcare costs in Melbourne are as follows:

- Centre-based childcare AUD$70 to AUD$185 per day
- Family day care AUD$8 to AUD$17 per hour
- Nannies AUD$15 to AUD$35 per hour
- Au pairs (living in your home) AUD$170 to AUD$250 per week

Find out more at:

https://liveinmelbourne.vic.gov.au/live/education-and-childcare/pre-school-education

If you have children who are school age (ages 6-17), please find out about school types, costs and application processes on the following sites:

Primary: https://liveinmelbourne.vic.gov.au/live/education-and-childcare/primary-schools

Secondary: https://liveinmelbourne.vic.gov.au/live/education-and-childcare/high-schools

For children who are aged 4-5 please check the information about kindergartens:
https://liveinmelbourne.vic.gov.au/live/education-and-childcare/pre-school-education

You should also be aware that the above costs for childcare and schooling are in addition to living costs which currently estimated as:

- AUD$29,710 a year for the main student;
- AUD$10,394 a year for the student's partner;
- AUD$4,449 a year for the student's first child; and
- AUD$4,449 a year for every other child and where required.

HEALTH

Emergencies

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

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

Fire

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

Ambulance

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

Medical assistance

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

National Home doctor service: If you require a doctor urgently on weeknights, weekends or public holidays.

Phone: 13 SICK (13 7425)

Website: http://www.homedoctor.com.au

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 http://www.ahmoshc.com
- BUPA Australia http://www.overseasstudenthealth.com
- Medibank Private http://www.medibank.com.au/Client/StaticPages/OSHCHome.aspx
- OSHC Worldcare http://www.oshcworldcare.com.au
- NIB OSHC http://www.nib.com.au/home/newtonib/overseasstudents

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

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

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

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

LIVING COSTS IN AUSTRALIA

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

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

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

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

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

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

BUDGETING

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

Costs associated with living in Australia are included at:

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

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

Read more about budgeting at http://www.understandingmoney.gov.au

WORKING IN AUSTRALIA

Most student visa holders can work up to 40 hours a fortnight during term time and as many hours as you like during holidays.

Check your VISA

- Before you undertake any paid work, you need to make sure your visa allows you to work. Find out more at the https://www.homeaffairs.gov.au/trav/stud

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.

More information: https://www.studyinaustralia.gov.au/english/live-in-australia/working

YouTube: http://www.youtube.com/watch?v=IKVwRLmI5I0&feature=youtub.be

If you have a problem

Contact the Fair Work Ombudsman

Website: https://www.fairwork.gov.au/find-help-for/visa-holders-and-migrants

Phone: 13 13 94

Translating and interpreting service: 131 450

YOUR SAFETY

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

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

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

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

SHOPPING

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

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

CLOTHING

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

The cost of clothing in Australia can vary. There are a number of 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 more expensive higher end clothing labels.

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

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

COURSE INDUCTION

At the start of your course will be provided with an induction. The induction will provide you with specific details about your course requirements, important dates and will be an opportunity to meet your trainer and the other students in your course.

As an international student you will also be provided with information on:

- details of internal and external support services available to assist in the transition into life and study in Australia.
- emergency and health services
- safety and awareness relevant to life in Australia
- information on how to see assistance for and report an incident that impacts significantly on your well-being, including critical incidents
- facilities and resources
- organisational policies and procedures including course progress, attendance monitoring, deferral, suspension and cancellation, course transfer and complaints and appeals.
- any student visa conditions relating to course progress and attendance.

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

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

At your induction you will receive your first set of learning materials so that you can start on your learning journey.

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

COURSE EXPECTATIONS AND REQUIREMENTS

Students undertaking nationally recognised training (VET students)

The training and assessment offered by Ruby Institute focuses on equipping 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.

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

Our course outlines include the details of how we deliver the training to you as well as the methods that will be used to assess whether you have reached the required standard of competence. Generally, our courses may involve a mixture of classes (which include simulation of workplace environments) and independent

activity done outside of class, such as assessment projects, research/study, skills development and homework.

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

Meeting course progress requirements

- Students must have demonstrated satisfactory course progress requirements by the end of each study period as shown on their course delivery schedule. In order to do so they must have successfully completed (achieved satisfactory outcome on) all assessment tasks they were required to submit by the end of that particular study period or as otherwise agreed with the Ruby Institute Training Manager.

At risk of not meeting course progress requirements

- *Students will be deemed at risk of not meeting course progression requirements if they:*
  - do not participate in a summative assessment task.
  - do not submit an assessment task within 2 weeks of the due date, **or as otherwise agreed with the Ruby Institute Training Manager.**
  - have received an assessment outcome of Not Yet Competent for one or more assessment tasks.

Class Attendance VET Students

Students who enrol in any of Ruby Institute's VET programs must attend the scheduled 20-hour course contact per study week. It is important that you attend all scheduled classes during your study term. Absence from the scheduled classes must be notified to Ruby Institute's Student Support Team or Trainer and Assessor as soon as possible with appropriate evidence (E.g. Medical Certificate for illness etc.).

ELICOS Students

The teaching and assessment offered by Ruby Institute focuses on developing your English language skills for further study or employment.

Our course outlines include the details of how we deliver the teaching to you as well as the assessment methods that will be used to assess whether you have reached the required standard of competence.

Assessment methods vary from course to course but usually include exams and presentations.

Meeting course progress requirements

ELICOS students must attend 20 hours of classroom teaching per week and must maintain a minimum average attendance rate of 80% and will be deemed to be at risk if the attendance rate falls below 90%, in which case the student will be provided with counselling to determine how the required attendance will be maintained.

They must have achieved a passing grade of 60% on summative assessment tasks and attended at least 80% of total course classes.

Details of summative assessments and which weeks they occur in are outlined in the Course Curriculum and communicated to students at the commencement of each new study period/level.

For more information, please refer to the Course Progress Policy section.

ASSESSMENT ARRANGEMENTS

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

At this time, you will:

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

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

Submitting your assessments

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

Assessments can be submitted directly to the trainer/assessor or sent by registered mail to:

Level 7, 250 Collins Street, Melbourne VIC 3000

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

Written work will be marked within 30 days of receipt. Your assessor will provide you with written feedback and confirm the outcome of the task on the Task Cover Sheet.

Assessment outcomes – VET students

Each assessment task will be given an outcome of either Satisfactory (S) or Not Satisfactory (NS). You must complete all tasks for a unit satisfactorily to achieve an overall outcome of Competent (C) for a unit. If one or more of your tasks are assessed as Not Satisfactory, you will be given an overall outcome for the unit of Not Yet Competent (NYC). You can have 2 further attempts to complete the task and achieve a Satisfactory outcome. You will be given a timeframe for your resubmission and advised what you must include in your re-submission.

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

Assessment outcomes – ELICOS students

As an ELICOS student you will be required to complete both formative (ongoing) and summative assessments for each level of language competency. The ongoing assessment will help your teacher to be able to assess your progress and provide you with feedback about any areas of improvement. The final assessments will be used to assess your competency to progress to the next level of ELICOS or preparedness to participate in other training or education.

Reasonable adjustment in assessment

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

Reasonable adjustment can involve:

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

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

Appealing assessment decisions

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

STUDENT CODE OF CONDUCT

All students are expected to abide by this Code of Conduct during their participation in their course with Ruby Institute. Students who do not abide by this Code of Conduct will be followed up through the disciplinary procedures.

1. Students' rights

All students have the right to:

- Be treated fairly and with respect by all students and staff.
- Learn in a supportive environment which 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 Privacy Policy.
- Access the information Ruby Instituteholds 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 Ruby Institute on the client services, training, assessment and support services they receive.
- Be informed of any changes to agreed services, and how it affects them as soon as practicable.

2. Students' responsibilities

All students, throughout their training and involvement with Ruby Institute, 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 Ruby Institute 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 laws.
- 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, visits and training sessions.
- Notify Ruby Institute if any difficulties arise as part of their involvement in the program.
- Notify Ruby Institute 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.

STUDENT PLAGIARISM, CHEATING AND COLLUSION

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

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.

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 complete the assessment again.

SUPPORT SERVICES

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

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

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

Services that we can offer to you include:

- Additional one-on-one support from the trainer/assessor.

- Adjustments to the way training resources are accessed or provided.
- Adjustments to the way assessments are to be conducted or extra time for assessments.
- English language support
- Personal/welfare counselling
- Referral to external support services, courses or other resources in the community.

Contact us 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.

This includes access to an in-house counsellor who can assist you with academic and study issues, as well as issues to do with your personal welfare. To make an appointment email counsellor@ruby.vic.edu.au

This service is free for current students.

We can also provide you with referral to external services that can assist you with accommodation, 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. may also include advice on academic and study issues. Some of these services may charge you a fee, however we will not charge you for the referral.

EXTERNAL SUPPORT SERVICES

For students requiring additional support with their studies, work or life, Ruby Institute provides the following referrals to community organisations who may be able to assist you.

Reading and Writing Hotline

Phone: 1300 655 506

Website: http://www.literacyline.edu.au/index.html

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

Lifeline

Telephone: 13 11 14

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

Reach Out

Website: http://www.reachout.com.au

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

Healthdirect Australia

Phone: 1800 022 222

Website: https://www.healthdirect.gov.au

Symptom checker, medicines and health information.

MindSpot

Phone: 1800 614 434

Website: https://mindspot.org.au

Free service for Australian adults who are experiencing difficulties with anxiety, stress, depression and low mood. Provides online screening assessments and treatment courses or can help find local services.

Butterfly Foundation

Phone: 1800 334 673

Website: https://thebutterflyfoundation.org.au

Support for those experiencing an eating disorder and want to talk to someone.

Opening Hours: Monday to Friday, 8am to 9pm

My Future

Website: https://www.myfuture.edu.au

Career information and resources provided as a joint initiative of the Commonwealth, state and territory governments:

Rape & Domestic Violence Services Australia

Phone: 1800 737 732 (1800 RESPECT)

Website: https://www.1800respect.org.au

A range of support services are available for people who have experienced sexual assault, domestic or family violence.

Tenants Union of Victoria

Phone: (03) 9416 2577

Website: http://www.tuv.org.au

For information about renting rights and obligations in Victoria.

City of Melbourne Multicultural Services

Website: http://www.melbourne.vic.gov.au/community/health-support-services/multicultural-services/Pages/multicultural-services.aspx

Melbourne City (council) website with information relating to translation services, multicultural Hub, Multicultural communities and specific information for International students.

Study Melbourne Student Centre

Address: 599 Little Bourke Street Melbourne

Phone: 1800 056 449

Website: https://www.studymelbourne.vic.gov.au/about-study-melbourne/programs-and-services/study-melbourne-student-centre

Study Melbourne is a Victorian Government initiative providing support and information to this community of international students. Year-round program of free events.

Legal Aid Victoria

Phone: 1800 677 402

Website: http://www.legalaid.vic.gov.au

Victoria Legal Aid helps people with their legal problems and focuses on helping and protecting the rights of socially and economically disadvantaged Victorians. It can provide assistance in the areas criminal law, family law and some civil law matters. Legal representation is subject to policy guidelines and means tests in most cases. They have lawyers in offices in most major metropolitan and country regions.

Disability Rights Victoria

Phone: 1800 462 480

Disability Rights Victoria is an advocacy organisation directed by people with a disability. They work with and on behalf of adults with a disability. They provide individual advocacy, information and support to people with a disability via our network of advocates located across Victoria. This support may include making representation on behalf of individuals with a disability, helping individuals to advocate for themselves or helping others to advocate for them.

COURSE PROGRESS POLICY

1. Completion within expected duration

- International students must complete their studies within the expected duration specified on their Confirmation of Enrolment (CoE). The duration of the course as specified on the student's CoE will never exceed that registered on the CRICOS register.
- Ruby Institute monitors student progress to ensure that students to complete their studies within the expected duration specified on their Confirmation of Enrolment.

2. Study Periods

- Students who do not meet course progress requirements are at risk of having their visas cancelled.

For VET students:

- Study periods may also be known as ‘terms’ and are described Training and Assessment Strategies and course outlines. They are designed to ensure the academic integrity of the course is upheld.
- Students are assessed for satisfactory course progress at endpoint of each study period. A student must be identified as at risk prior to being reported as having not met satisfactory course progress requirements.

For ELICOS Students

- Study periods may also be known as ‘levels’ as described in Curriculum documents, typically 10-12 weeks.
- Curriculums describe the weeks in which summative assessment occurs and these weeks also define the end of each subsequent monitoring period, typically 3-4 weeks.

3. Determining if a student has meet course progress requirements

- Students must have demonstrated satisfactory course progress requirements by the end each study period, which is defined as follows:

  - **For VET students** - They must have successfully completed or achieved competency in 50% or more of the units enrolled in the ending study period.
    - Assessment task due dates are outlined and communicated to students at the commencement of each new study period/term.

  - **For ELICOS students** - They must have achieved a passing grade of 60% on summative assessment tasks and attended at least 80% of total course classes.
    - Details of summative assessments and which weeks they occur in are outlined in the Course Curriculum and communicated to students at the commencement of each new study period/level.

4. Determining at risk students

For VET students

- Students will be deemed at risk of not meeting course progression requirements if they:
  - do not participate in a summative assessment task.
  - not attending the scheduled sessions for more than two consecutive weeks without explanation or contact
  - do not submit an assessment task within 2 weeks of the due date.
  - have received an assessment outcome of Not Yet Competent in 50% or more of units enrolled in the study period.

For ELICOS Students

- Students will be deemed at risk of not meeting course progression requirements if:

- They have not participated in formative and summative assessment tasks
- They have not achieved a passing rate of (60%) on a summative assessment task
- Their total course attendance is at or below either 90% or 85% and at risk of dropping below minimum of 80%

5. Progress Monitoring

- All students progress will be monitored using the *Course Progress and Attendance Monitoring Tool.*
- At the end of each monitoring period:
  - The monitoring report is updated by the Training Manager or Student Services Manager/Coordinator including a status of progressing, at risk or not progressing for all overseas students on each reporting date. This is based on current evidence located in student files and other academic records.
  - The Training Manager or Student Services Manager/Coordinator will consult with academic staff if there is any uncertainty or more evidence needed to confirm or deny a student's course progress status.
  - The monitoring report will also record commencement and review dates for all Intervention Strategies.

6. Intervention Strategy

- Ruby Institute ensures that it identifies, notifies and assist students where there is evidence that the student is at risk of not meeting course progress requirements.
- For students at risk of not meeting course progress requirements, an individual intervention plan will be developed that documents the support that will be provided. This may include:
  - English language support;
  - reviewing learning materials with the student and providing information to students and in a context that they can understand;
  - providing extra time to complete tasks;
  - providing access to supplementary or modified materials;
  - providing supplementary exercises to assist understanding;
  - attending academic skills programs;
  - attending tutorial or study groups;
  - attending study clubs;
  - attending counselling;
  - receiving assistance with personal issues which are influencing progress;
  - receiving mentoring;
  - referral to external organizations where Ruby Institute is unable to address the identified learning or academic issues:
  - being placed in a suitable alternative subject within a course or a suitable alternative course; or
  - a combination of the above and a reduction in course load.

7. Extension to an expected course duration

- Extensions to the course duration specified on the CoE are only allowed where:
    - A student is complying with an intervention strategy implemented for students identified at risk of not making satisfactory course progress, or
    - An approved deferral or suspension of studies has been granted in accordance with Ruby Institute's *Deferral, Suspension and Cancellation Policy and Procedures*.
    - Compassionate or compelling circumstances apply (suitable evidence must be provided), which may include but is not limited to:
        - serious illness or injury, where a medical certificate states that the student was unable to attend classes;
        - bereavement of close family members such as parents or grandparents;
        - major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the student's studies;
        - a traumatic experience which has impacted on the student and which could include involvement in or witnessing of a serious accident; and witnessing or being the victim of a serious crime. These cases should be supported by police or psychologists' reports); or
        - where Ruby Institute is unable to offer a pre-requisite unit.
        - where the student is unable to begin studying on the course commencement date due to delay in receiving a student visa.
- 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 Department of Education and Training (DHA) via PRISMS.
- All variations in the student's study load, including the reasons for the variation will be recorded on the student's file.
- Where the duration of the student's enrolment is extended, Ruby Institute will advise the student to contact the Department of Human Affairs (DHA) to seek advice on any potential impacts on their visa, including the need to obtain a new visa.

8. Online or distance learning enrolment

VET students

- Ruby Institute will not deliver a course exclusively by online or distance to an international student.

ELICOS Students

- Ruby Institute will only offer online or distance learning in addition to the required 20 hours contact time per week and as approved by ASQA.

9. Reporting students

- Where a student has demonstrated unsatisfactory course progress despite interventions implemented, Ruby Institute will be required to report the student to DHA via PRISMS and the student will receive a written notice informing them of the intention to report for non-satisfactory course progress and the reasons for the intention to report. Student will have received first and second warning letters before the notice of intention to report is issued.

- Students have the rights to appeal against decision to report as per Ruby Institute Complaints and Appeals Policy & Procedures. If the student chooses to access this process, the student will not be reported until this process is complete.
- Ruby Institute will only report unsatisfactory course progress in PRISMS if:
  - the internal and external complaints processes have been completed and the decision or recommendation supports the registered provider; or
  - the overseas student has chosen not to access the internal complaints and appeals process within the 20 working day period; or
  - the student has chosen not to access the external complaints and appeals process: or
  - the overseas student withdraws from the internal or external appeals processes by notifying the registered provider in writing.
  - All records will be kept on the student's file including warning letters and the notice of intention to report.

COURSE TRANSFER POLICY

All decisions made by Ruby Institute with regard to student transfer requests will be made in accordance with this policy and procedure, will be fair and take into account the student's individual circumstances and any other relevant factors.

1. Transferring from another registered provider

Ruby Institute will not knowingly enrol a student wishing to transfer from another registered provider's course prior to the overseas student completing six months of his or her principal course unless one or more of the following conditions apply:

- the releasing registered provider or the course in which the student is enrolled has ceased to be registered;
- the releasing registered provider has had a sanction imposed on its registration by the ESOS agency that prevents the student from continuing his or her principal course at that registered provider;
- the releasing registered provider has agreed to the overseas student's release and recorded the date of effect and reason for release in PRISMS;
- any government sponsor of the student considers the change to be in the student's best interest and has provided written support for that change.

2. Transferring to another registered provider

For Ruby Institute students seeking to transfer to another registered provider's course of study prior to completing six months of their principle course, the transfer request will be assessed and granted in any of the following circumstances:

- the student will be reported because they are unable to achieve satisfactory course progress at the level they are studying, even after engaging with Ruby Institute's intervention strategy to assist the overseas student in accordance with Standard 8 (Overseas student visa requirements).
- there is evidence of compassionate or compelling circumstances.
- Ruby Institute fails to deliver the course as outlined in the student agreement.

- there is evidence that the student's reasonable expectations about their current course are not being met.
- there is evidence that the student was misled by Ruby Institute or an education or migration agent regarding the organisation, or its course, and the course is therefore unsuitable to their needs and/or study objectives.
- an appeal (internal or external) on another matter results in a decision or recommendation to release the student.

A transfer to another course will not be granted where:

- The transfer may jeopardise the student's progression through a package of courses.
- The student has recently started studying the course and the full range of support services are yet to be provided or offered to the student. In this case, the student will be requested to wait a further 4 weeks before applying for a transfer to another registered provider during which time the full range of support services will be provided to the student.
- The student is trying to avoid being reported to DHA for failure to meet the provider's attendance or academic progress requirements.
- There are no legitimate compassionate or compelling circumstances.

In order for a request for transfer to be considered and a letter of release provided, students must provide a valid offer of enrolment from another registered provider.

The outcome of the student's application for course transfer will be provided in writing within 10 working days of receipt of application.

Where a student's application is refused, the reasons for this will be communicated plus the right to access the complaints and appeals process as outlined below.

There is no cost in releasing students. However, where a student transfers to another registered provider, any refund of course fees, where applicable, will be paid will be in accordance with Ruby Institute's Fees and Refunds Policy and Procedures.

3. Transferring to another course offered by Ruby Institute

Students may transfer to another course offered by Ruby Institute in the following circumstances:

- Where it is considered that the course that the student wishes to transfer to;
    - better meets the study capabilities of the student; and/or
    - better meets the long-term goals of the student, whether these relate to future work, education or personal aspirations; and/or
- Or, where the student claims or can provide evidence that his or her reasonable expectations about the current course are not being met.

A transfer to another course within Ruby Institute will not be granted where:

- The transfer may jeopardise the student's progression through a package of courses.
- The student has recently started studying the course and the full range of support services are yet to be provided or offered to the student.

- The student is trying to avoid being reported to DHA for failure to meet the provider's attendance or academic progress requirements.

In order for a request for transfer to be considered, students must complete an Application for Internal Course Transfer Form.

The outcome of the student's application for course transfer will be provided in writing within 10 working days of receipt of application.

Cost involved in transferring to another course plus any refund of course fees paid for the student's current course will be in accordance with Ruby Institute's Fees and Refunds Policy and Procedure.

4. Visa advice

All students who are either considering a course transfer, or have had their transfer request approved, will be advised that they must contact DHA to seek advice on whether a new visa is required. To find out more about visa requirements, students will be advised to contact DHA on 131881 or visit the following website: https://www.homeaffairs.gov.au/trav/stud

5. Complaints and Appeals

Where the decision is made to refuse a course transfer or Ruby Institute does not respond to the request in the timeframe set out in this Policy, the student may appeal against the decision by accessing Ruby Institute's Complaints and Appeals process within 20 days. If the appeal finds in favour of a student wishing to transfer, a letter of release will be granted.

The refusal status will not be finalised in PRISM until the complaints and appeals process is finalised within the 20 working day period or the student withdraws from the course.

6. Records

All records relating to course transfers will be kept for two years after the student ceases to be an enrolled student. This includes requests for release, the assessment of the request and the decision.

DEFERRAL, SUSPENSION AND CANCELLATION POLICY

1. Deferral and suspension of studies

Requests from students for deferral and suspension of studies will only be granted in compassionate or compelling circumstances which are generally those beyond the control of the student and which have an impact upon the student's course progress or wellbeing. These could include, but are not limited to:

- serious illness or injury, where a medical certificate states that the student was unable to attend classes
- bereavement of close family members such as parents or grandparents (where possible a death certificate should be provided)
- major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the student's studies
- a traumatic experience that has impacted on the student which could include involvement in or witnessing of a serious accident or witnessing or being the victim of a serious crime. Such cases supported by police or psychologists' reports
- where Ruby Institute is unable to offer a pre-requisite unit

- inability to begin studying on the course commencement date due to delay in receiving a student VISA

The circumstances listed are example of what may be considered compassionate or compelling circumstances and each case will be assessed on its individual merits.

When determining whether compassionate or compelling circumstances exist, Ruby Institute considers documentary evidence provided to support the claim, and stores copies of these documents in the student's file.

A retrospective deferment or suspension may be justified if the student was unable to contact Ruby Institute because of a circumstance such as being involved in a car accident.

Where a student-initiated deferral or suspension of enrolment is granted, Ruby Institute will suspend an enrolment for an agreed period of time - 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.

2. Provider initiated suspension or cancellation

Ruby Institute may suspend or cancel a student's enrolment including, but not limited to, on the basis of:

- misbehaviour by the student (including plagiarism, collusion and cheating)
- the student's failure to pay an amount he or she was required to pay the registered provider to undertake or continue the course as stated in the student written agreement
- a breach of course progress or attendance requirements by the overseas student, which will occur in accordance with Standard 8 (Overseas student VISA requirements) and as specified in Ruby Institute's Course Progress Policy & Procedures.

Standards of behaviour required are outlined in the International Student Handbook.

Where Ruby Institute suspends or cancels a student's enrolment, before imposing a suspension or cancellation Ruby Institute will inform the student in writing of that intention and the reasons for doing so and advise the overseas student of their right to appeal through the provider's internal complaints and appeals process, in accordance with Standard 10 (Complaints and appeals), within 20 working days.

Under no circumstances will the suspension or cancellation of the overseas student's enrolment under Standard 9.3 cannot take effect until the internal appeals process is completed, unless the overseas student's health or wellbeing, or the wellbeing of others, is likely to be at risk.

3. Student initiated cancellation of studies

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 Ruby Institute Course Transfer Policy and Procedure.

4. Visa status

When there is any deferral, suspension or cancellation action taken under this standard, Ruby Institute will inform the student of the need to seek advice from DHA on the potential impact on their student VISA, as well as the report the change to the overseas student's enrolment under section 19 of the ESOS Act i.e. notification via PRISMS.

Students are referred to the DHA web site at https://www.homeaffairs.gov.au or Phone: 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.

5. Complaints and appeals

Where a student accesses the Complaints and Appeals process, Ruby Institute will not notify DET via PRISMS until the internal appeals process is complete unless the student's health or wellbeing, or the wellbeing of others, is likely to be at risk. Where the student chooses to access an external appeals process, DET will still be notified via PRISMS.

6. Records

All records relating to deferrals, suspensions and cancellations will be kept on the student's file. This will include all decisions made.

CHANGE IN VISA STATUS

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

Students are to refer to the DHA web site at https://www.homeaffairs.gov.au/trav/stud or telephone 31 881 for information and their local DHA office for advice on how the potential change to enrolment status may impact upon his or her visa.

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

Where a suspension of enrolment is granted, Ruby Institutewill 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.

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

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

YOUR FEEDBACK

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

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

We also welcome feedback from you at any time by email and phone. If you have a suggestion for us, please use the Suggestion for Improvement Form.

ACCESS TO YOUR RECORDS

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

If you want to access or obtain a copy of records, you must make a request in writing using the Access to Records Request Form outlining which records you wish to access.

Access to records may be provided by:

- making copies of the records held in a file
- providing a time for you to review your file
- providing a link or login to a system to view the records online

There is no charge to access your records however there may be a fee for printing or photocopying if required (20c per page).

Amendment to records

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

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

NOTIFYING YOU IF THINGS CHANGE

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

This would include circumstances such as if:

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

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

Depending on the type of change, we may send a letter to your home address; send you an email, or an SMS message.

Please make sure we always have your most current home address, email address, mobile number and emergency contact on file so we can notify you of any changes if applicable. You can let us know of any changes to your details by using the Student Change of Details Form. As an international student, you are required to provide this form to us within 7 days of any change occurring,

LEGISLATION AND YOU

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

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 2007. For more information about your rights and responsibilities under the ESOS Framework, visit the following website:

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

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

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

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

Harassment, victimisation or bullying

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

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

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

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

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

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

Equal opportunity

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

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

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

National VET Regulator Act 2011

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

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

Student Identifiers Act 2014

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

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

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

- Students will be able to get a complete record of their Australian-wide VET achievements from a single, secure and accurate online source.

- There will be immediate access to VET records. This means they can be quickly given to employers and other training organisations as proof of VET achievements.
- It will be easier for training organisations to assess students' pre-requisites, credit transfers and Recognition of Prior Learning (RPL).

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

PRIVACY POLICY

1. Privacy Principles

In collecting personal information, Ruby Institute complies with the requirements set out in the Privacy Act 1988, including Australian Privacy Principles 3 and 5 (in accordance with the National VET Provider Collection Data Requirements Policy clause 4.4) and the relevant privacy legislation and regulations of the states/territories in which Ruby Institute operates.

The Victorian Government, through the Department of Education and Training's collection and handling of enrolment data and VSNs is authorised under the Education and Training Reform Act 2006 (Vic). The Department is also authorised to collect and handle USIs in accordance with the Student Identifiers Act 2014 (Cth) and the Student Identifiers Regulation 2014 (Cth).

Personal information, including sensitive information, is collected from individuals in order that Ruby Institute can carry out its business functions. Ruby Institute only collects and stores information that is directly related to its business purposes and legal requirements of providing nationally recognised training and assessment.

Sensitive information is only collected by Ruby Institute if a permitted general or health situation applies in accordance with the Privacy Act (16A, 16B) such as, if:

- The collection of the information is required or authorised by, or under, an Australian law or a court/tribunal order.
- It is unreasonable or impracticable to obtain the individual's consent to the collection, use or disclosure.
- It genuinely and reasonably believes that:
    - The collection, use or disclosure is necessary to lessen or prevent a serious threat to the life, health or safety of any individual, or to public health or safety.
    - Unlawful activity, or misconduct of a serious nature, that relates to Ruby Institutes functions or activities has been, is being or may be engaged in, and the collection, use or disclosure is necessary in order for the entity to take appropriate action in relation to the matter.
    - The collection, use or disclosure is reasonably necessary to assist any APP entity, body or person to locate a person who has been reported as missing.
    - The collection, use or disclosure is reasonably necessary for the establishment, exercise or defense of a legal or equitable claim.

Ruby Institute ensures each individual:

- Knows why their information is being collected, how it will be used and who it will be disclosed to.
- Is made aware of any legal requirement for Ruby Institute to collect the information.
- Is able to access their personal information upon request.

- Does not receive unwanted direct marketing.
- Can ask for personal information that is incorrect to be corrected.
- Can make a complaint about Ruby Institute if they consider that their personal information has been mishandled.
- Is made aware of any consequences for not providing the information requested.
- Whether the information is likely to be disclosed to overseas recipients, and if so, which countries such recipients are likely to be located in.

Ruby Institute retains evidence that that the student has acknowledged the following Privacy Notice and Student Declaration as part of their enrolment process: https://www.education.gov.au/privacy-notice-and-student-declaration

FEES, CHARGES AND REFUNDS

1. Protection of fees paid in advance

- Ruby Institute protects the fees that are paid in advance by both domestic and international students.
- All course fees will be held in a separate Tuition Fee bank account. 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 (TPS).
- In accordance with Section 28/29 of the ESOS Act 2000, the Ruby Institute maintains sufficient funds in the Tuition Account to ensure that at all times there is a sufficient balance to repay all tuition fees to every overseas student or intending student from who tuition fees have been paid to Institute, and who have not yet commenced the course that the Institute is contracted to provide to the student.
- For domestic students, fee protection is ensured through:
  - Ruby Institute does not require a student to ever pay more than $1,500 in advance for services not yet provided, either prior to course commencement or at any stage during their course.
- For international students, fee protection is ensured as follows:
  - Ruby Institute does not require international students to pay more than 50% of course fees prior to course commencement. However, Ruby Institute provides students with the opportunity to pay more than 50% of their tuition fees prior to course commencement if they wish. Where a student chooses not to pay more than 50% upfront, the remaining amount will be collected according to an agreed payment schedule. Note, however, that where a course is less than 25 weeks, Ruby Institute will require students to pay the full cost of the course prior to course commencement.
  - Ruby Institute pays into the Tuition Protection Service (TPS). The TPS is an initiative of the Australian Government. The role of the TPS is to assist international students whose education providers are unable to fully deliver their course of study. The TPS ensures that international students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.

2. Fees and refunds information

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

3. Course fee inclusions

- The Student Written Agreement will clearly itemise all course fees, including both tuition and non-tuition fees.
- Tuition fees payable to Ruby Institute include:
  - All of the training/teaching and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed.
  - Issuance of one set of certification documents including the testamur (certificate) or a Statement of Attainment (in the case of withdrawal or partial completion for VET students only) and record of results (for VET students).
- Tuition fees payable to Ruby Institute may include (if applicable):
  - RPL Fees (application- $250 and per unit costs- $300).
  - Where a student fails to achieve a satisfactory outcome after three attempts at an assessment task, additional fees will apply (VET students only). The student will be charged a pro-rata course fee based on the number of units required to be undertaken.
    - $500 for relearning of a unit (per unit)
    - $250 for re-submission of assessment (per assessment)
- Non-tuition fees payable to Ruby Institute may include (if applicable):
  - A non-refundable Application Fee.
  - One copy of the required text books and learning materials for each student unless otherwise stated on the Course Outline.
  - Internal Course Transfer will incur an administrative fee of $350 once approved.

- Internal Course Variation (for example, deferral and suspension requests) will incur an administrative fee of $250 once approved.
- If the tuition fee is paid after 2 weeks of the original payment schedule, a $200 late penalty will incur. Daily interest will incur after 4 weeks of the original payment schedule. Should late penalty continue after 6 weeks of the original payment schedule, your enrolment with Ruby Institute will be cancelled.
- Re-issuance or additional copies of certification documents will attract a fee of $50 per document, plus postage if required.
- Re-issuance of the Student Identification Card will attract a fee of $25.
- Any optional textbooks and materials that may be recommended but not required to complete a course.
- Replacement textbooks if original copies are lost or misplaced. Costs for replacement textbooks are outlined on the Student Written Agreement.

- Fees payable to Ruby Institute do not include:
  - Stationery such as paper and pens.
  - Overseas Student Health Cover
  - Airport pick ups
  - Excursions (unless stated on the Course Outline)
- Ruby Institute cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.

4. Payments

- Payments can be accepted by electronic funds transfer, cheque or cash.
- 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.
- Debts will be referred to a debt collection agency where fees are more than 40 days past due.
- Ruby Institute reserves the right to suspend the provision of training/teaching 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 who do not pay their fees will receive two warnings regarding non-payment of fees and thereafter will be reported to Department of Human Affairs (DHA) via PRISMS under student default.
- Receipts of payments made by international students will be kept for at least 2 years after the person ceases to be an accepted student.

5. Refunds for domestic students

- Application Fee and RPL Application Fees are due upon applying and are non-refundable.
- Where an Application Fee was not incurred, for reasons such as special conditions at the time, an administration fee may be charged.

- Refund application requests placed after course commencement only refers to Tuition Fees. **Material fee is non-refundable after course commencement.**
- A full refund of any fees paid (including the deposit) will apply if Ruby Institute is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- In the unlikely event that Ruby Institute or any third parties responsible for delivering training/teaching and assessment on its behalf, is unable to deliver the course or any portion of the course as promised, the student will be issued with a refund for the course or portion of course that was not provided. This includes the following situations:
  - Where Ruby Institute or any third parties delivering training/teaching and assessment on its behalf ceases to operate.
  - Where Ruby Institute ceases to deliver the course in which a student is enrolled, and the agreement is terminated.
  - Where Ruby Institute needs to make a change to the terms of the student agreement (such as the way the course is delivered or conditions of enrolment) and a new agreement cannot be reached with the student to account for changes.
- In any of the above situations, Ruby Institute will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases, there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 business days.
- Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the Application for Refund Form. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form are not eligible for consideration of a refund or reduction in fees.
- The refund assessment will be based on reviewing the services provided to the student and the costs incurred by Ruby Institute to provide those services.
- The outcome of the refund assessment will be provided in writing to the student's registered address within 28 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our Complaints and Appeals Policy and Procedures.
- A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.
- Refunds will be paid to the person or organization that made the original payment. Student can also nominate specified person to receive the refund in writing.

6. Refunds for international students

- Application fee and RPL Application Fees are due upon applying and are non-refundable.
- Where an Application Fee was not incurred, for reasons such as special conditions at the time, an administration fee may be charged.
- Refunds will be paid to the person or organisation that made the original payment. Student can also nominate specified person to receive the refund in writing.
- Refund application requests placed after course commencement only refers to Tuition Fees. **Material fee is non-refundable after course commencement, except where a full refund applies as detailed below.**

A. Full Refunds

- A full refund of any course fees paid will be provided to students in any of the following circumstances where a course does not start on the starting date outlined in the Letter of Offer:
  - If Ruby Institute is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
  - If a student cannot commence the course because of unforeseen circumstances. At the discretion of Ruby Institute's CEO or approved representative, student may be eligible for a full refund.

- **Claiming a full refund**
  - Provider default: In the above situations, Ruby Institute will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases, there is no need for a student to make an individual application for a refund.
  - Student default: Students who withdraw from a course may seek a refund by making an application for a refund in writing using the Application for Refund Form. The application must include the details and reason for the request. Students will also be required to provide documentation to support their circumstances.
  - Refunds will be issued within 28 business days.

B. Partial Refunds

- Provider default:
  - Partial refunds will be paid in the event of partial provider default (where the course has started but cannot be delivered in full by the provider). The refund will be calculated from the day of the default as per section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.
  - Partial refunds will also be provided in the same manner as for provider default (as above) where Ruby Institute fails to enter into a written agreement with a student or the Student Agreement is not compliant with the requirements of the ESOS Act or the National Code.

- Student default:
  - If an international student is refused a visa before commencing their course, Ruby Institute will deduct an administrative fee of $300, and will refund the remaining fees (tuition and any non-tuition) received from its initial deposit.
  - If an international student is refused a visa but has already commenced their course, Ruby Institute will charge an administration fee of $300. The tuition fee paid for the current term is non-refundable.
  - Where a student chooses to withdraw before course commencement, Ruby Institute will deduct an administrative fee of $300 and will refund the remaining fees from its initial deposit.
  - Where a student chooses to withdraw after course commencement, Ruby Institute will charge an administration fee of $500. The tuition fee paid for the current term is non-refundable.

- **Claiming a partial refund:**
  - Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the Application for Refund Form. The application must include the details and reason for the request. Students who have not completed an Application for Withdrawal are not eligible for consideration of a refund or reduction in fees.
  - The refund assessment will be based on reviewing the services provided to the student and the costs incurred by Ruby Institute to provide those services.
  - The outcome of the refund assessment will be provided in writing to the student's registered address within 28 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our Complaints and Appeals Policy.
  - A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.

C. Circumstances in which a refund will not be paid

- Students are not entitled to a refund in the following circumstances:
  - Where Ruby Institute terminates the student's enrolment because of a failure to comply with Ruby Institute policies, misbehaviour or unsatisfactory course progress or attendance.

7. Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment. Student can also nominate specified person to receive the refund in writing.
- Refund assessments can be appealed following our Complaints and Appeals Policy and Procedure.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system.

Additional Fees and Charges

Ruby Institute has the following of additional charges which may apply in some circumstances.

Non-Tuition Fees – all students	**Charge**
Re-issuing of testamur and statements of results All course fees include the cost for issuing of one copy of the AQF testamur and Record of Results and/or a Statement of Attainment. This fee applies to each additional copy of a certification document if required.	$50 per document plus the cost of postage if required.
Additional copies of textbooks or any other learning and assessment resources Where original provided is lost or misplaced. 1 copy of each required resource is included in course fees.	A fee of $100 per textbook or $20 per printed document applies if required.
Printing and photocopying Printing costs as may be required to complete assessments, or homework activities, or if students require a copy of any records that Ruby Institute holds about them.	Ruby Institute provides printing or copying for a cost of 20c per page, however students may use their own or other printing facilities.

Tuition Fees -VET students only	Charge
Re-enrolment fee (per unit) Where a student fails to achieve a satisfactory outcome after three attempts at an assessment task, the student will need to re-enroll into the unit or units in question.	Pro-rata course fee based on the number of units required to be undertaken.
Recognition of Prior Learning (RPL) Application Fee Total course fees may be reduced to account for the number of units undertaken via RPL or where Course Credit has been granted.	Application Fee - $250 Per unit - $300

COMPLAINTS AND APPEALS

1. Nature of complaints and appeals

- Ruby Institute responds to all allegations involving the conduct of:
  - Ruby Institute, its trainers and assessors and other staff.
  - Any third-party providing Services on behalf of Ruby Institute and including education agents.
  - Any student or client of Ruby Institute.
- Complaints may be made in relation to any of Ruby Institute's services and activities such as:
  - the application and enrolment process
  - marketing information
  - the quality of training/teaching and assessment provided
  - training/teaching and assessment matters, including student progress, student support and assessment requirements
  - the way someone has been treated
  - the actions of another student
- An appeal is a request for a decision made by Ruby Institute to be reviewed. Decisions may have been about:
  - course admissions
  - refund assessments
  - response to a complaint
  - assessment outcomes / results
  - other general decisions made by Ruby Institute

2. Principles of resolution

- Ruby Institute is committed to developing a procedurally fair complaints and appeals process that is carried out free from bias, following the principles of natural justice. Through this policy and procedure, Ruby Institute ensures that complaints and appeals:
  - Are responded to in a professional, consistent and transparent manner.
  - Are responded to promptly, fairly, objectively, with sensitivity and confidentiality.
  - Are able to be made at no cost to the individual.

- 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.

- Ruby Institute will inform all persons or parties involved in any allegations made as well as providing them with an opportunity to present their side of the matter.
- There are no charges for students to submit, a complaint or appeal to Ruby Institute, or to seek information or advice about doing so.
- 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.

3. Making a complaint of appeal

- Complaints about an incident should be made as soon as possible after the incident occurring and appeals must be made within thirty (30) calendar days of the original decision being made.
- Complaints and appeals must be made in writing using the Application Form for Complaints and Appeals, or other written format and sent to Ruby Institute's head office at Level 7, 250 Collins Street, Melbourne VIC 3000 attention to the Chief Executive Officer.
- When making a complaint or appeal, provide as much information as possible to enable Ruby Institute 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.

4. Timeframes for resolution

- The complaint or appeal will be acknowledged in writing within 3 business days.
- The complaints and appeals process will commence within 10 business days of receipt of the application. Complaints and appeals will be finalised as soon as practicable or at least within 30 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 that the matter is resolved.

5. Resolution of complaints and appeals

- Some or all members of the management team of Ruby Institute will be involved in resolving complaints and appeals as outlined in the procedures.
- Where a complaint or appeal involves another individual or organisation, they will be given the opportunity to respond to any allegations made.
- 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.

- Each party involved in the complaint or appeal may have a support person of their choice present at meetings scheduled to resolve the issue.
- In the case of an assessment appeal, an assessor who is independent from the original decision will assess the original task again. The outcome of this assessment will be the result granted for the assessment task. The complainant or appellant will be advised in writing of the outcome of the process and the reasons for the findings made.
- The enrolment status of student will be handled as follows:
    - For domestic students that choose to access this policy and procedure, Ruby Institute will maintain the student's enrolment while the complaints and appeals process is ongoing.
    - For international students, Ruby Institute 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 Ruby Institute maintains the student's enrolment as follows:
        - If the appeal is against Ruby Institute'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 Ruby Institute's decision to report.
        - If the appeal is against Ruby Institute's decision to defer, suspend or cancel a student's enrolment due to misbehaviour, Ruby Institute will notify DET via PRISMS of a change to the student's enrolment after the outcome of the internal appeals process

6. Independent Parties

- Ruby Institute acknowledges the need 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. Where applicable, 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 Ruby Institute.
- Complainants and appellants can find an appropriate independent party by calling the Resolution Institute on 02 9251 3366 or by searching the following directory, according to their locality and area of concern: https://www.resolution.institute/disputeresolverdirectory
- International students may also use the Overseas Students Ombudsman. This service is free of charge. Where an international student is not satisfied with the outcome or conduct of the internal process, they are referred to the Overseas Students Ombudsman (OSO). See information under external complaint avenues.
- Ruby Institute will provide complete cooperation with the external mediator investigating the complaint/appeal and will be bound by the recommendations arising out of this process.
- The CEO will ensure that any recommendations made are implemented within twenty (20) days of being notified of the recommendations. The complainant or appellant will also be formally notified in writing of the outcome of the mediation, and any recommendations being actioned by Ruby Institute.

7. External complaint avenues

- Complaints can also be made via the following avenues:
    - National Training Complaints Hotline

The National Training Complaints Hotline is a national service for consumers to register complaints concerning vocational education and training. The service refers consumers to the appropriate agency/authority/jurisdiction to assist with their complaint. Consumers can register a complaint with the National Training Complaints Hotline by:

- **Phone:** 13 38 73, Monday–Friday, 8am to 6pm nationally.
- **Email:** ntch@education.gov.au

- Australian Skills Quality Authority (ASQA)

Complainants may also complain to Ruby Institute's registering body, Australian Skills Quality Authority (ASQA).

ASQA can investigate complaints about Ruby Institute in relation to:

- the quality of our training and assessment
- our marketing and advertising practices

ASQA may not be able to investigate complaint if you do not include evidence that you have already exhausted Ruby Institute's formal internal complaints process as above.

Please refer to the following website before making a complaint to ASQA:
https://www.asqa.gov.au/complaints

- The Overseas Student Ombudsman (OSO)

International students may complain to the OSO if their complaint is in relation to Ruby Institute:

- refusing admission to a course
- course fees and refunds
- course or provider transfers
- course progress or attendance
- cancellation of enrolment
- accommodation or work arranged by your provider
- incorrect advice given by an education agent.
- if you believe Ruby Institute has failed to take action or are taking too long to take some action. This might include (for example), failing to provide your results in the normal timeframe, or failing to provide services included your written agreement with Ruby Institute.

The OSO may not be able to investigate your complaint if you have not already exhausted our formal internal complaints process as above.

Please refer to the following website if you are considering making a complaint:
http://www.ombudsman.gov.au/making-a-complaint/overseas-students#quality-of-education-provider

8. Records of complaints and appeals

Ruby Institute will maintain a record of all complaints and appeals and their outcomes and reasons for the outcomes on the Complaints and Appeals Register, which will be securely stored according to the Privacy Policy and Procedures.

ISSUING OF CERTIFICATION DOCUMENTS

VET STUDENTS

On completion of your course and payment of all relevant fees, we will issue you with certification within thirty (30) days. For VET students this will include a Testamur and record of results that will show the units of competency achieved in the course and corresponding results.

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

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

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

Re-Issuing Statements and Qualifications

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

ISSUING OF CERTIFICATION DOCUMENTS – ELICOS STUDENTS

ELICOS Students who complete or partially complete an ELICOS course will receive a Certificate and a Transcript that shows the dates of study for the course you participated in and the grades you achieved. This will be issued to you within thirty (30) days from when you complete the course.

Ruby Institute reserves the right to with-hold the issuance of all certification until all fees related to the course have been paid, except where Ruby Institute is not permitted to do so by law.

Re-Issuing Statements and Qualifications

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

STUDENT FORMS

Name of Form	Reason for use
Application Assessment Form	This form is to be completed for each applicant as part of the application processes and must be submitted with the Application Form. This form must be completed by a Ruby Institute staff or a representative education agent with Ruby Institute.
Application for Deferral, Suspension and Withdrawal	If you wish to defer/suspend/withdraw from a currently enrolled course of study.
Application Form	If you wish to apply to study with us.
Application for Internal Course Transfer	If you wish to change to another course with Ruby Institute.
Application for Refund	If you believe you have grounds for a refund
Assessment Task Cover Sheet	Please use this when submitting assessment tasks
Complaints and Appeals Form	If you wish to complain about our services, or appeal an assessment decision made
Credit Application Form	If you want to apply for Credit Transfer
Marketing Permissions Form	If we want to use your picture, testimonial or other details on our marketing material (e.g. website) we will ask you to complete this.
Request to Access Records Form	To request access to the information we have in your file
Student Change of Details Form	Used to notify us if your personal details (e.g. name, contact details, address) have changed.
Suggestion for Improvement Form	If you would like to supply us with a suggestion to improve our services