

1st March 2021

Mrs Pawandeep Kaur .
Village Bhainsa ,Post Amaria
Pilibhit Uttar Pradesh 262121
India

Dear Pawandeep Kaur,

Thank you for your application to Torrens University Australia. We are pleased to issue you with a Conditional Letter of Offer for your course. The conditions of this offer are specified below.

There are a limited number of places available each trimester so please complete the steps described overleaf to **accept your offer now**.

Torrens is different from all other universities in Australia. Not only is it Australia's newest university in 20 years, but it aims to make further education more than just the production of future academics; it aims to create global leaders. You have just begun your journey toward this goal.

Torrens offers an education that will provide students with both the skills and the experience to hit the ground running. Whether you are an undergraduate, postgraduate or in a higher degree by research, you will always explore your chosen discipline with a practical and global perspective. The wisdom of your lecturers and their firsthand experience will teach you not only about your field of study, they will teach you how to excel within the industry once you start work.

Torrens is a part of the Laureate International University network, the largest provider of degree-granting higher education institutions in the world. As a student in this network, you have access to an unprecedented family of ambitious students and trailblazing academics who are focused on creating the positive global community that the world needs and deserves.

We are very excited that you are joining Torrens University Australia and we look forward to the contribution you will make as a member of our community. Welcome. Your time with us will be a rewarding and exciting journey towards achieving your future goals.

Should you have any questions, please feel free to contact Babu Khanal via email at babu.khanal@laureate.edu.au

Kind regards,



Gregory Harper
Pro Vice-Chancellor, Dean of Business & Hospitality

Pawandeep Kaur .
A00059656



**WE DELIVER
JOB READY
GRADUATES**

torrens.edu.au
1300 575 803

**Torrens University
Australia Limited
Head Office**
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LETTER OF OFFER AND WRITTEN AGREEMENT

The following is a written agreement between yourself and Torrens University Australia Ltd trading as Torrens University Australia, hereafter referred to as 'Torrens'.

Please keep a copy of this document for your records.

By signing this Written Agreement, I, **Pawandeep Kaur .**, hereby:

- Accept the offer of enrolment in Master of Business Information Systems as outlined below

Student Name:	Pawandeep Kaur .
Student ID:	A00059656
Date of Birth:	03 July 1995
Course Name:	Master of Business Information Systems
CRICOS Course Code:	098257J
Course Outline:	This course consist of 12.0 core subjects plus 4.0 elective subjects.
Course Prerequisite:	N/A
English Requirements:	IELTS 6.5 (Academic) with no band less than 6.0.
Provider:	Torrens University Australia Ltd
Campus:	Flinders St Campus
Study Mode:	Full-time
Compulsory Online study:	N/A
Additional Course Requirements:	N/A
Start Date:	31 May 2021
Finish Date:	14 May 2023
Duration¹:	2 years
Disability:	No disability information provided
Course Credit:	

Total No of Study Periods(s):	6
Length of Each Study Period:	12 weeks
Indicative Tuition Fees per study period²:	Study Period 1: \$10,087.50; Study Period 2: \$10,087.50; Study Period 3: \$6,725.00; Study Period 4: \$10,087.50; Study Period 5: \$10,087.50; Study Period 6: \$6,725.00; The fees outlined are based on a recommended model of 3.0 units, 3.0 units, and 2.0 units over each year of study.
Indicative Tuition Fee³:	\$53,800.00
Scholarship Applied⁴:	N/A
Indicative Tuition Fee (after scholarship and course credit applied):	\$53,800.00 The tuition fees quoted on this letter of offer are current as of 2020
Commencement Fee:	\$10,087.50
Course Deposit⁵:	\$10,087.50
Advanced payment opportunity:	Students may choose to pay more than 50 percent of their tuition fee before their course commences.
Other Fees (Pre-paid Upfront):	N/A

Other Fees (Non-Tuition Fees):	The following fees relate to non-tuition fees: <ul style="list-style-type: none"> Refer to Appendix A – Non-Tuition Fees in the terms and Conditions of this Letter of Offer
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Pawandeep Kaur .
A00059656



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Enrolment Conditions:

This offer is conditional upon meeting Genuine Temporary Entrant (GTE) requirements. No Confirmation of Enrolment (COE) will be issued until a successful GTE outcome has been recorded.

**2020 Standard Overseas Health
Cover rates (AHM)⁶:**

6 Months	Single Cover	\$239.00	Family Cover	\$2,493.00
12 Months	Single Cover	\$478.00	Family Cover	\$4,986.00
18 Months	Single Cover	\$725.95	Family Cover	\$8,514.00
24 Months	Single Cover	\$974.00	Family Cover	\$12,042.00



Student signature: _____ **Date:** / /

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STEP-BY-STEP GUIDE TO ACCEPTING YOUR OFFER

To confirm your place at Torrens University Australia, follow the simple steps below:

Step 1: Check that the details in your offer are correct

It is important that you check and confirm that the personal and course details noted in your Offer are correct. If you find an error in this information, please contact your International Enrolment Support Officer at intadmissions@laureate.net.au

Step 2: Sign the Conditional Letter of Offer and Written Agreement

Please read the Written Agreement, including the Terms and Conditions, and return the signed Letter of Offer.

Step 3: Provide evidence that you have met all conditions of your Offer (if applicable)

If your Letter of Offer is conditional, you will need to provide further evidence to demonstrate that you have met the course entry requirements. The conditions are specified in this Letter of Offer.

To demonstrate that you meet the conditions you will need to provide documentary evidence. You can provide scanned copies of documents, but you must be prepared to show the originals or certified copies at any time as requested by Torrens staff.

Step 4: Sending in your completed documents

Please send your completed documents via post or email to:

International Enrolment Support Team
Torrens University Australia, GPO Box 2025,
ADELAIDE 5000, AUSTRALIA

Email: intadmissions@laureate.net.au

Please ensure you include your name and student number on all documents and payments.



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Step 5: Payment Options

Please read the student fees policy noted in the Terms and Conditions provided *before* paying your Deposit. To pay your tuition deposit, you can use one of the payment methods below, and quote your student number.

BPAY:



Credit Card:

Payments by credit card can be made by calling Student Finance on 1300 575 803. Please note that we do not accept Amex or Diners.

Bank Account Transfer:



We have partnered with Flywire, to provide you with an easy and secure method of sending bank account transfers (EFT & international payments). Please click here for more information and to make your payment torrens.flywire.com.

You will need your student ID to process your payment.

Once you have paid, please email a copy of your payment advice to student.finance@tua.edu.au and include your student number in the correspondence.

Step 6: Your student visa

Once you have completed the steps above, Torrens will secure your place in the course and issue an Electronic Confirmation of Enrolment (eCOE). This document is required in your student visa application. Please contact your nearest Australian Embassy, Mission or Consulate (see <http://www.dfat.gov.au/missions/>) regarding your Student Visa Application. The Department of Home Affairs provides more information regarding the student visa process (see <https://www.homeaffairs.gov.au/trav/visa-1/500->)

Step 7: Preparing for arrival

Once you have received your student visa, you can prepare for your arrival in Australia. You will need to book your flights and accommodation and ensure that you arrive prior to your Orientation. The Student Services Team will provide you with more detailed information regarding Orientation, which occurs the week prior to the commencement of classes. It is important that you attend Orientation for important information regarding your studies and general life at the Torrens.

If you have any questions, please feel free to contact your International Enrolment Support Team at intadmissions@laureate.net.au. Once again congratulations on your offer - we're excited that you're joining the Torrens University Australia community!

Note: If you wish to defer your start date to a later intake, please email the International Enrolment Support Team at intadmissions@laureate.net.au



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TERMS & CONDITIONS

ENROLMENT INFORMATION

Responsibilities

Torrens students are responsible for:

- Retaining a copy of the Written Agreement and receipts for any payments of tuition fees and non-tuition fees
- Ensuring that their personal and contact details, including residential address, mobile phone number, email address and emergency contact details are current. Student must notify of any changes within 7 days.
- Regularly checking their student email account (or nominated primary email address in the absence of a student email account)
- accessing course and enrolment information and course planning advice
- Being familiar with and abiding by Torrens policies as a condition of their enrolment
- Enrolling each study period by the required deadline
- Checking to ensure their enrolment is correct and meets course qualification requirements (including any pre-requisite or co-requisite requirements)
- Students must advise Torrens of any errors or omissions. Failure to advise Torrens about any incorrect enrolment details by the approved census or academic withdrawal dates may result in academic and financial penalties
- If necessary, amending their enrolment by the approved census or academic withdrawal dates for the study period
- Paying all fees incurred from enrolment by the due date
- Submitting the required forms when applying for deferral or withdrawal from a course or subject, and providing the required supporting documentation
- Ensuring they have an accurate understanding of what the deferral or withdrawal represents to their study options as well as its financial implications
- Attending / participating in learning activities and fulfilling the requirements of the assessments
- Displaying a student ID card on campus
- Completing the course qualification requirements within the maximum specified time allowed.

In addition, for international student visa holders you must:

- Enrol in no more than one third of their academic course online (does not apply to ELICOS courses)
- Ensure they complete their course within the duration stated in their Confirmation of Enrolment (CoE)
- Enrol in a full-time course load, unless otherwise specified by the Examination Committee recommendations or due to approval of compassionate or compelling circumstances, and
- Abide by the conditions of their student visa. Refer to:
<https://www.homeaffairs.gov.au/trav/stud/more/visa-conditions/visa-conditions-students>

Torrens is responsible for:

- Providing students with accurate and timely course, subject and enrolment information providing written terms of agreement for enrolment in to a Torrens course
- Providing online access to all student-related policies
- Providing access to advice on subject selection, including electives and majors (where applicable), qualification requirements and the impact of deferring or withdrawing
- Providing an enrolment process that allows students to select subjects, manage the updating of their personal information, see their tuition liability and view their results
- Ensuring students are not enrolled and therefore incur a financial liability for a subject that they did not agree to
- Correcting any enrolment errors found through quality assurance processes or as notified by a student or staff member
- Intervening with appropriate support and actions if there are concerns with a student's attendance, progression, personal support and participation
- Being available for personalised advice regarding enrolment, leave of absence, deferral and withdrawal.
- Refer to Torrens Enrolment and Attendance Policy and Standard 6 of the National Code of Practice 2018 under the ESOS Act 2000.

Deferral

Students may apply to take a leave of absence from a course (defer) for up to 12 months in duration. International students can only access a leave of absence during a course in certain limited circumstances including:

- Serious illness or injury, where a medical certificate states that the student was unable to attend classes
- Instances where Torrens is unable to offer a pre-requisite subject
- An intervention strategy for students at risk of not meeting satisfactory course progress
- Bereavement of close family members such as parents or grandparents
- Major political upheaval or natural disaster in the home country that require emergency travel and this has impacted on the student's studies
- A traumatic experience which could include:
 - Involvement in, or witnessing of a serious accident, or
 - Witnessing or being the victim of a serious crime, and this has impacted on the student (these cases should be supported by police or psychologists' reports)
- Inability to begin due to a delay in receiving a student visa

Note: Students are responsible for seeking advice from Immigration on the potential impact of the course deferral on their visa.

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Recommencing studies after a period of absence or suspension:

Students must formally notify Torrens of their intention to return to recommence their studies after a period of absence or suspension. Students must be aware that depending on the length of absence or suspension, the courses they were originally enrolled in might no longer be available. In these instances, arrangements will be made in accordance with relevant Torrens policies, procedures and regulations.

Withdrawal

International students can withdraw 14 days prior to the course commencing for a refund and a "Withdrawn Deleted" notation on their student record. An international student who wishes to withdraw from their course and transfer to another education provider must complete at least six months of their principal course at Torrens.

International students wishing to withdraw before completing at least six months of their principal course in order to transfer to another institution may be granted a letter of release by the Head of Academic Studies (or delegated nominee) after consideration of special circumstances on a case-by-case basis to include factors related to academic progression, course suitability, student welfare, or future education/career opportunities.

International students who are granted a release will have this information recorded in the Provider Registration and International Student Management System (PRISMS).

FEE INFORMATION

The Torrens Board is responsible for setting tuition fees for all Torrens students, on the recommendation of the Executive Committee. Initial course fees are determined and approved as part of a new course development business case and are applied to the first year of delivery of that course. Subsequent proposed increases are submitted for the approval of the CEO. It is expected that all course fees at Torrens will be subject to increases each calendar year by a maximum of 10%.

Responsibilities

Torrens is responsible for:

- Providing accurate and accessible information to applicants and students about all student fees, including tuition fees, other fees and charges and invoice due dates
- Providing accessible payment methods
- Ensuring non-tuition fees meet the legislative requirements regarding incidental fees and charges
- Ensuring there are fair and equitable processes for the issuing of tuition fee refunds to students in accordance with relevant legislation and policy
- Ensuring that fees are set up according to the provisions of relevant legislation

Torrens students are responsible for:

- Ensuring all information provided for the purpose of enrolment and fee collection is accurate, including subject enrolment records and personal information
- Reading and acting on information about fees (including invoices) in a timely manner
- Paying all fees and charges by the specified due date.
- Complying with fee payment requirements outline by the student's visa, if applicable
- Paying fees for repeating subjects
- Paying fees owed regardless of approved withdrawal from a course or subject after the prescribed deadlines
- Students must pay their fees by the specified due date. Torrens may cancel a student's enrolment for failure to pay outstanding fees.

STUDENT FEES POLICY INFORMATION

Scholarships

Full or partial tuition fee scholarships may apply if students are successful following an open application process against published criteria.

University Scholarships

- Are only applicable until the course end date as stated in the letter of offer. Extensions will only be granted in exceptional circumstances
- Are offered based on the criteria outlined at the time of application
- May be cancelled if students do not comply with the terms and conditions of enrolment

Scholarships are not applicable to repeat subjects, course transfer or course downgrades. It may also not apply to course transfers depending on the terms and conditions of the scholarship.

Late or non-payment of fees

Payment of tuition fees and other fees and charges by the due date is a condition of enrolment. Failure to pay by all fees owing by the deadline may result in the student being prevented from:

- Accessing subject results
- Accessing online resources, including library resources
- Enrolling in further subjects

- Accessing a Transcript of Results or Academic Transcript
- Graduating from Torrens

Torrens will notify a student who fails to pay their fees by the deadline of Torrens's intention to report (ITR) them to DHA and Department of Education and Training (DET) and list any other penalties that apply as per the list above. Depending on the outcome of any appeal against the ITR, the student's COE may be cancelled. In addition, Torrens may report students to debt collection for non-payment of fees.

Torrens University Australia Ltd will charge students who pay their fees after the due date a late fee. The late fee will be as indicated in Student Finance communications.

The deadline for paying tuition and non-tuition fees is as noted on the invoice. If not paid by then, the Student Finance team will send the student a warning letter.

Eligibility for Refund

For more information please refer to the Student Fees Policy and the Application for Refund form at <http://www.torrens.edu.au/policies-and-forms>

Process for Student Claiming a refund

To request a refund, students must lodge an Application for Refund to Student Finance. This form is available online (see <http://www.torrens.edu.au/policies-and-forms>) and can be submitted at the campus or by email to: student.finance@tua.edu.au

Should a refund request come from another party, other than the overseas student identified in this Letter of Offer, written consent must be provided with signature authorisation.

Refunds of student fees: International Students

Refunds of tuition fees will be granted after the submission of the Application Refund Form in following circumstances:

- Deferral of the offer of admission 14 calendar days prior to commencement of the course; or
- amendment to course enrolment (including leave of absence, withdrawal from the course or subject/s) 14 calendar days prior to commencement of the study period; or
- amendment to subject enrolment (withdrawing from a subject and enrolling in another) by the end of week two of a 12-week study period or the end of week one of a 6-week study period;
- Withdrawal due to failure to meet the conditions of an offer of admission; or
- Withdrawal due to failure to meet the required results to proceed on a packaged offer pathway, within 14 days of receiving notification of failing to meet the condition

In all other circumstances, students are liable for the full amount even if they subsequently withdraw before or during the study period. A student excluded or suspended for misconduct will also remain liable for their tuition fees for the enrolment period in question.

If a student has overpaid an invoice, the student will be able to elect to credit the overpayment towards the following study period, or receive a refund of the value of the overpayment.

Torrens will not approve a release request from their course if the student has outstanding fees for the current study period.

Refunds of fees: international students who obtain permanent residency

An international student who is subsequently granted permanent residency in Australia (other than a Permanent Humanitarian Visa) will be defined as a domestic student and therefore eligible to pay domestic tuition fees.

If the student is granted permanent residency and the student notifies Torrens on or before the study period's census date, it will take effect immediately, and the student will be entitled to a re-credit of any difference between the tuition fees applied to domestic students and international students.

If the student is granted permanent residency after the study period's census date or the student fails to notify Torrens until after the census date then the change to residency will take effect from the following study period. The student will be classified as an international student for the remainder of the study period and will continue to be liable for international tuition fees for the current period. From the subsequent study period, the student will then be categorised as a domestic student and will be invoiced for domestic tuition fees.

Torrens recognises permanent residency from the date of formal notification by a letter from the Department of Home Affairs (DHA).

Refunds of fees under exceptional circumstances

A full refund may be granted in circumstances beyond the student's control if these circumstances (exceptional circumstances):

- Occur 14 days or less prior to the commencement of the relevant study period, or
- Occur more than 14 days prior to the commencement of the relevant study period but worsen after that day, or
- Occur more than 14 days prior to the commencement of the relevant study period but the full effect or magnitude does not become apparent until on or after that day, and
- Make it impracticable for the student to complete the requirements of the subjects.

Exceptional circumstances include:

- Serious illness or injury; or
- death of the student or a close family member (parent, sibling, spouse or child) or;
- major political, civil or natural disaster in the home country requiring emergency travel which has impacted student's ability to complete requirements of the subjects.

The student has to supply independent supporting evidence with the application for a refund due to exceptional circumstances.

Deposits are non-refundable unless extenuating circumstances exist (supporting documents are required).

Calculating Refunds:

Refunds of tuition fees will be calculated under the relevant ESOS provision - Refer to the Education Services for Overseas Students (Calculation of Refund) Specification 2014:
<https://www.legislation.gov.au/Details/F2014L00907/Download>

Students will be entitled to refund in the following circumstances:

- Provider default
- Compliant student default agreement is not entered into
- Student fails to start a course due to visa refusal
- Other student defaults

The amount of refund depending on the above circumstances will be calculated as follows:

>> Method for working out amount of refund of tuition fees in event of provider default

- Refer to section 46D(6) of the ESOS Act
- Refund amount = weekly tuition fee × weeks in default period

$$\text{Weekly tuition fee} = \left(\frac{\text{Total tuition fees for the course}}{\text{Number of calendar days in the course}} \right) \times 7$$

$$\text{Weeks in default period} = \frac{\text{Number of calendar days from the default day to the end of the period to which the payment relates}}{7}$$

>> Method for working out amount of refund if provider does not enter into compliant student default agreement

- Refer to section 47E(2) of the ESOS Act
- Refund amount = weekly tuition fee × weeks in default period

$$\text{Weekly tuition fee} = \left(\frac{\text{Total tuition fees for the course}}{\text{Number of calendar days in the course}} \right) \times 7$$

$$\text{Weeks in default period} = \frac{\text{Number of calendar days from the default day to the end of the period to which the payment relates}}{7}$$

>> Method for working out amount of refund in event student fails to start a course due to visa refusal

- Refer to section 47E(2) of the ESOS Act
- Student default in case of visa refusal (before student commences course)
- The amount of a refund is the amount of the course fees, minus the lesser of the following amounts:
 - a) 5% of the amount of course fees received by the provider in respect of the student before the default day;
 - b) \$500.00

>> Method for working out amount of refund in event of other student default

- Note: This section would apply where a student whose visa has been refused has withdrawn from the course after it commenced, or has failed to pay an amount he or she was liable to pay the provider in order to undertake the course.
- Refer to section 47E(2) of the ESOS Act

$$\text{Weekly tuition fee} = \left(\frac{\text{Total tuition fees for the course}}{\text{Number of calendar days in the course}} \right) \times 7$$

$$\text{Weeks in default period} = \frac{\text{Number of calendar days from the default day to the end of the period to which the payment relates}}{7}$$

Provider default

Torrens adopts the National Code definition of a provider default as "Where the registered provider fails to provide a course or ceases to provide a course to an overseas student within the meaning of section 46A of the ESOS Act"

In the event that Torrens cannot provide the student course due to provider default, students will be notified in writing and will be given the option to:

- Receive a refund of all unused portion of prepaid tuition fees within two weeks of the date of provider default. Torrens will also give the student a statement that explains how the refund amount has been calculated; or
- Enrol in an alternative course at Torrens or at another provider at no extra cost

If Torrens is unable to provide a refund or place the student in an alternative course, the Tuition Protection Services (TPS) administered by the Director of TPS will place the student in a suitable alternative course at no extra cost to the student. Finally, if TPS cannot place the student in a suitable alternative course, the student will be eligible for a refund as calculated by the Fund Manager.

The student has the right to choose whether they prefer a refund of the unused portion of prepaid tuition fees, or to accept a place in another course. If the student chooses placement in an alternative course with Torrens, the student will be issued with a new Letter of Offer and Written Agreement. The student must accept the offer following the Admissions Policy.

Student default explanation: Torrens adopts the National Code definition of a student default as "Where an overseas student does not start a course or withdraws from a course as defined in Section 47A (1) of the ESOS Act"

Section 47A of the ESOS Act: When a student defaults

1. An overseas student or intending overseas student defaults, in relation to a course at a location, if
 - a) The course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
 - b) The student withdraws from the course at the location (either before or after the agreed starting day); or
 - c) The registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following events;
 - I. The student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course
 - II. The student breached a condition of his or her student visa;
 - III. Misbehaviour by the student.
2. An overseas student or intending overseas student does not default under paragraph (1)(a) in relation to a course at a location if the student does not start that course because the registered provider defaults in relation to the course at the location under subparagraph 46A(1)(a)(i).
3. An overseas student or intending overseas student does not default under subparagraph (1)(c)(iii) unless the registered provider accords the student natural justice before refusing to provide, or continue providing, the course to the student at the location.

Section 47D of the ESOS Act Refund under a written agreement about student default

A registered provider is not required to provide a refund under this section if:

- a. The student was refused a student visa; and
- b. The refusal was a reason for one or more of the following acts or omissions by the student that directly or indirectly caused the student to default in relation to the course at the location:
 - I. The student's failure to start the course at the location on the agreed starting day;
 - II. The student's withdrawal from the course at that location;
 - III. The student's failure to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course at that location.

However, the students may still be entitled to a refund under section 47E of the ESOS Act. Please refer to "Method for working out amount of refund if provider does not enter into compliant student default agreement".



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COMPLAINTS AND APPEALS

Torrens Student Complaint Policy recognises that effective complaint management and equitable and transparent review mechanisms contribute to a positive study environment. Students should feel confident in the knowledge that their complaints about academic and non-academic matters, or their concerns about the behaviour of others towards them, will be addressed appropriately, fairly and in a timely manner by Torrens. Students should also be confident that they will not be penalised or disadvantaged as a result of lodging a complaint. This policy is designed to ensure that student complaints are resolved promptly, with sensitivity to all parties, and in accordance with the principles of procedural fairness.

Torrens is guided by the following principles in resolving all student complaints:

- complaint and review procedures will be readily available to ensure that staff and students understand their rights and responsibilities, including their right to have a support person present at any interview or proceeding (the support person may be a legal representative or another person of the student's choosing)
- every opportunity will be provided to resolve complaints informally and quickly at the local level through mediation and negotiation
- parties to the complaint resolution process will not be disadvantaged as a result of lodging the complaint, investigating the complaint or responding to the complaint
- the principles of courtesy, mutual respect, confidentiality and procedural fairness will be observed by all parties to the complaint resolution process
- complaints and appeals will be resolved expeditiously and there will be no direct financial cost to the student relating to internal review processes
- complaint and review procedures will be applied consistently and transparently
- a student's enrolment will be maintained while the complaint process is ongoing
- the complaint and review process will be well documented, and the results will be communicated to relevant parties in a timely manner
 - students will be provided with a written statement of the outcome of any formal complaints, including full details of the reasons for the outcome
 - records of complaints and reviews will be kept for a minimum of five years
- the complaint resolution process will be used by Torrens to identify areas for improvement in the quality of services and support it provides to students
- the complaint resolution process does not circumscribe an individual's rights to pursue other legal remedies or to have their complaint reviewed externally

Types of Complaint

Torrens employs a four step approach (see 6 below) in dealing with all student complaints and reviews, though the procedures and timelines for dealing with specific types of complaints may be different.

- **Academic Complaints** - Academic complaints are complaints about the delivery of a student's enrolled subjects. Examples include, but are not limited to, dissatisfaction with
 - the content of a subject
 - the design or delivery of a subject
 - the clarity of an assessment item
 - the equipment, resources or materials required or recommended for a subject
 - feedback provided by a teaching staff member
- **Non-Academic Complaints** - Non-academic complaints are complaints about the services and facilities provided by Torrens University Australia Ltd, or about non-academic decisions made by Torrens, usually by professional staff. Examples of non-academic complaints include, but are not limited to, dissatisfaction with:
 - a decision to deny a request for a refund under Torrens's Student Fees Policy
 - a decision to impose penalties for the non-payment and late payment of fees
 - the administration of admission, enrolment, examinations and graduation
 - services or facilities, such as library borrowing, building access, and support services
 - health and safety management
 - management of student personal information
- Non-academic complaints also include complaints about unfair treatment committed by another member of Torrens community which may include:
 - discrimination
 - harassment
 - victimisation
 - vilification
 - bullying

Complaint Resolution

Consistent with the principles of this policy, and taking into account that some types of complaint are addressed according to specific policies and procedures, Torrens's approach to complaint resolution generally involves:



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Informal Discussion

Complaints should be resolved informally within 10 working days whenever possible through discussion between the student and the person directly responsible for the decision or behavior that is the subject of the student's complaint. The complaints should be raised promptly via email, phone or direct conversation. It is the responsibility of both parties to explore options for resolving the issue as soon as possible after it has been raised and to do so in a courteous and respectful manner.

It is acknowledged that in some circumstances, students may not feel comfortable raising their complaint directly with the person who is the subject of the complaint. Advice on taking the first steps towards resolving a complaint informally is available from the Program Director (academic complaints) or Campus Director (non-academic complaints).

There is no compulsion to resolve complaints informally. Students have the option of requesting a formal review as the first step in the complaint resolution process. Whenever possible, informal complaints will be resolved within 10 working days. There are no fees for lodging informal complaints.

Formal Complaint

If the issue cannot be resolved informally, or if the student is dissatisfied with the initial decision regarding the matter, they may ask for formal review of their complaint by completing a Formal Complaint Form. The completed form must include a clear statement of the grievance, including all relevant facts, supporting documents and must specify the resolution the student is seeking. These will be reviewed and decided by:

- the Program Director (or delegate) for academic matters
- the Campus Director (or delegate) for non-academic matters and residential matters

The student will be notified in writing of the outcome, including full details of the reasons for the decision, within 10 working days of their formal complaint being lodged. Students will be notified of any delays which may occur during the process. There are no fees for lodging formal complaints.

Internal Review

A student may request a review of the outcome of their formal complaint within 20 working days of receiving the written response if they believe that the results are unfair or incorrect on one of the following two grounds:

- the process has been incorrectly followed and/or criteria incorrectly applied, or
- new evidence is available which was not available to the original decision maker.

Appeals on the grounds that the student disagrees with the outcome will not be heard. A student can request a review of a decision by forwarding a completed Review (Appeal) Form to the Student Complaints Officer (academicservices@laureate.net.au), including the following:

- the decision and circumstances the student is requesting be reviewed, and
- an outline of how the policies and procedures have not been followed, and/or
- additional, new, evidence to support the claim, and
- the student's desired outcome.

The Student Complaints Officer will forward the request to the Chief Customer Officer who will assess the submission and take one of the following options:

- refer the Review back to a formal complaint (under 6.2)
- refer the Review to the appropriate senior staff member for a decision (e.g. the Pro Vice-Chancellor or delegate, or Program Director)
- independently investigate the request for a review, or
- refer the Review to the Student Appeals Panel.

The student will be notified in writing of the outcome, including full details of the reasons of the decision, within 10 working days of their appeal request being lodged. The Student Complaints Officer will notify student of any delays, which may occur during the process. There are no fees for requesting internal reviews.

External Review

If a student's complaint against Torrens has been heard as a Review of a Formal Complaint, the only avenue for further review or appeal is external. No further internal review or appeal is available.

In following external avenues for complaint resolution, students may choose to lodge an external appeal or complaints to the Resolution Institute Student Mediation Scheme ('the External Grievance Mediator'). Refer to the External Review (Appeals) Procedure for the contact details.

Students can seek other external reviews or appeals by seeking assistance from agencies such as the Ombudsman, relevant Commission or the Office of Fair Trading. Refer to the External Review (Appeals) Procedure for the contact details. A student with a complaint against Torrens may seek external review at any stage of the complaint resolution process, although it is expected that a student will have accessed internal processes before commencing external proceedings. If Torrens receives notification that a complaint is the subject of formal external inquiry or legal action, the internal resolution process will be suspended until the external action is completed.

Additional information for students studying at an overseas (outside Australia) campus

A student undertaking studies at an overseas campus may request for their complaint to be dealt with through an external dispute resolution process via the relevant agency or organisation in the country where the campus is based.

Record Keeping

Appropriate records of all complaints, including documentation relating to formal complaint and reviews for at least five years, and allows parties to the complaint appropriate access to these records consistent with the provisions of the Privacy Policy.

This written agreement, and the right to make complaints and seek appeals of decisions and action under various process, does not affect the rights of the student to take action under the *Australian Consumer Law* if the *Australian Consumer Law* applies.

Students can seek other external reviews or appeals by seeking assistance from agencies such as the Ombudsman, relevant Commission or the Office of Fair Trading. More information is available at <http://www.torrens.edu.au/policies-and-forms>

Third Party Arrangements

Where Torrens uses third parties for the recruitment of students, a written agreement is in place and is systematically monitored to ensure compliance.

Where Torrens uses a third party to deliver parts of your course (e.g. First Aid), you will be made aware, in the course specific information, of the nature of this delivery by the third party with reference to the time and place of delivery and any associated costs. You will also be made aware of whether the use of another provider will entitle you to apply for course credit.

FINANCIAL CAPACITY.

Travel, Tuition and Living Expenses.

You are required to have enough money to pay for travel, tuition and living expenses for yourself, your partner (if applicable) and your dependent children (if applicable) for the duration of your stay in Australia. You must have enough money to support your partner and dependent children (if applicable), even if they do not travel with you to Australia. Refer to the genuine temporary entrant (GTE) requirement information

<https://www.homeaffairs.gov.au/trav/stud/more/student-visa-living-costs-and-evidence-of-funds>

DISCLOSURE OF INFORMATION

The student understands and agrees that Torrens may collect personal information (including sensitive and additional information that may be collected during the course of their study and dealings with Torrens) about them for the purposes of enrolling them in their selected subject(s) and managing their participation in subject(s) and course(s). The student understands that Torrens may seek verification directly from the source of documentation they have provided to support their application. The student understands that Torrens collects this information for the purposes of processing their application, as well as lawfully providing student data and reports to a number of Commonwealth, State and Territory agencies and authorities, including Tuition Protection Scheme (TPS), when requested, and, with the student's prior written approval only, to the student's employer (where applicable). Torrens will not provide student details to any other parties without obtaining their prior written consent. The student has the right to access the personal information which Torrens holds in reference to them, subject to exceptions in relevant privacy legislations and the General Data Protection Regulation (EU) 2016/679.

Refer to Torrens University **Privacy Policy**: <http://www.torrens.edu.au/policies-and-forms>

Students who are currently on a visa, other than a Student Visa, give Torrens permission to check their current visa status and study entitlements through the Visa Entitlement Verification Online (VEVO) service.

Students who have appointed a third party representative (agent) authorise Torrens to release personal information and visa documentation relevant to their enrolment to that particular overseas representative.

Torrens is bound by the provisions of the ESOS Act 2000 and the National Code 2018 as follows: Information is collected on this form and during your enrolment in order to meet our obligations under the ESOS Act and the National Code 2018; to ensure student compliance with the conditions of their visas and their obligations under Australian immigration laws generally. The authority to collect this information is contained in the Education Services for Overseas Students Act 2000, the Education Services for Overseas Students Regulations 2001 and the National Code of Practice 2018 and Providers of Education and Training to Overseas Students 2018. Information collected about you on this form and during your enrolment can be provided, in certain circumstances, to the Australian Government and designated authorities and, if relevant, the Tuition Assurance Scheme. For information regarding Tuition Protection Service refer to: <https://tps.gov.au>. In other instances, information collected on this form or during your enrolment can be disclosed without your consent where authorised or required by law.

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Appendix A – Non-Tuition Fees

- Refer to the relevant department for the applicable payment methods and cost
- Non-Tuition fees are subject to change each calendar year
- The General Charge section is specific to the course
- No payment is required for the following:
 - Having their study outcomes re-assessed
 - Deferral of study
 - Fees for late payment of tuition fees

What is the charge for?	How much is the Charge?
Testamur Replacement Fee	\$55.00
Academic Transcript Replacement Fee	\$15.00
Student ID Card Replacement Fee	\$15.00-\$20.00
Library overdue-fee applied per item (capped at \$60.00 total fees for all items)	\$0.50c per day per item
Graduation Ticket	\$60.00
Enrolment Fee	\$200.00
Material Fee	\$10.00 per week capped at \$200.00
Late Payment Fees	\$100.00
General charges for all Colleges	
Photocopying Fee	\$0.08c - \$0.40c
Printing Fee	\$0.08c - \$0.40c



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By signing this written agreement, I:

- Acknowledge the conditions outlined in this Letter of Offer
- Acknowledge that the details outlined in this Letter of Offer are correct.
- Acknowledge that I have read and understood the Terms and Conditions attached.
- Declare I am 18 years of age or older or my Parent / Guardian has signed this application.
- Acknowledge I must abide by visa conditions throughout my enrolment period in Australia including maintaining attendance and course progress.
- Acknowledge that I must notify Torrens of my contact details including:
 - Current residential address, mobile number (if any) and email (if any)
 - Who to contact in emergency situations
 - Any changes to my details, within 7 days of the change
- Advise below the specified person(s), other than the overseas student, who can receive a refund in respect of the overseas student identified in the written agreement, consistent with the ESOS Act

☐ **Not Applicable**

- Tick here if you choose not to nominate a person to receive your refund.

☐ **Applicable** – Complete the following

Name:			
Address:	Street:		
	City:		
	State/Province:	Zip/Postal Code:	
	Country:		
Phone:			
Email Address:			



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I understand that if I am a full fee payment student and I have appointed a third-party representative (registered Torrens education agent), I have authorised Torrens to release personal information and visa documentation relevant to my enrolment to that registered education agent. I declare that the information I have provided to the best of my knowledge is true and correct.



Student signature: _____ **Date:** / /

Parent/guardian signature: _____ **Date:** / /
Only required for students under 18 years old



Gregory Harper
Pro Vice-Chancellor, Dean of Business & Hospitality

Date: 1st March 2021

Please note: (1) Course duration is an estimate only and will vary according to the study load in any given study period. The Course duration is the CRICOS approval period. (2) Indicative Tuition fees are an estimate only and will vary according to the study load in any given study period. All fees are quoted in Australian Dollars and include Goods and Services Tax (where applicable). (3) Fees are subject to change and may increase each calendar year by no more than 10%. Please see the attached Terms and Conditions for more information regarding fees. (4) Scholarship applicable on Indicative tuition fees only and first attempt subjects only. Full price charged on retake subjects. Scholarship cannot be deferred to future intakes. Please refer to the scholarship terms and conditions letter (if applicable). (5) The Course Deposit is equal to the approximate tuition fees for the first trimester of the course and other fees (if applicable). Actual fees for the first trimester will vary depending on advanced standing for credit or recognition of prior learning, and depending on your subject choices. (6) Overseas students are also required to maintain Overseas Student Health Cover (OSHC) for the full length of their visa. For further information please refer to the *Terms and Conditions of Enrolment*. The aforementioned rates are for AHM and Torrens can facilitate OSHC cover for you through AHM or its other preferred OSHC providers.

END OF DOCUMENT

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