

Exciting news: Cohort Go is now part of Flywire! Read the press release to learn more. (<https://www.flywire.com/news/flywire-announces-acquisition-of-cohort-go-to-accelerate-growth-with-international-education-agents>)

Terms of use.

Terms of use.

Navigation

General Terms.

Our contact information.

Website Terms of Use.

Customer Services Terms.

Payments

Arrival Services.

Health Insurance.

Direct Debit.

Glossary.

General Terms.

- 1. **Binding Agreement.** This Website and the associated Services are offered by Cohort Go to you conditional on your acceptance of these Terms of Use. Please read these Terms of Use. By accessing or using this Website, or confirming any purchase of Services on the Website, you agree to the Terms of Use. If you do not agree to the Terms of Use, please do not use, or confirm any purchase of Services through, this Website.
- 2. **Modification to the Terms of Use.** Cohort Go may revise and update these Terms of Use at any time. Your continued usage of the Website or confirming any purchase of Services after any changes to these Terms of Use will mean you accept those changes.
- 3. **Electronic Communication.** You agree that Cohort Go can communicate with you electronically either by email or by website notices, or from time to time by phone.

4. **Reviews.** By submitting content to any Cohort Go review site, you understand and acknowledge that this information is available to the public and as such, is considered a public record and that you are allowing Cohort Go to have a permanent right to use your comments for business purposes including but not limited to internal and external promotions. This could include using, republishing, reproducing, distributing, changing or displaying the comments across Services, Cohort Go promotional material and other websites without restriction from time of submission in perpetuity. Cohort Go may edit and publish edited or partial versions of the review but Cohort Go will never edit your review in such a way as to create misleading impressions of your views. Cohort Go may delete any reviews it deems are inappropriate.

5. **Third Party Information.** By providing details in relation to third parties to us, you are verifying to Cohort Go that you are authorised by that third party to provide such information.

6. **Disclaimer of Warranties.** Cohort Go Companies make no representations or warranties about the accuracy, completeness, security or timeliness of the content, information or services provided by the Website and disclaim all warranties, either express or implied, statutory or otherwise, including but not limited to the implied warranties of merchantability, non-infringement of third parties' rights, and fitness for a particular purpose.

7. **Indemnity.** You agree to indemnify the Cohort Go Companies for any claim made by any third party due to or arising out of your use of this Website or by accepting any of the Services.

8. **Liability.** In no event will Cohort Go Companies be liable for any incidental, indirect, exemplary, punitive and/or consequential damages, loss of profits, or damages resulting from lost data or business interruption where such loss or damage results from these Terms of Use, or resulting from the use of or inability to use the Website or the Services. To the maximum extent permitted by law, the Cohort Go Companies exclude all liability and responsibility to you in contract, tort (including negligence), or otherwise, for any loss or damage resulting, directly or indirectly, from any use of, or reliance on, this Website or by accepting any of the Services. When determining if the Cohort Go Companies have caused you to suffer loss, you accept the actions of intermediaries not employed by Cohort Go Companies are the actions of third parties. Cohort Go will not be responsible for any loss caused by a third party (including any providers). If you suffer loss or damage as a result of a Cohort Go Company's negligence or failure to comply with these Terms of Use, any claim by you against all Cohort Go Companies arising from the Cohort Go Company's negligence or failure will be limited to the extent permitted by law, in respect of any one incident, or series of connected incidents, to a maximum of AU\$100 on written evidence of your loss, providing your payment was made with sufficient time.

9. **Rights at law.** Nothing in these Terms of Use limits, excludes or modifies any rights you have that cannot lawfully be limited, excluded or modified. For Australian consumers, information about the consumer guarantees is available from the website of the Australian Competition and Consumer Commission.

10. **Jurisdiction.** These Terms of Use are governed by and construed in accordance with the laws of the State of Queensland, Australia and you agree to the jurisdiction of the courts of the State of Queensland, Australia.

11. **Associated documents.** These Terms of Use include the following additional documents which may apply to you.

- 12.1 **[Global Privacy Policy \(https://cohortgo.com/en/privacy-policy\)](https://cohortgo.com/en/privacy-policy)**
- 12.2 **[Complaints Policy \(https://cohortgo.com/en/complaints\)](https://cohortgo.com/en/complaints)**
- 12.3 **[Combined Financial Services Guide and Product Disclosure Statement \(https://cohortgo.com/en/pds-fsg\)](https://cohortgo.com/en/pds-fsg)**
- 12.4 **[Security \(https://cohortgo.com/en/go-safe\)](https://cohortgo.com/en/go-safe)**
- 12.5 **[Social Media Disclaimer \(https://cohortgo.com/en/social-media-disclaimer\)](https://cohortgo.com/en/social-media-disclaimer)**

Our contact information.

- 1. Company information:** Cohort Solutions Pty Ltd (ABN 63 154 889 139) and subsidiaries including OSHC Australia (ABN 55 161 290 884).
- 2. Financial information:** AFS License Number 455592, NZBN 5857910, NZ Financial Service Provider Number 48892, Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) Registration M16697659.

3. Contact us:

Cohort Go
PO Box 1288
Fortitude Valley, QLD, 4006, Australia

Telephone: +61 7 3333 1522 | +61 7 3333 1521

Email: support@cohortgo.com (<mailto:support@cohortgo.com>) | support@oshcaustralia.com.au (<mailto:support@oshcaustralia.com.au>)

Website: www.cohortgo.com (<https://www.cohortgo.com/>) | www.oshcaustralia.com.au (<https://www.oshcaustralia.com.au/>)

Website Terms of Use.

- 1. License and Ownership:** This Website is owned by Cohort Go . This Website and some of its contents (including all custom graphics, icons and other items) are protected by various intellectual property laws, including copyrights, trademarks, patents, and other proprietary rights owned by Cohort Go and third parties whose business names and logos may be displayed on this website. No material on this Website may be reproduced, adapted, uploaded to a third party, framed, performed in public, distributed or transmitted in any form by any process without Cohort Go's specific written consent.
- 2. Modifications to the information.** Cohort Go does not warrant the accuracy, adequacy or completeness of material on this Website. All information may be changed, supplemented, deleted or updated without notice at Cohort Go's sole discretion.
- 3. Errors and problems.** Cohort Go does not guarantee or warrant that the Website will be free of infection or viruses, worms, Trojan horses or other code that manifests contaminating or

destructive properties. You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for accuracy of data input and output, and for maintaining an appropriate means for the reconstruction of any lost data.

- 4. Outbound Links.** This Website may contain links to Linked Sites. These Linked Sites are provided solely as a convenience to you and not as an endorsement by Cohort Go. Cohort Go makes no representations or warranties regarding the availability, correctness, accuracy, performance or quality of Linked Sites or any content, software, service or application found at any Linked Site.
- 5. Inbound Links.** Cohort Go generally encourages and agrees to you linking to the home page through a plain text link on your website to promote Cohort Go. However, linking to any other page of the Website is strictly prohibited without express written permission from Cohort Go.
- 6. Statements of the Law.** Statements made on the Website are not intended to be statements of the law.

Customer Services Terms.

- 1.** These customer service terms apply to any Cohort Go Service confirmed for purchase on this Website.
- 2. Separate Contract.** The Services available on the Website are an invitation to treat only. Your order is an offer by you to purchase a particular Service for the price (including, where appropriate, the delivery and other charges and taxes) specified on the Website at the time of offer and is placed under these Terms of Use. Cohort Go may accept or reject your offer for any reason, including, without limitation, an error in the Service description or the price posted on the Website, the availability of the Service, or an error in your order. Each contract for the purchase of the Services (Customer Services Agreement) only comes into existence, and Cohort Go accepts your offer, when Cohort Go forwards you an email containing confirmation of receipt of your order, an acceptance of your order and confirmation of receipt of your payment. The place of execution of each Customer Services Agreement is Brisbane, Queensland, Australia. In circumstances where there is an incorrect price displayed, no contract will be deemed to have created and Cohort Go may, in Cohort Go's sole discretion, cancel the purchase (including any policy) and refund your purchase.
- 3. Eligibility.** The Services available on the Website are only available for sale to individuals who can make legally binding contracts. The products are not available to any person legally prohibited from entering into a binding contract. Any persons under the age of 18 years must have their parent or legal guardian agree to these Terms of Use. By confirming your purchase of Services, you are verifying to Cohort Go that you are able to make a legally binding contract. Cohort Go may refuse to accept any new user or any transaction, or exclude a person from using the service, in Cohort Go's sole discretion, without notice and for whatever reason.
- 4. Service Details and Pricing.** Unless otherwise indicated, all items are quoted in Australian dollars (AUD). The amounts quoted on the Website are subject to change at any time. Whilst Cohort Go has procedures in place and Cohort Go endeavours to keep all item details on the Website current, to the maximum extent permitted by law, Cohort Go does

not guarantee the timeliness, accuracy or completeness of Services or pricing information on the Website.

- 5. Third Party Beneficiaries.** Cohort Go Companies and their suppliers and partners are entitled to rely on, and enforce each Customer Services Agreement as if they were a party to them.
- 6. Partners.** Cohort Go works with banking, health insurance, accommodation and other partners to provide a streamlined service, and to reduce the cost of your educational expenses abroad.
- 7. Disclosure of Commissions.** Cohort Go may receive payments and/or commissions from service providers in order to provide the Services.
- 8. Agents.** Where you use an agent in relation to your Services, you authorise Cohort Go to work with your agent in respect of your Services. You acknowledge that any payment to a provider may be made by Cohort Go net of commissions paid to your agent, and in the event of a refund of your payment, your agent is liable to you for the refund of any commission.
- 9. Risk and Liability.** You assume all risks and liabilities for consequences arising from the use of the Services whether singly or in combination with other goods or services and indemnify Cohort Go in respect of any such use.
- 10. Specific Terms.** The following specific terms apply:
 - **Cohort Go Payments** (</terms-of-use/payments>)
 - **Cohort Go Arrival Services** (</terms-of-use/arrivals>)
 - **Cohort Go Health Insurance** (</terms-of-use/healthinsurance>)
 - **Cohort Go Direct Debit** (</terms-of-use/direct-debit-request-service-agreement>)

Glossary.

The following definitions apply:

- 1. Cohort Go** means Cohort Solutions Pty Ltd ABN 63 154 889 139.
- 2. Cohort Go Companies** means Cohort Go and all of its subsidiaries from time to time, including OSHC Australia, Cohort Solutions (NZ) Ltd NZ 5683529, Cohort Solutions (UK) Ltd #9952231, Cohort Solutions (CA) Ltd #968171-0, and Cohort Go Brasil Representacoes Eireli CNPJ: 35.204.040/0001-30.
- 3. Linked Sites** means links to third-party websites and resources.
- 4. OSHC Australia** means OSHC Australia Pty Ltd ABN 55 161 290 884.
- 5. Services** means all products, services, technologies and functions offered by Cohort Go Companies.
- 6. Terms of Use** means these terms and conditions, including the general terms, website terms of use and the customer services terms and specific terms.

7. **Website** means [www.cohortgo.com \(https://www.cohortgo.com\)](https://www.cohortgo.com), and [www.oshcaustralia.com.au \(https://www.oshcaustralia.com.au\)](https://www.oshcaustralia.com.au) and all previous company websites including [www.cohortpay.com \(https://www.cohortpay.com\)](https://www.cohortpay.com), [www.cohortarrivals.com \(https://www.cohortarrivals.com\)](https://www.cohortarrivals.com), and [www.cohortflow.com \(https://www.cohortflow.com\)](https://www.cohortflow.com).
8. **You** means the person accessing this Website.

Go the extra mile by offering more value to students and streamlining your workflow.

Go Agents. (/en/agents)

Manage and connect with all your agents on one platform. Streamline your international payment process and lower your costs. Organise. Track. Pay.
Go Providers. (/en/providers)

Any questions?

Go FAQs. (<https://cohortgo.zendesk.com/hc/en-us/>)



Company.

[About Cohort \(/en/about-us\)](/en/about-us)

[Careers \(/en/careers\)](/en/careers)

[Media & Events \(/en/go-media\)](/en/go-media)

[Resources \(/en/resources\)](/en/resources)

[Blog \(/en/blog\)](/en/blog)

Get help.

[Students \(/en/students\)](/en/students)

[Providers \(/en/providers\)](/en/providers)

[Agents \(/en/agents\)](/en/agents)

[FAQs \(https://cohortgo.zendesk.com/hc/en-us/\)](https://cohortgo.zendesk.com/hc/en-us/)

[Contact us \(/en/contact-us\)](/en/contact-us)

Other information.

[Global Privacy Notice \(/en/privacy-policy\)](/en/privacy-policy)

[Security \(/en/go-safe\)](/en/go-safe)

[Complaints \(/en/complaints\)](/en/complaints)

[Terms of Use \(/en/terms-of-use\)](/en/terms-of-use)

[Combined FSG and PDS \(/en/pds-fsg\)](/en/pds-fsg)

Follow us.



(<https://twitter.com/cohortgo>) (<https://www.linkedin.com/company/cohortgo/>) (<https://www.instagram.com/cohortgo/>) (<https://www.facebook.com/cohortgo/>)



Social Media Disclaimer

(</en/social-media-disclaimer>)

© Cohort Solutions Pty Ltd 2012-24
ABN 63 154 889 139, AFS License Number 455592
NZBN 5857910, NZ Financial Service Provider FSP 488926