



Overseas Students Ombudsman

Student eNews



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Third Edition



Welcome to the third edition of our e-News for overseas students.

We know that sometimes overseas students, like domestic students, **change their minds** about their course of study. Sometimes this can cause **disputes** between students and their education providers about **refunds and cancellation fees**. When there is a dispute the **written agreement** between the overseas student and the education provider is very important.

If you read your written agreement **before you enrol** in a course of study you may be able to avoid disputes with your provider.

Reading your written agreement before you **withdraw** from a course of study or **transfer** between courses may also help you to avoid problems.

Recently, we provided **training** about written agreements to the Executive of the Council for International Students Australia (CISA) in

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Canberra. We have also circulated a **consultation paper** to Student Peak Bodies, Provider Peak Bodies, and government and other stakeholders identifying common problems with written agreements and exploring how these problems can be fixed.

You can help to improve the quality of written agreements by taking part in our [Written Agreements Survey](#).

Read on to find out how you can avoid problems with your education provider.

Written Agreements

Let us know what you think

Refund and fee dispute complaints are the most frequent type of complaint our office receives. We also receive fee dispute complaints about the fairness of common terms and conditions in written agreements, particularly terms relating to early termination and cancellation fees.

[Read more](#)

What to look for in Written Agreements

All Australian education providers enrolling overseas students must make written agreements with these students. The written agreement is sometimes called a “letter of offer” or “offer of enrolment” and must be signed by the student.

It is very important to read and understand any documents that your education provider sends to you especially any document that you are asked to sign. The best way to avoid a refund or fee dispute with your

provider is to read your written agreement very carefully before you sign it. Pay careful attention to any clauses that deal with **fees, cancellation fees and refunds.**

[Read more](#)

Money Matters

How to avoid and resolve a refund dispute with your provider.

Make sure that you understand what your written agreement says about withdrawing from a course before you finish it. Can you get a refund after commencing the course? Do you know how much notice you have to give to get a refund of fees that you have already paid to the provider? Does your provider charge a cancellation fee if you withdraw?

[Read more](#)

Health Insurance

Have you got your health insurance card or policy number?

All overseas students must take out Overseas Student Health Cover (OSHC). The health insurance must take effect as soon as you arrive in Australia and you should have a health insurance card or policy number to show that you are covered. If you don't have health insurance you will be in breach of your visa conditions and you could be liable to pay for medical treatment.

[Read more](#)

Some complaints we have investigated

OSHC

· **The student** paid the OSHC fees to the provider who recorded in PRISMS and on her Confirmation of Enrolment (CoE) that it had arranged her OSHC to start on the first day of her course and end one month after her course ended. The student requested her OSHC policy number from the provider after she arrived in Australia but was advised there was a delay in processing it.

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