

Pre-Departure Handbook

RTO Code: XXXX CRICOS Code: XXXX

The logo for the Melbourne Institute of Business and Commerce is set against a solid blue rectangular background. On the left side of the blue area, there is a thin vertical yellow line. To the right of this line, the text 'MELBOURNE INSTITUTE of BUSINESS and COMMERCE' is written in white, uppercase letters. The words 'of' and 'and' are in a smaller, italicized font size compared to the other words.

MELBOURNE
INSTITUTE *of*
BUSINESS *and*
COMMERCE

WELCOME

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

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

The orientation program commences a week prior to your commencement of enrolment date. Full details are available on the Melbourne Institute of Business and Commerce website.

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

Plan your departure

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

Here is a checklist to help you plan your departure:

- **Passport and Visa** – Check that your passport is valid for at least 6 months prior to your entry arrival in Australia, and that you have all your visa documentation. It is also a good idea to make copies of your passport in case you lose your passport.
- **Student enrolment and orientation documents** – You will need your electronic Confirmation of Enrolment (eCoE) and student information pack, which you will have received from college.
- **Overseas Student Health Cover (OSHC)** – This is a requirement for entry to Australia on a student visa, so make sure you have your health cover policy arranged before you leave home.
- **Travel Insurance** – You should also consider travel insurance, which covers things your OSHC may not – such as cancelled flights, lost documents, dental or optical care, etc.
- **Airfares** – Make sure you are aware of the date and time of your flight. Keep your flight details in a safe and secure place, with your passport and visa.
- **Contact details** – You may want to have a list of emergency contact details for family, as well as your embassy, accommodation and institution details. If you have used an education agent, keep their contact details on you, in case you need to contact them once you arrive in Australia.

- **Australian currency** – There are money exchange places available at Australian airports and in cities, but it is recommended to have some Australian currency on you prior to leaving your home country.
- **Transport from the airport** – Whether you are taking public transport, a taxi, or you are being picked up from the airport by your college, it is important that you have all the details including the time, the route and, if your travel has been arranged by college, their contact details. If you need a map to assist you in getting to your accommodation from the airport, they will be available at the airport, or you can print one prior to leaving.
- **Accommodation details** – Make sure you have the address of where you will be staying as well as their phone number and payment confirmation (if you have already paid for your accommodation).

Customs and Border Protection

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

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

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

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

COVID Travel Plans: Please check the state requirements as updated on Department of Home Affairs website for a safe travel due to COVID travel restrictions.

<https://covid19.homeaffairs.gov.au/international-student-arrival-plans>

Travel exemptions

If you are selected under these arrival plans, you will still need a travel exemption to travel to Australia. The relevant state or territory government will apply for this exemption on your behalf.

Your education provider will advise on travel arrangements once your travel exemption is approved. You should not apply for an individual travel exemption or make arrangements to travel to Australia to participate in an International Student Arrival plan unless you have been advised to by your education institution.

Further details on the process for travel exemptions related to approved International Student Arrival Plans will be made available to participating education providers and students as required. Please do not apply for an inwards travel exemption unless advised.

Students participating in an approved International Student Arrival Plan must expect to stay in Australia for an extended period. There is no automatic right of re-entry if students choose to leave. This includes for holidays, course breaks or to visit family.

If you choose to leave Australia, you will need to apply for an individual inwards travel exemption for re-entry. Travel exemptions are only granted in very limited and exceptional circumstances. For more information see travel restrictions and exemptions.

Australia Travel Declaration

You will need complete an online Australian Travel Declaration at least 72 hours before your departure to Australia.

The Australia Travel Declaration collects your contact details in Australia, flight details, quarantine requirements and health status.

Once the declaration has been completed, you will receive an email with details you can show (either electronically or printed) before you board your flight and on arrival in Australia.

Living in Australia

When you arrive at an Australian airport, you will first need to go through immigration and customs clearance. If you need help finding your way around, just ask the airline staff or one of the border

officials in the arrivals area. A clearance officer will check your travel document and visa, and once cleared you will be able to collect your luggage to go through customs and quarantine clearance processes.

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

Melbourne Institute of Business and Commerce can arrange for you to be met at the airport and taken to your accommodation. Students are requested to contact the college to confirm their arrival date/time if accommodation or airport pick up has been arranged.

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 Department of Agriculture and Water Resources-*Travelling to Australia* website at <http://www.agriculture.gov.au/travelling> .

Getting to your new home

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

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

Tips and resources

For guides relevant to living in Victoria have a look at these free resources:

<https://insiderguides.com.au/>

Accommodation

It is best to 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

Shared accommodation specifically for international students. Generally, 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 local residents. Review the information below about renting and tenants' rights below:

Consumer and Business Services <https://www.cbs.sa.gov.au/>

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/>

Legal protection

You have certain responsibilities to meet when it comes to paying accommodation expenses on time, cleaning and maintenance. You also have the right by law to feel secure in your property, maintained with working facilities. If there are any problems with your accommodation, talk to your agent or landlord (if renting), or the service where you found your homestay.

There are also organisations such as tenants' unions and consumer advocates that can provide assistance. To find out more visit the relevant government Fair Trading agency in Victoria.

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

Consumer Protection

Australian has a strong consumer protection framework to protect the rights of Australian consumers, including international students in Australia. The Australian Consumer Law includes a national law guaranteeing consumer rights when buying goods and services.

Consumer and Business Services (CBS), a division of the South Australian Government's Attorney-General's Department, provides a diverse range of services to:

- protect consumers
- support and regulate business

- record significant life events for South Australians.

CBS is customer focused and flexible in its activities and provides accessible services and information.

Services provided by CBS include:

- tenancy advice
- bond lodgements and refunds
- consumer affairs advice and dispute resolution
- licensing for certain occupations, trades and businesses
- birth, death and marriage registration
- marriage solemnisations
- regulation of the liquor, gaming, casino, racing, lottery and charity industries
- handling complaints in relation to licensed premises
- registration of incorporated associations and co-operatives.

In addition, CBS carries out the following functions:

- Conducting research into matters concerning the interests of consumers
- Conducting consumer education programs, publishing reports and informing consumers about matters of interest
- Monitoring business activities of regulated industries under legislation that CBS administers and investigating practices that may have adverse impacts.
- Enforcing laws by the prosecution of offences and through other appropriate actions
- Reporting to the Minister for Business Services and Consumers on the functions of the Commissioner.

Overseas Students Ombudsman

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

Orientation Week

Melbourne Institute of Business and Commerce runs a compulsory orientation week for new students. This is typically held at the start of the intake. You will learn about your institution, take tours of facilities, and meet people who will also be studying at your institution. You can usually find more information about your institution's orientation week on their website, such as a full schedule of activities.

It is important that you attend to learn how to get the most out of Melbourne Institute of Business and Commerce and study experience.

Seeking help

Remember, if you have any problems or questions once you leave the airport, call Melbourne Institute of Business and Commerce Student Services officer. These details will be in your enrolment and orientation information.

For more information please visit : <https://www.studyinaustralia.gov.au/english/live-in-australia/arrival>

Tuition Protection Service

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist you if Melbourne Institute of Business and Commerce is unable to fully deliver your course of study. The TPS may also assist you if you have withdrawn from, or not started, your course and are eligible for a refund of tuition fees.

The TPS will ensure that you are able to either:

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

Under the Tuition Protection Service international students have a number of rights and obligations. For more details refer to Fees Policy.

Support services

Melbourne Institute of Business and Commerce Support Services

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

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

At Melbourne Institute of Business and Commerce not only will you be able to undertake your studies amid world-class learning facilities, you will also be able to enjoy the social side of studying as well.

To find out further details please visit www.mibc.com.au.

Student associations

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

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

Disability support

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

- Refuse admission on the basis of disability.
- Accept a student with a disability on less favorable terms than other students (for example, asking for higher fees).

- Deny or limit access to a student with a disability (for example, not allowing access to excursions, or having inaccessible student common rooms or lecture facilities).

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

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

Childcare

A wide variety of private and not-for-profit childcare centers are available around Australia.

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

Other support services

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

Emergency matters

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

Local police – **non urgent matters**

Contact details - Call 131 444 You can report some non-urgent crime and events anytime, anywhere by calling our Police Assistance Line on 131 444 or submitting an online report.

The Police Assistance Line and online reporting service provides you with the ability to call 24 hours a day, seven days a week to report lost property or property related crime such as a theft or property damage, or to make general police enquiries.

You should still call Triple Zero (000) immediately if the incident is life-threatening, needs immediate police attendance, a crime is happening now, or an offender is (or may be) still in the area.

- **Service details** - Police attendance for non-urgent matters.

External Support Services

Reading and Writing Hotline

Telephone: 1300 655 506 Website: <https://www.readingwritinghotline.edu.au/>

For the price of a local call anywhere in Australia, the Hotline can provide you with advice and a referral to one of the 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: 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.

Health direct Australia

<https://www.healthdirect.gov.au/>

Phone: 1800 022 222

Symptom checker, medicines and health information.

MindSpot

<https://mindspot.org.au/>

Phone: 1800 614 434

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.

When: 8am to 9pm M-F (no public holidays)

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

<https://www.1800respect.org.au/>

Phone 1800 737 732 (1800 RESPECT)

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

Visa Compliance

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

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

Visa help and assistance

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

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

Working while you study

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

Most student visas allow you to work for up to 40 hours every two weeks while your course is in session, and unrestricted hours during any scheduled course break, but before you undertake any paid work you need to make sure your visa allows you to work. Find out more at the [Department of Home Affairs](#)(opens in a new window) website.

Paid work

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

- **Retail** - supermarkets, department and clothing stores.
- **Hospitality** - cafes, bars and restaurants.
- **Tourism** - hotels and motels.
- **Agricultural** - farming and fruit-picking.

- **Sales and telemarketing.**
- **Administration or Clerical roles.**
- **Tutoring.**

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

Internships

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

Volunteering

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

Your rights

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

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

To find out more about your work rights visit the Australian Government's [Fair Work Ombudsman's website](#) ([opens in a new window](#)) or call them on 13 13 94. You can also [read about](#) (PDF 68.6KB) ([opens in a new window](#)) some common myths about being paid and working in Australia as an international student.

If you're a temporary resident working in Australia your employer has to pay super for you if you are eligible.

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

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

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

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

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

Finding Work

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

- Newspapers and online job sites.
- Contact student services manager to find out details.
- Register your details at a recruitment firm; many of them help place people in casual or short-term work.

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

Cost of Living

Living costs in Australia

International students are required to demonstrate and/or declare that they have genuine access to sufficient funds to be granted a Student visa. This includes funds to cover travel, tuition and living expenses. Applicants may have to demonstrate sufficient funds to cover these expenses for themselves and their accompanying family members while staying 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 do not to rely on such work to meet all their expenses.

The Cost of Accommodation in Melbourne

Melbourne has been labelled one of the world's most liveable cities several years in a row. It's a bustling, cosmopolitan city in the south-east of Australia that's home to fantastic restaurants, bars and cafes, top-class educational institutions, and a diverse population. Thanks to its many wonderful qualities, Melbourne is now a hugely popular destination for international students from all over the world.

Whether you want to live directly in the central part of the city or in one of Melbourne's many colourful and multicultural suburbs, this guide will give you an idea of how much you'll be spending if you choose to study and live in Melbourne.

ACCOMMODATION

Melbourne is on the more expensive end among Australia's capital cities, but you will be rewarded with excitement and fun things to do around every corner. And, like any other location, it is going to be more expensive to live near the CBD than it is to live further out in the suburbs.

INNER CITY

In the inner city, you can expect to spend \$320 per week on average for a room in a share house (living with professionals or other students), \$390 per week for a serviced apartment, or \$790 per week for a one-bedroom unit all to yourself. Additionally, there are homestay options where you can live with local families. This usually costs around \$320 per week

SUBURBS

In the suburbs around central Melbourne, a one-bedroom unit is even cheaper at an average of \$430 per week, while a room in a share house will cost around \$250 per week depending on how many bedrooms the house or apartment contains.

STUDENT ACCOMMODATION

Managed student accommodation is a convenient option if you want utilities and extra features included in your weekly rent. As an example, at Journal Student Living in the central suburb of Carlton, the weekly price starts at \$329 for a twin-share room. This includes internet, utilities, and access to various facilities including a library, gym and cinema.

WHICH ONE TO PICK?

It's important to think about your priorities when weighing up these options. Living further away from the city is cheaper and generally offers more living space. However, it can potentially mean more money being spent on public transport and taxi or Uber services, as well as getting home later from school. Living near the city can be a little more expensive, but you'll be closer to Melbourne's incredible array of restaurants, nightlife, and major cultural institutions. Living in student

accommodation on or near campus can be hugely convenient, as all costs are included in the weekly price and you'll have a minimal commute to class

TRANSPORT

While many of Melbourne's university campuses – such as RMIT, the University of Melbourne and Victoria University – are close to the city centre, others like Monash University and La Trobe University are further out. However, no matter where your campus is located, it will no doubt be [easily accessible](#) by train, bus or the city's excellent tram network.

You must purchase a [myki card](#) for all travel purposes in Melbourne and surrounds. The card works on trains, trams, light rail, and buses (including regional journeys outside of the city to places like Geelong, Bendigo and Traralgon). Myki cards can be purchased at staffed train stations and a variety of convenience stores throughout the city. They cannot be purchased on trams.

CONCESSION RATE

In general, international students are not entitled to a concession rate on myki cards (except on the annual pass – see below), so the full fare will be paid. [Fares](#) using the myki card depend on where you're travelling to and how often, but students generally spend around \$22 per week. You can work out your expected weekly cost using [this calculator](#).

International undergraduate students can also get a 50% discount on an annual myki pass using the iUSEpass. This option saves you a lot of money if you will be travelling at least 98 days of the year (if you're travelling less than this, a normal myki will be cheaper). Certain study conditions need to be met in order to apply for an iUSEpass, so make sure to check out the [Public Transport Victoria](#) website.

Local taxi companies

- <http://www.13cabs.com.au/> 13 22 27
- <http://www.aittaxis.com.au/> 13 22 11

FOOD EATING IN

If you choose to cook and eat at home, you can generally expect to spend around \$2 per breakfast, \$5 per lunch, and \$11 per dinner. Of course, this depends on your grocery preferences.

EATING OUT

Melbourne is famous for its food and drink culture, with locals and tourists alike flocking to the city's laneways, cute cafes and world-renowned restaurants. If you want to take full advantage of

Melbourne's incredible food and drink offerings, it's a smart move to set aside some spending money each week.

On average, a breakfast at a cafe in Melbourne is going to cost you \$18, but make sure to budget a bit extra if you'd like to add a coffee – Melbourne is known as the coffee capital of Australia, so you might need to work this into your daily budget. For lunch, you will likely have to spend around \$16-20. Dinner might be slightly more expensive at around \$25 per meal.

It's important to remember that in Australia, waiters and servers get paid a liveable minimum wage. This means that your sandwich or salad may cost a little bit more than you expect, but it also means the staff are being paid fairly for their time. Unlike some other places you may have visited, such as the United States, Australia does not have a tipping culture. Places may ask if you would like to tip, but it's not necessary.

ENTERTAINMENT

NIGHTLIFE

Depending on your circumstances, it's always worth planning ahead for a night out. You don't want to accidentally splurge your weekly savings just by walking into an expensive venue! Some bars that feature music, burlesque or other live entertainment will likely enforce a cover charge, but rarely more than \$10. While there, you can expect a glass of wine, beer or cider to cost approximately \$10-12 each. Spirits might be anywhere between \$12-\$25 depending on the venue and whether you have a desire for cocktails.

SHOWS

Concerts and live music can be more expensive in Australia. Performers have to spend more to travel here, and the costs associated with paying bar and security staff add up. In Melbourne, \$50 or more per ticket is an expected figure to pay for live music or sporting matches. For a larger act at a stadium or arena, over \$100 per ticket is typical. Other events like dance or theatre performances will usually cost \$50 or more. Always make sure you investigate the weekly city guides, as there are plenty of regular free events taking place around Melbourne.

MOVIES

A movie at any of the city's cinemas will likely cost around \$21, which may sound like a lot compared to Netflix at home. But you don't get the big screen experience that way! Make sure you take advantage of any cinema membership programs that will get you discounted tickets and free popcorn and drinks. Some cinemas offer cheap tickets on particular days of the week, such as the famous

Cinema Nova which does \$7 movies before 4pm on Mondays. Otherwise, student accommodation providers sometimes have cinemas of their own, with free screenings for residents.

FITNESS

If you prefer to spend your downtime at the gym, a membership at one of the more common gym franchises like Goodlife, Fitness First or Anytime Fitness, will cost around \$16-20 per week. Make sure to ask about any student discounts on memberships or classes. If you opt to live in student accommodation, access to a designated fitness space is usually included in the weekly price.

For more information on the cost of living in Victoria, make sure to check out our [Cost of Living Calculator](#).

Source: <https://insiderguides.com.au/>

Health and Safety

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

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

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

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

Emergency

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

- Police
- Fire
- Ambulance

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

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

Here are some examples of when you should call 000:

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

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

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

Personal Safety

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

Going out

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

- Always plan your trip home, especially at night. You may want to pre-book a taxi or arrange transport with a friend. Always make sure you have enough money to get home.
- Try to travel with a friend or in a group.
- Keep your bag and belongings close to your body and where you can always see them.
- Never hitch hike.
- If you don't have a mobile phone, make sure you have a phone card or money to make a phone call.
- Where available, use pedestrian walkways and cross the street at pedestrian crossings or lights.
- Leave valuables at home if you don't need to take them with you. This includes jewelry, electronic equipment such as iPads and your passport. If you've recently arrived and don't have anywhere permanent to live yet, talk to international student support staff about secure storage facilities on campus.

- Don't carry large amounts of money with you. You can access your money at ATMs found in shops, supermarkets, petrol stations, shopping malls, bars, shop fronts and many other public places.
- **Call 000 in the event of an emergency.** Remember, calls to 000 are free of charge.

A number of security measures have been implemented to maximise the safety of public transport users including security officers and guards, help points, good lighting and security cameras. However you should still use caution when travelling on public transport:

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

When travelling by Taxis

Some tips when using taxis in Australia:

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

At school or on campus

When you are at Melbourne Institute of Business and Commerce Campus during the day or night, here are some tips to help keep you safe:

- Make sure you are aware of the security and emergency arrangements at your Melbourne Institute of Business and Commerce and in your local area. Melbourne Institute of Business and Commerce shall provide you with this information in your orientation program upon arrival.
- If you drive to Melbourne Institute of Business and Commerce, try to park close to your

destination and use well-lit car parks.

- When leaving the campus at night try to walk with a friend or group and take paths that are well lit and ideally frequently used by other people.

Using the internet

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

At Home

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

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

Sun and water safety

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

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

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

after swimming.

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

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

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

Fire safety

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

If you experience a fire emergency, follow these steps:

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

Tips for fire prevention

- Make sure your house or room has a working smoke alarm.
- Wiring and electrical devices can overheat from too much use, especially in older buildings, so don't overload power boards or double adaptors.
- Keep electric heaters and radiators at least a meter from your bed, furniture or any curtains.

- Remember to turn off all appliances when finished cooking. Most household fires occur in the kitchen when grease, oil or other flammable cooking materials are left on the stove and forgotten.

What to do if there's a fire

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

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

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

Insurance

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

Overseas Student Health Cover

International students undertaking formal studies in Australia, and their dependents (for example, spouses and children under 18 years old), must obtain OSHC. It includes cover for visits to the doctor, some hospital treatment, ambulance cover and limited pharmaceuticals (medicines). OSHC insurers can provide a range of different OSHC products. These may range from a basic product which covers only the compulsory minimum services to comprehensive products which cover, in addition to the compulsory minimum services, extra services as specified under the particular policy.

Learn [more](#) (opens in a new window) about OSHC, including a list of the providers at www.privatehealth.gov.au/.

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

Melbourne Institute of Business and Commerce can assist you to organise Overseas Student Health Cover (OSHC) for you and your dependents (if any). Please ask one our admin staff or email at admin@mibc.com.au.

Private health insurance

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

Travel insurance

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

Home and contents insurance

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

Vehicle insurance

If you purchase a car, motorbike or other vehicle you will need to consider what type of insurance you will need to purchase. Depending on what state or territory of Australia you live in there may be compulsory insurance you need to purchase.

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

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

Banking

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

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

Australian currency

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

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

Accessing your money

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

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

Moving money overseas or to Australia

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

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

Banking ombudsman

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

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

Phone and Internet

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

Mobile phones

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

Prepaid

A prepaid service gives you flexibility because you control how much you spend and can stop using the service any time. Pre-paid SIM cards are sold in many shops and supermarkets, as well as by mobile phone providers. After an easy set-up process with the provider, you will have a working

Australian mobile number which you can top up with credit as needed. You can usually top up your prepaid service online or at a range of retail outlets. Your mobile phone provider can provide details on how you can top up your service.

Contract

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

Internet

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

Making international calls

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

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

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