

PAYMENT INFORMATION

CANADA

Payment can be made by credit card, cheque, money order, or bank transfer. We accept Visa or Mastercard. For credit card payments, a credit card authorization form will be provided with your invoice. Please send all forms and payment in full, directly to the school you will be attending.

ILSC-VANCOUVER DLI: O19275396842

555 Richards St., Vancouver, BC, V6B 2Z5 Canada

BANK TRANSFER DETAILS	MONEY ORDERS & CHEQUES	CREDIT CARD PAYMENTS
Transfer Canadian funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 1251400 Institution: 001 Transit: 08120 Swift code: BOFMCAM2	Funds must be drawn on a Canadian or US* bank, payable to ILSC Education Group c/o ILSC Vancouver , and mailed to: THE ILSC EDUCATION GROUP C/O ILSC VANCOUVER 555 Richards St., Vancouver, BC V6B 2Z5 Canada	We accept Visa or MasterCard. For credit card payments, a credit card authorization will be provided with your invoice. An administrative surcharge of 1.5% will be applicable to all payments.
Transfer US funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 4680819 Institution: 001 Transit: 00040 SWIFT code: BOFMCAM2 Intermediary Bank Information: Wells Fargo Bank SWIFT code PNBPU33NNYC ABA: 026 0050 92		

ILSC-TORONTO DLI: O19375697742

443 University Ave., 3rd Floor, Toronto, ON M5G 2H6 Canada

BANK TRANSFER DETAILS	MONEY ORDERS & CHEQUES	CREDIT CARD PAYMENTS
Transfer Canadian funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 1833324 Institution: 001 Transit: 00040 SWIFT code: BOFMCAM2	Funds must be drawn on a Canadian or US* bank, payable to ILSC Education Group c/o ILSC Toronto , and mailed to: THE ILSC EDUCATION GROUP C/O ILSC TORONTO 443 University Ave., Toronto, ON M5G 2H6 Canada	We accept Visa or MasterCard. For credit card payments, a credit card authorization will be provided with your invoice. An administrative surcharge of 1.5% will be applicable to all payments.
Transfer US funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 4680819 Institution: 001 Transit: 00040 SWIFT code: BOFMCAM2 Intermediary Bank Information: Wells Fargo Bank SWIFT code PNBPU33NNYC ABA: 026 0050 92		

ILSC-MONTRÉAL DLI: O19359201512**

410 Rue St-Nicolas, Suite 300 Montréal, QC H2Y 2P5 Canada

BANK TRANSFER DETAILS	MONEY ORDERS & CHEQUES	CREDIT CARD PAYMENTS
Transfer Canadian funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 1834300 Institution: 001 Transit: 00040 SWIFT code: BOFMCAM2	Funds must be drawn on a Canadian or US* bank, payable to ILSC Education Group c/o ILSC Montréal , and mailed to: THE ILSC EDUCATION GROUP C/O ILSC MONTRÉAL 410 Rue St-Nicolas, Suite 300 Montréal, QC H2Y 2P5 Canada	We accept Visa or MasterCard. For credit card payments, a credit card authorization will be provided with your invoice. An administrative surcharge of 1.5% will be applicable to all payments.
Transfer US funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 4680819 Institution: 001 Transit: 00040 SWIFT code: BOFMCAM2 Intermediary Bank Information: Wells Fargo Bank SWIFT code PNBPU33NNYC ABA: 026 0050 92		

*Our Canadian schools accept US funds drawn on a US account; please check the current USD/CAD exchange rate to calculate the correct amount of USD to pay.

** ILSC-Montréal has a framework affiliation agreement with CEGEP de la Gaspésie et des Îles, and shares the same DLI number. You will be issued a joint Letter of Acceptance including the logos of both schools.

VANCOUVER | TORONTO | MONTRÉAL | BRISBANE | SYDNEY | MELBOURNE | NEW DELHI

AUSTRALIA

Payment can be made by credit card, cheque, money order, or bank transfer. Please send your application form(s) to the school you will attend, by email or mail. Submit payment according to one of the methods below.

LOCATION	BANK TRANSFER DETAILS	OTHER VISAS	MONEY ORDERS & CHEQUES
ILSC-BRISBANE	STUDENT VISAS Transfer Australian funds to: National Australia Bank Capital Office Branch, Ground Floor, 308-322 Queen Street, Brisbane QLD 4000 Australia SWIFT code: NATAAU3304B Account name: ILSC-Australia BSB: 084004 Account: 48-910-1113	Transfer Australian funds to: National Australia Bank Capital Office Branch, Ground Floor, 308-322 Queen Street, Brisbane QLD 4000 Australia SWIFT code: NATAAU3304B Account name: ILSC-Australia BSB: 084004 Account: 47-919-1485	Funds must be drawn on an Australian bank, payable to ILSC-Australia, and mailed to ILSC-Brisbane IMPORTANT: Please indicate the applicant name and, if you have it, the learner number in the comments section of your bank transfer so that ILSC can connect the payment to your application.
ILSC-SYDNEY	Level 1, 232 Adelaide St. Brisbane, QLD 4000 Australia CRICOS CODE: 02137M		
ILSC-MELBOURNE	Level 7, 540 George St. Sydney, NSW 2000 Australia CRICOS CODE: 02137M		
	Level 7, 120 Spencer St. Melbourne, VIC 3000 Australia CRICOS CODE: 02137M	IMPORTANT: Please indicate the applicant name and, if you have it, the learner number in the comments section of your bank transfer so that ILSC can connect the payment to your application.	CREDIT CARD PAYMENTS We accept Visa or Mastercard. For credit card payments, a credit card authorization form will be provided with your invoice. An administrative surcharge of 2.65% will be applicable to all payments.

INDIA

Payment can be made by international money order, bank transfer or by credit card online (banking surcharges may apply). Contact inquiry@ilsc.in for details. Send all forms with payment in full, directly to the school.

ILSC INDIA PVT. LTD.

B-17 Shivalik, GF, Gitanjali Road, Malviya Nagar, New Delhi 110017 India

BANK TRANSFER DETAILS	MONEY ORDERS & CHEQUES	CREDIT CARD PAYMENTS
Transfer US funds to: ILSC India Pvt. Ltd.: HDFC Bank Ltd C-5/32, Safdarjung Development Area (SDA) New Delhi 110016 India Purpose of remittance: tuition fees Account: 00322560001633 Swift code: HDFCINBBXXX	Make payable to ILSC India Private Limited and mail to ILSC-New Delhi	Credit card payments can be made online using our secure online payment service: https://secure2.ilsc.com/forms/payment/india

ACCOMMODATION TERMS & CONDITIONS

Homestay includes a private, fully-furnished bedroom, meals, access to telephone, television and laundry facilities. Placement fees should be sent at the same time as homestay application. Signing the student profile/application form acknowledges you have read and understood these terms and conditions.

Neither ILSC Australia nor the Homestay family or Residence can be held responsible for the loss or theft of personal belongings. Although the chance of a loss due to theft is extremely small, we advise students to obtain adequate insurance coverage in their home countries for all personal belongings that they bring with them.

Cancellations

- The placement fee is non-refundable.
- All fees are refunded if an applicant's visa application is denied. Written proof from the Australian embassy or consulate is required.

HOMESTAY

- For cancellations received in writing more than 14 days prior to the arrival date, 100% of the homestay fees will be refunded (less the placement fee). If applicable, 100% of airport transfer fees will be refunded. Homestay cancellations received in writing 14 days or fewer prior to the arrival date, one week of homestay fees will be retained for the homestay family, and remaining fees will be refunded (less the homestay placement fee). If applicable, 100% of airport transfer fees will be refunded.

RESIDENCE

- For cancellations made less than 30 days prior to check-in will be charged the lesser of 4 weeks accommodation or actual time booked by ILSC and ILSC will retain the non-refundable placement fee. For full terms and conditions please refer to our website.

Leaving Homestay

- Students are required to give written notice two weeks in advance to move out. If no written notice is given, ILSC accommodation staff will assume that the student will move out at the end of the first four weeks or the booked period.
- Students are required to move out of the homestay by 10 am on the end date of the original booked period if no extension is requested.

Extending Homestay:

- During the first week of homestay, students are required to give written notice of their wish to extend homestay to ILSC accommodation staff. If no notice is given, ILSC accommodation staff will assume that the student will move out at the end of the original booked period.
- Extension of the original placement period is subject to the availability of the host family, if the host family is not available, the student will have to pay a relocation fee of \$150.
- Students are required to pay homestay fee directly to ILSC for the extension period.

Conditions

- No airport transfer refund applies if a student cannot locate the driver. The student must call our emergency number, not their host family, & follow our instructions. We will contact the driver and make sure that the student and driver link up. Students that make their own way to the host family home without calling the emergency number & following our instructions forfeit the transfer fee.
- Homestay fees must be paid 4 weeks in advance.
- Change of host family after the initial 4 week booking period will incur a relocation fee of \$150

IMPORTANT MEDICAL INSURANCE INFORMATION

Student Visa students MUST:

- Request OSHC (Overseas Student Health Cover) or obtain your own insurance
- Maintain valid OSHC for the entire length of the student visa (not the course end date)

For more information about the OSHC, check with the school or visit our website www.ilsc.com

DISMISSAL POLICY

The Code of Conduct students are expected to follow includes:

- Attend school in accordance with the attendance policy.
- Speak English in the school in accordance with the English Only Policy.
- Treat all students and staff with dignity and respect.
- Refrain from any disruptive or offensive classroom behaviour.
- Follow the Cell Phone / Electronics Policy during class.
- Complete all assignments and examinations on the scheduled completion dates.
- Refrain from cheating or plagiarising in completing class assignments.
- Ensure that outstanding tuition fees are paid.
- Treat school property with respect.
- Refrain from bringing weapons of any kind (i.e. knives, guns) to school.
- Refrain from bringing any alcohol or any prohibited mood altering substances to the Institution.
- Refrain from making inappropriate remarks concerning another student or staff's ethnicity, race, religion or sexual orientation.
- Any other conduct which is determined to be detrimental or damaging to the other students, staff members or the Institution.

Whenever a student has repeatedly demonstrated unprofessional behavior, against the Code of Conduct, that student will be placed on probation. The student may receive a verbal warning for the first offence; however the incident must be documented and kept in the student file. On the second occurrence, the student receives a letter of probation, where the incident is stated and the conditions of the probation are outlined.

The student will be dismissed from the school when it becomes apparent that there is neither the desire nor the ability of complying with the probation terms. It is necessary to supply the student with a letter and at the same time a statement of charges. In all cases the probation and dismissal must be well documented. This means that under normal circumstances the student must have advance knowledge that dismissal is a real possibility should the student fail to meet the probation terms.

Any of the following, if substantiated, will result in immediate dismissal without a warning letter or probationary period, and police will be summoned, as required:

- Sexual assault.
- Physical assault or other violent acts committed on or off campus against any student.
- Verbal abuse or threats.
- Vandalism of school property.
- Theft.

Concerns related to a student's conduct shall be referred to the Program Directors to process in accordance with this policy.

This does not remove the right to appeal under the appeals process. Students who are expelled for the above acts will be required to stay away from the school until the appeals process is determined. The refund policy will apply.

DISPUTE RESOLUTION

ILSC encourages its students to talk freely about their lives and experiences in the school and in Australia. Comments about the school's program help everyone to learn and become better. Students should share any difficulties or challenges they are facing. The teachers, student counselors and school administrators are available to listen to and guide students. If a student has a difficulty with the school itself, which cannot be corrected through discussion, then the student can present his/her concern in writing to the school director, who will, in discussion and in writing, address and resolve the dispute.

- This agreement does not remove the right to take action under Australia's consumer protection laws.
- ILSC's dispute resolution process does not circumscribe your rights to pursue other avenues and other legal remedies.
- We aim to have a solution presented to you within seven days.
- If it is not possible to resolve the dispute internally, via the process above, you may choose to contact the Overseas Student Ombudsman. If you wish to lodge an external appeal or complain about this decision, you can contact the Overseas Student Ombudsman. The Overseas Student Ombudsman offers a free and independent service for overseas students who have a complaint or want to lodge an external appeal about a decision made by their private education or training provider. See the Overseas Student Ombudsman website www.

ILSC—NEW DELHI POLICIES

COMPLAINTS & APPEALS POLICY

Students can talk about difficulties with their teachers, counsellors, or admin staff or Director. Students can also submit the problem in writing to the Director, who will, in writing, address and resolve the dispute. The ILSC Dismissal Policy, Waiver forms and other standard documents are provided in the orientation package that students are given on the first day of studies. These forms can also be provided pre-arrival upon request.

CANCELLATION & REFUND POLICY

Registration/Assessment fee (\$25) and Accommodation Registration fee (\$25) are non-refundable. To receive a refund on all other fees, you must provide ILSC-New Delhi (c/o ILSC India Pvt. Ltd.) written notice that you intend to withdraw from the program. If your study permit or visa is denied, ILSC-New Delhi will retain the lesser of 25% of refundable fees or \$200. Refund percentages are calculated based on entire program length.

If you cancel in writing before your program starts, you will receive the following percentage of refundable fees:

- Less than 7 days after registration submitted and before program start date: the greater of either 75% of refundable fees, or refundable fees minus \$400
 - 30 days or more before the program start date: 75% of refundable fees
 - Less than 30 days before the program start date: 60% of the total fees due
- If you cancel in writing or are dismissed from ILSC after your program starts, you will receive the following percentage of refundable fees, regardless of attendance:
- Less than 10% of the program completed: 50% of refundable fees
 - 10-30% of the program completed: 30% of refundable fees
 - More than 30% of the program completed: 0% of refundable fees (no refund)

Change of schedules is considered the same as cancellation, i.e. for a schedule change of Full-time Intensive to Part-time AM, students must cancel the whole program and re-apply for the Part-time program. If you are eligible for a refund under the conditions above, you will receive the refund within 30 days of ILSC-New Delhi receiving written notice of cancellation or ILSC-New Delhi's notice to you of dismissal.

ENGLISH ONLY POLICY

In order to encourage the use of English, we have an English Only Policy in the school. This means that whenever you are in the school or participate in the class/school activities, you must speak English. Any student who fails to follow the English Only policy, will be subject to discipline up to and including suspension or expulsion. Tuition affected by any expulsion is covered by the tuition refund policy. There is no refund of tuition for any suspension.

PRIVACY POLICY

This Privacy Policy (the "Policy") applies to the collection and use of personally identifiable information (the "Personal Information") gathered through the enrolment process, use of the ILSC Education Group's website (the "Website"), related student app, the ILSC Learning Management System (the "LMS"), the ILSC landing pages, and the ILSC interactive chat (collectively, the "Other Services") that are owned and/or operated by the ILSC Education Group ("ILSC").

ILSC is committed to protecting your privacy! In this Policy, 'we', 'our', or 'us', refers to ILSC and its subsidiaries and affiliates. The Policy (i) describes the Personal Information that we may collect through the Website and the Other Services, (ii) explains the purpose of collecting and the use of such Personal Information, and (iii) explains how and when we may share it.

LIMITING COLLECTION

ILSC takes your privacy seriously. Any Personal Information that you provide to ILSC is limited to that which is needed for the purposes identified by us. Personal Information is collected by fair and lawful means only.

ACCOUNTABILITY

We are responsible for all Personal Information under our control, whether supplied to us directly by you or by a third party, or that we have provided to a third party for processing. We have established policies and procedures to comply with our Policy, and have designated a Privacy Officer who is responsible for ensuring we comply with privacy legislation. If you need to contact our Privacy Officer regarding your specific privacy questions or concerns, please see the contact information at the end of the Policy.

COLLECTION OF PERSONAL INFORMATION

a. Initial inquiries through the Website

Various types of Personal Information may be required from you in order to proceed with an inquiry or enrollment with ILSC or when opting in to an email subscription service. In most cases, this Personal Information includes your name, e-mail address and/or telephone number.

ILSC may send you information regarding our products and services through e-mail. You may choose to receive this information by filling out a contact form on our Website and giving us your consent. There may be times where, following your request, you may be contacted by a representative of ILSC to further assist you with any questions or concerns you may have.

b. Customer Relationship Management (CRM)

Through our cloud based CRM, Personal Information that may be stored includes your name, email address, telephone number and nationality. For a list of all Personal Information obtained by ILSC, please view our contact form page here. Our in house team uses that Personal Information to respond to inquiries. Unless required by law, we do not share this Personal Information with third party agencies.

c. ILSC.com Chat

Through our automated chat found online at www.ilsc.com, www.ilsc.com.br, www.ilsc-espanol.com, www.ilsc.ru, www.learnfrench.ca, and www.continuing-education.ilsc.com Personal Information that we may collect includes your name, email address and nationality. In addition, our in-house team may ask some follow-up questions involving additional Personal Information in order to determine course interests and assist students in the most efficient way. Unless required by law, we do not share this Personal Information with third party agencies.

d. Facebook remarketing

Facebook may use cookies to display ads based on past visits to the Website. Any data collected will be used in agreement with our own Policy as well as Facebook's privacy policy. You can set preferences for how Facebook advertises to you within your Facebook profile – instructions are available via Facebook.

e. Google Analytics

Through Google Analytics, ILSC can track location of website traffic and the source of our visitors browsing (desktop, tablet, mobile etc.) as well as the total time spent on the Website. IP addresses, URLs visited, and related information is recorded for all site visitors for the purpose of site traffic analytics and captured as part of normal operation in our server logs. Cookies are used to track logins, sessions, and collect anonymous traffic data.

This information is used to understand our audiences, including where they are from, what they are looking for and how we can best assist them. This information allows ILSC to stay in tune with our audiences and helps to improve our online user experience.

For more information on how Google uses data when you use our Website, the student app

and the LMS, please refer to this link: www.google.com/policies/privacy/partners

f. Student app and the LMS

Any Personal Information you provide to ILSC through our student app and the LMS will be used for the sole purpose of responding to your specific questions or concerns. Your Personal Information may be accessible to staff who administer the platforms and the infrastructure. We will ensure that our staff and those acting on our behalf obtain, use and disclose Personal Information collected through the use of our student app and the LMS lawfully and correctly. Unless required by law, we do not share this Personal Information with third party agencies.

g. Internal database

In the case of a student registration, Personal Information that is required includes name, e-mail address, passport information and date of birth. Please view our application form for all required information here. ILSC's internal database stores Personal Information from a completed application form as well as students' schedules, grades and attendance. We will ensure that our staff and those acting on our behalf obtain, use and disclose Personal Information from our internal database lawfully and correctly. Unless required by law, we do not share this Personal Information with third party agencies.

h. ILSC Education Group Landing pages

ILSC occasionally has landing pages, which require basic Personal Information such as name, email address, telephone number, and nationality. Our in-house team will use this Personal Information to respond to inquiries appropriately. Unless required by law, we do not share this Personal Information with third party agencies.

i. Third party payments

When you make any purchases through our Website, you make that payment to us using our third party payment tools. We do not collect any payment information from you; we merely process that data in passing it on to our third party payment providers, for them to process the payment. All credit card information (numbers, expiration dates, CVC number) are managed by our secure payment gateway via our third party payment tools which work to protect the security of your financial information. When submitting your payment information through our third party payment tools, please note that they each have their own privacy policy and that we do not accept any responsibility or liability for their privacy policies.

IDENTIFYING PURPOSE

You agree that we may collect and use Personal Information from you and about you for the following purposes:

- To communicate with you, including responding to your questions or inquiries in relation to the products and services that we provide through the Website, the Other Services and through our social media channels.
- To understand your needs in order to market and remarket products and services to you.
- To analyze the suitability of our products and services for you.
- To determine your eligibility for our products and services, including to verify your Personal Information through communicating with any references provided by you.
- To develop, manage and offer products and services that meet your needs.
- To provide you with ongoing service.
- To manage and assess our risks, operations and relationship with you.
- To meet our legal and regulatory requirements.
- To facilitate the processing of payments.

SAFEGUARDS

To support our Website's security, we use spam protection tools from third party platforms such as Google reCAPTCHA. As a result, when you pass through our Website, your hardware and software information, such as device and application data and the results of integrity checks, may be sent to these platforms for analysis. You should check the relevant third party website for more information on how they control the dissemination of this data.

Our online payment solutions are available for multiple ILSC services. These are hosted through third-party accredited payment processors, which adhere to specific country and banking requirements. As such, they ensure all security measures are addressed for all customers, ILSC included.

LIMITING USE, DISCLOSURE, AND RETENTION

Unless you consent otherwise or it is required by law, Personal Information can only be used or disclosed by us for the purposes for which it was collected. We keep Personal information only as long as required to serve those purposes.

Personal Information that is no longer required to fulfil the identified purposes is destroyed, erased or made anonymous.

ILSC may internally share your Personal Information for the purposes identified in this policy with its employees, affiliates or other related and affiliated companies in Canada or outside of

Canada. Only such companies with legitimate business reasons will have access to your Personal Information and must ensure that Personal Information in their possession is securely held.

There are some examples where ILSC will not seek your consent for disclosure to outside third parties. These examples are:

- Where there is a legal obligation to disclose Personal Information under a court or government order as for instance to detect or prevent illegal activity
- Where personal information is given to our agents and service providers for services such as data processing of electronic fund transfers or loan collection
- Where the disclosure is of regulated public information.
- ILSC has developed and implemented detailed retention principles, and will ensure destruction of personal information in a method that prevents improper access.

ACCURACY

We try to ensure that the Personal information that we collect is accurate, complete, and up-to-date as possible in order to properly satisfy the purposes for which it is to be used. If we are unable to verify your Personal Information or contact you, we may be limited in our ability to provide you with access to our Website and our Other Services.

OPENNESS

Upon request, ILSC will provide an explanation of its Policy with respect to the management of Personal Information. You can contact our Privacy Officer with any inquiries or complaints or if you require further information.

INDIVIDUAL ACCESS

If you would like to obtain a copy of the Personal Information held about you by us, or update, correct, or delete any Personal Information that you have provided to us through your use of the Website and/or the Other Services, or otherwise, or if you have any questions or suggestions for improving this Policy, please contact us. If you have questions about unsubscribing from email or other communications do so by using the email below in the Contact Us section. We may only deny access to your Personal Information when such denial is: (1) required or authorized by law; (2) when granting you access would have an unreasonable impact on other people's privacy, unless the requested information is severable from the Personal Information of other people; and (3) to protect our confidential commercial information. If we deny your request for access to, or refuse a request to correct information, we shall explain why.

CONSENT TO COLLECTION OF PERSONAL INFORMATION

Subject to certain legal and contractual restrictions and reasonable notice, you may refuse or withdraw consent to the collection, use or disclosure of Personal Information at any time by contacting our Privacy Officer. In addition, you may also opt out of certain communications we may send you regarding other products and services.

If you refuse or withdraw your consent, we may not be able to provide you or continue to provide you with some products, services or information which may be of value to you.

CHALLENGING COMPLIANCE

Any individual may address a written challenge concerning our compliance with this Policy to our Privacy Officer at the contact information found at the end of this Policy.

ILSC will investigate all written complaints. Should we find that a complaint has reasonable grounds, we will take all appropriate steps to correct the information and amend the policy or practice as required, and will notify the individual about the outcome.

CHANGING OUR POLICY

From time to time, we may update or make amendments to the Policy to comply with any changes in legislation or to take into consideration any other issues that may arise. Should we make any changes, we will post the revised Policy on the Website and/or provide you with a link or an email notification. We encourage you to check back often and keep yourself informed about our Policy. As we continue to serve you and where changes have been made to this Policy, our continued business relationship constitutes acceptance of those changes.

CONTACT US

If at any time you have any questions regarding our Policy, or our access and use of Personal Information, or if you wish to withdraw your name from any of our mailing lists, do not hesitate to contact us.

ILSC welcomes any questions, comments or inquiries. You may contact our Privacy Officer regarding your specific privacy questions or concerns at: Privacy.Officer@ilsc.com

