

PAYMENT INFORMATION

VANCOUVER **VAN** | TORONTO **TO** | MONTRÉAL **MTL** | BRISBANE **BNE** | SYDNEY **SYD** | MELBOURNE **MEL** | NEW DELHI **ND**

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
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	Transfer US funds to: Wells Fargo Bank SWIFT code PNBPU3 3NNYC ABA: 026 0050 92 For further credit to: BMO Bank of Montréal 595 Burrard St, Vancouver, BC V7X 1L7 Canada Account: 4680819 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 Vancouver, and mailed to: THE ILSC EDUCATION GROUP C/O ILSC VANCOUVER 555 Richards St., Vancouver, BC V6B 2Z5 Canada

ILSC-TORONTO DLI: O19375697742
443 University Ave., 3rd Floor, Toronto, ON M5G 2H6 Canada

BANK TRANSFER DETAILS		MONEY ORDERS & CHEQUES
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	Transfer US funds to: Wells Fargo Bank SWIFT code PNBPU3 3NNYC ABA: 026 0050 92 For further credit to: BMO Bank of Montréal 595 Burrard St, Vancouver, BC V7X 1L7 Canada Account: 4784491 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

ILSC-MONTRÉAL DLI: O19359201512**
410 Rue St-Nicolas, Suite 300 Montréal, QC H2Y 2P5 Canada

BANK TRANSFER DETAILS		MONEY ORDERS & CHEQUES
Transfer Canadian funds to: BMO Bank of Montréal 595 Burrard St. Vancouver, BC V7X 1L7 Canada Account: 1833300 Institution: 001 Transit: 00040 SWIFT code: BOFMCAM2	Transfer US funds to: Wells Fargo Bank SWIFT code PNBPU3 3NNYC ABA: 026 0050 92 For further credit to: BMO Bank of Montréal 595 Burrard St, Vancouver, BC V7X 1L7 Canada Account: 4789225 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

*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.

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		MONEY ORDERS & CHEQUES
ILSC-BRISBANE Level 1, 232 Adelaide St. Brisbane, QLD 4000 Australia CRICOS CODE: 02137M	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	OTHER 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: 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 7, 540 George St. Sydney, NSW 2000 Australia CRICOS CODE: 02137M	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	OTHER 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: 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-MELBOURNE Level 7, 120 Spencer St. Melbourne, VIC 3000 Australia CRICOS CODE: 02137M	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	OTHER 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: 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.

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
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

GENERAL & FEES POLICY

All students must read this document carefully before signing the application form.

Entry Requirements

- Minimum age for the enrollment is 16 years.
- Enrollment fees and accommodation placement fees are non-refundable and must be paid at the time the application is sent.
- Your program is indicated by the start and end dates on your ILSC acceptance letter and the invoice.
- All fees are non-transferrable.
- All fees must be paid in accordance with the invoice issued and are due a minimum of six weeks prior to the start of the program.
- Your information may be shared with the Australian government and regulatory bodies including the Tuition Protection Service.

ILSC ELICOS POLICIES & PROCEDURES

ILSC Application Checklist:

- Complete and sign the application
- Fax, mail or e-mail your application form
- Pay registration fee and accommodation registration fee by one of the payment methods. After the application is accepted, we will send the Letter of Acceptance, which will give you more information about your next steps.

Payment of Fees: Fees must be paid in accordance with terms stated on the invoice. Enrollment fees and Accommodation Placement fees are non-refundable and must be paid at the time the application is sent. All fees are non-transferrable.

Start Dates: ILSC accepts new students every Monday, year round, except the last Monday of a session. If you start classes on the 2nd or 3rd Monday of a session, you may be placed in an ongoing class.

Your First Day: On your first day at ILSC, you will take the ILSC Placement Test (written and oral test) and choose your classes of interest. While an academic coordinator places you in classes that meet your interest and English level, an ILSC counselor will welcome you and provide important information that will help your studies at ILSC and life in Australia.

Elcos Course Selections: Each session, ILSC offers a variety of courses to choose from. In the fourth week of each session, students will discuss the courses they want to take in the coming session with their teachers. Students will be placed in the courses of their interest if their English level is appropriate for the courses. In case scheduled classes are canceled due to low enrollment (fewer than 5 students) or are full so students cannot be placed in classes of their choice, the academic coordinator after consultation with the students will place them in the next best available class.

Course Requirements: In order to get the maximum benefit from your study at ILSC, you are expected to attend class regularly and on time. You need to attend at least 80% of your classes each session, as part of the requirement to receive a credit for each course taken. You are required to speak with your counselor if you need permission for unavoidable or excessive absences.

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.

Dismissal Policy: Students must meet the course requirements at all times. If these requirements are not met, students will receive counseling. Then after appropriate warnings, students will be expelled. Likewise, if a student's behavior is inappropriate by the school's standards, the above procedures will be followed.

PROVIDER DEFAULT

In the unlikely event that ILSC Australia is unable to deliver your course in full, you will be offered a refund of all the course money you have paid to date. The refund will be paid to you within 2 weeks of the day on which the course ceased being provided. Alternatively, you may be offered enrollment in an alternative course at no extra cost to you. You have the right to choose whether you would prefer a full refund of course fees, or to accept a place in another course. If you choose placement in another course, we will ask you to sign a document to indicate that you accept the placement.

If ILSC Australia cannot deliver the course a student has paid for, the Tuition Protection Service (TPS) will help the student find another course with minimal disruption to their studies. The TPS will use an online placement service to give the student all the information they need so they understand their options and can choose an alternative course that best suits them. Support in using the system will be available to students if they need it.

If a student is unable to find a suitable alternative course, the TPS will refund the tuition fees that have been paid, for the part of the course that they have not yet received.

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.

Cancellations

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

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.

COMPLAINTS & APPEALS POLICY

Our Commitment

- The school will make sure that you can sit down and talk with an appropriate person within 2 days of your complaint.
- We aim to have a solution presented to you within seven days.
- You may nominate a support person to accompany you at any stage of the complaints and appeals process.
- Nothing in the college's student complaints and appeals policy negates the right of any overseas student to take action under Australia's consumer protection laws in the case of financial disputes.
- Nothing in the college's student complaints and appeals policy negates the right of any overseas student to pursue other legal remedies.
- 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.oso.gov.au or phone 1-300-362-072 within Australia for more information.

IMPORTANT MEDICAL INSURANCE INFORMATION

Upon arrival, all ILSC students must show proof of valid medical insurance for their entire term at ILSC. 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

TUITION REFUND POLICY

BEFORE YOUR PROGRAM STARTS		
YOUR REFUND	WHEN YOU MUST CANCEL	ILSC CANCELLATION FEE
75% (min.)	No authorization from Australian Immigration	25% of total fees (\$200 max.)
75% (min.)	0–7 days after making the contract	25% of total fees (\$400 max.)
75%	30 days or more before the program starts	25% of total fees
60%	1–29 days before the program starts	40% of total fees
AFTER YOUR PROGRAM STARTS		
YOUR REFUND	WHEN YOU MUST CANCEL	ILSC CANCELLATION FEE
50%	0–10% of the program completed	50% of total fees
30%	11–29% of the program completed	70% of total fees
No refund	30–100% of the program completed	100% of total fees

CANCELLATION & REFUND POLICY

- Cancellations and withdrawals are subject to the conditions of the ILSC's refund policy.
- Starting the program on time is your responsibility. If you arrive late for the start of your course, no refund is given for the missed days.
- If you wish to downgrade your schedule after registration, you may apply the fee difference towards an extension of studies. Any extension of studies must be confirmed at the time of schedule downgrade. No credit will be kept on file, and no refunds will be given.
- If you choose to withdraw from ILSC, you must give ILSC written notice and it must be from your entire program; you cannot withdraw from selected parts of your program (i.e. the last month).
- You must leave ILSC on the date you have agreed to withdraw.
- Percentage of program completed = (total number of days completed) ÷ (total number of days in program) X 100%. Weekends are not included in this calculation.
- Any refund will be paid to the person or entity that originally paid the course fee (normally the agents), where possible, in the same currency in which the fees were paid.
- ILSC will make sure that you can sit down and talk with an appropriate person within 2 days of your withdrawal request.
- Refunds are processed within 4 weeks of receiving the notice/request from the student.
- No refund will be given to students who are expelled for breaching the college's policies, unacceptable behavior or non-compliance with visa conditions.
- All bank charges incurred for refunds to be paid by the beneficiary.
- In the event of a program cancellation by ILSC, all fees will be refunded within 2 weeks.
- In the event of the school defaulting, the refund policy does not apply. Such situation is covered by the ESOS Act 2000 and the ESOS regulations 2001.

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.oso.gov.au or phone 1-300-362-072 within Australia for more information.