

REDFERN LEGAL CENTRE PRESENTS

# International Students Welcome Pack



## Welcome Back!

• This Welcome Pack  
• has been created for  
• international students  
• studying in NSW.\*

*\*The information contained in this Welcome Pack is not a substitute for legal advice. You should seek legal advice before acting or relying on the content.*



Redfern Legal Centre



MyLegalMate  
rlc.org.au/mlm

# WELCOME TO AUSTRALIA!

## INTERNATIONAL STUDENT WELCOME LETTER

Hello,

We are thrilled to welcome all new and returning international students to New South Wales (NSW).

The last 18 months have been incredibly hard for many students across the world. We applaud your determination and resilience in making it here to join NSW's vibrant international student community.

Studying abroad can be a life-changing experience, from benefitting your education and career, to experiencing a new culture and enhancing your global network.

We also know that studying away from home can sometimes be challenging. If you do face any problems during your time in NSW, Redfern Legal Centre's International Student Legal Service (RLC ISLS) is here to help.

Funded by Study NSW, the service was established over 10 years ago to protect and advocate for NSW's international student community through the provision of free, confidential legal support.

We look forward to working with you to make your stay in NSW a positive one.

Warm regards,

**Sean Stimson**

Solicitor, Redfern Legal Centre International Student Legal Service NSW

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rlc.org.au



Redfern Legal Centre



**STUDY NSW**  
Creative. Dynamic. Alive.



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## Setting up a bank account:

- Make sure you bring the following documents to the bank to open a bank account:
  - passport
  - Australian residential address
  - valid visa documents
  - a letter from your education provider in an official letterhead stating that you are a full-time student.
- Make sure you check with your bank to see if there are any fees involved in opening an account. You should be able to create a bank account for free.
- You may request your bank not to allow any overdraw facility to avoid a payment more than what is available in your bank account.
- Ask your bank about an ATM card and whether there is any charge for withdrawing money from an ATM outside your bank's network.
- Useful links:

International students: How to open a bank account in Australia

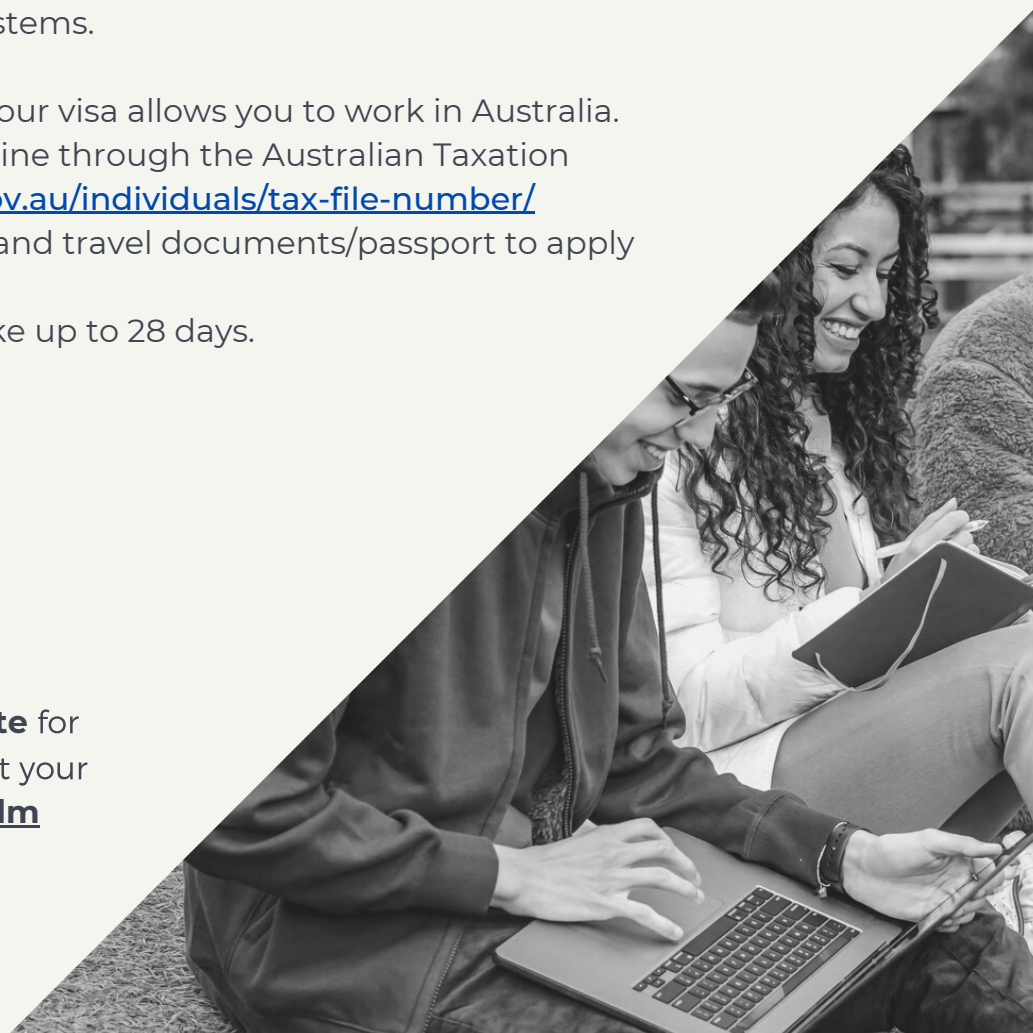
[www.finder.com.au/international-students-open-bank-account-australia](http://www.finder.com.au/international-students-open-bank-account-australia)

## Tax File Number (TFN)

- A tax file number (TFN) is your personal reference number in the tax and superannuation systems.
- It is free to apply for a TFN.
- You can apply for a TFN if your visa allows you to work in Australia.
- You can apply for a TFN online through the Australian Taxation Office website: [www.ato.gov.au/individuals/tax-file-number/](http://www.ato.gov.au/individuals/tax-file-number/)
- You must have a valid visa and travel documents/passport to apply for your TFN
- Processing of a TFN can take up to 28 days.

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Sign up for **My Legal Mate** for FREE to learn more about your legal rights: [rlc.org.au/mlm](http://rlc.org.au/mlm)



# VISA COMPLIANCE



It is important that you understand and comply with your student visa conditions, as the Department of Home Affairs (Home Affairs) may cancel you and/or your dependents' visas if you breach them.

## Notify change of your contact details

- You must notify your education provider of your new address, phone number, email address, and details of your emergency contact within 7 days of your arrival in Australia and whenever you change your contact details.
- If you do not update your contact details and there is a problem with your study or visa, you may miss correspondence from Home Affairs and your visa may be cancelled.
- It's also a good idea to make sure Home Affairs always has your correct contact details.

**For more info  
visit [rlc.org/mlm](https://rlc.org/mlm)**



## Maintain full-time enrolment

- You must discuss your circumstances with your education provider and understand whether it would affect your visa status if you would like to:
  - reduce your study load;
  - take leave of absence;
  - defer your study; or
  - suspend your study.

## Complete your program before your visa expires

- If you need additional time to complete your study, you must:
  - obtain an extended Confirmation of Enrolment (CoE) from your education provider;
  - extend you and your dependent visa holders' Overseas Student Health Cover (OSHC); and then
  - apply for a new student visa before your current visa expires.
  - Meet satisfactory academic progress
- You can utilise study support services provided by your education provider to assist with your studies.

## Comply with work restrictions

- Generally, after your program starts, you will be able to work up to 40 hours a fortnight when your study is in session. You may work unlimited hours when your study is out of session. You can refer to your academic calendar or talk to your education provider to confirm when your study is in or out of session.
- If you are a postgraduate research student, you can work unlimited hours once your program starts.

# EMPLOYMENT

This section will give you some basic information about your rights and obligations as a worker in Australia.

## 1. Type of Work

International students can work up to 40 hours per fortnight while studying.



### Casual

Casual employees are not employed on a permanent or fixed-term contract, do not have set hours, and do not receive any benefits such as sick leave or annual leave. However, casual employees are entitled to a higher rate of pay than permanent staff, usually around 25% more.

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### Part-Time

Part-time employees are employed on a permanent or fixed-term contract. Part-time employees work the same hours every week, generally in the same location. Part-time employees are entitled to benefits such as sick leave and annual leave.

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## 2. Minimum Terms and Conditions of Employment

The *Fair Work Act 2009* (Cth) is a law that sets out the rights of workers in Australia.

### Minimum Wage

The minimum pay rate provided by the *Fair Work Act 2009* is reviewed each year. As of 1 July 2021 it is \$20.33 per hour.

Employees covered by an award or registered agreement are entitled to the minimum pay rate, including penalty rates and allowances in their award or agreement. These pay rates may be higher than the minimum pay rate.

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### Pay Slip

All workers must receive a payslip at the end of each pay cycle. If you are not given a payslip, it is your right to ask for one, and you are entitled to receive it. Payslips are also important for any taxation requirements, and you should keep such slips.

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### Industry Award

Many types of employment come under an industry award, which has specific legal entitlements and requirements for workers covered.

For example, specific rights for construction workers are in the Building and Construction Award. You should consult the [fairwork.gov.au](http://fairwork.gov.au) website to find out which, if any, industry award applies to your employment.



For more info  
visit [rlc.org/mlm](http://rlc.org/mlm)





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## 3. Superannuation

If you are working while you study, are on a student visa and are earning more than \$450 a month before tax as a casual, part-time or full-time employee, your employer should be making superannuation payments for you. You can claim this money back when you leave Australia. To do this, you need to fill out a form. Call your super provider for more information, or download the form from the Australian Taxation Office: [www.ato.gov.au/Individuals/Super/In-detail/Temporary-residents-and-super/Super-information-for-temporary-residents-departing-Australia/](http://www.ato.gov.au/Individuals/Super/In-detail/Temporary-residents-and-super/Super-information-for-temporary-residents-departing-Australia/)



## 4. Action against Employers

If you want advice about your rights and entitlements, contact:

- Redfern Legal Centre: [rlc.org.au/do-you-need-legal-help](http://rlc.org.au/do-you-need-legal-help) or 9698 7645
- Fair Work Ombudsman: [www.fairwork.gov.au/contact-us](http://www.fairwork.gov.au/contact-us) or 13 13 94

### Resources:

- Redfern Legal Centre on (02) 9698 7277
- My Legal Mate: [rlc.org.mlm](http://rlc.org.mlm).
- Record My Hours app: [www.fairwork.gov.au/tools-and-resources/record-my-hours-app](http://www.fairwork.gov.au/tools-and-resources/record-my-hours-app)



Public Transport & Driver Licence

# GETTING AROUND IN NSW

## Public Transport

The following public transport facilities are available in NSW:

- Trains
- Bus
- Metro
- Ferry
- Light Rail
- Regional Rail and Coaches
- Taxis and hire vehicles

Payment of fare:

- The Opal card is an easy, convenient way of paying for your travel on public transport in Sydney. There are daily and weekly caps on the Opal network, so you can travel as much as you like within the Opal network and you never pay more than the capped fare. The Sydney Airport station access fee isn't included in the travel caps.
- You can also pay by tapping your debit/credit card at Opal readers.
- International students in NSW are not eligible for a travel concession unless their study is fully funded by a specified Australian Government scholarship or the student is on an Endeavour Scholarship, an Australian Awards Scholarship or an International Postgraduate Research Scholarship.

Useful links:

- [www.transport.nsw.gov.au/](http://www.transport.nsw.gov.au/)
- [www.sydney.com/transport](http://www.sydney.com/transport)
- [transportnsw.info/tickets-opal/ticket-eligibility-concessions/tertiary-or-tafe-students#accordion-international-students-content](http://transportnsw.info/tickets-opal/ticket-eligibility-concessions/tertiary-or-tafe-students#accordion-international-students-content)



# Driver Licence

Your visa to study in Australia allows you to drive vehicles covered by your overseas licence in NSW as long as

- Your overseas licence remains current
- You have not been disqualified from driving in NSW or anywhere else
- You have not had your licence suspended or cancelled, or your visiting driving privileges withdrawn

While driving, you must carry your overseas drivers or riders licence and proof (visa, letter from employer or education provider) of your visitor status. If your licence is not written in English, you must also carry an English translation, or an International Driving Permit.

You should ensure that your vehicle is registered and insured properly to avoid penalty/fines and the cost of repairs if involved in an accident.

## Useful links:

- [roads-waterways.transport.nsw.gov.au/roads/licence/visiting-moving/interstate-licence.html](https://roads-waterways.transport.nsw.gov.au/roads/licence/visiting-moving/interstate-licence.html)
- [roads-waterways.transport.nsw.gov.au/geared/your\\_car/registration\\_and\\_insurance/get\\_covered.html](https://roads-waterways.transport.nsw.gov.au/geared/your_car/registration_and_insurance/get_covered.html)





# HEALTHCARE

## *Overseas Student Health Cover (OSHC)*



Redfern Legal Centre

OSHC is private health insurance to help international students and their dependants to cover the costs of unplanned medical and hospital treatment which they may need while studying in Australia.

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If you need to see a doctor in Australia, you can use your OSHC to pay for part of the cost. There are currently six private health insurers operating in Australia which offer OSHC:

- ahm OSHC (offered through Medibank Private)
- Allianz Global Assistance (Peoplecare Health)
- Bupa Australia
- CBHS International Health
- Medibank Private
- nib



OSHC can typically be purchased directly through:

- your education provider or university;
- the insurer;
- a migration agent; or
- an education agent acting as an intermediary on behalf of your education provider.

There are two different ways which you can claim the money back:

- You can bring your OSHC card to medical appointments at some medical centres. The centre will process your claim and you will only need to pay the remaining balance.
- Many medical centres will ask you to pay the full amount upfront and then give you a receipt. You must give this receipt to your OSHC provider in order to make a claim. The process for submitting an OSHC claim can vary depending on the insurer. You should contact the relevant insurer for further information on how to submit an OSHC claim. Processing times can vary depending on the nature of the claim. For more information go to: [www.privatehealth.gov.au/health\\_insurance/overseas](http://www.privatehealth.gov.au/health_insurance/overseas)

Your OSHC may pay for part of the cost of going to see a doctor for stress, anxiety and depression.

Check your individual insurance policy to see exactly what is covered. There may be waiting periods for pre-existing mental health conditions.

Your education provider may also offer free counselling services to international students. If you are dealing with stress, depression or any other mental health issues, contact your student service for help.

If you are the victim of violence in NSW, you may be eligible for counselling through **Victims Services**: [www.victimsservices.justice.nsw.gov.au](http://www.victimsservices.justice.nsw.gov.au) or 1800 633 063.

# HOUSING

Before you sign a lease, use this section as your quick reference guide. It covers your rights as a tenant, and your landlord's obligations to you in NSW.

## Tenancy Agreements

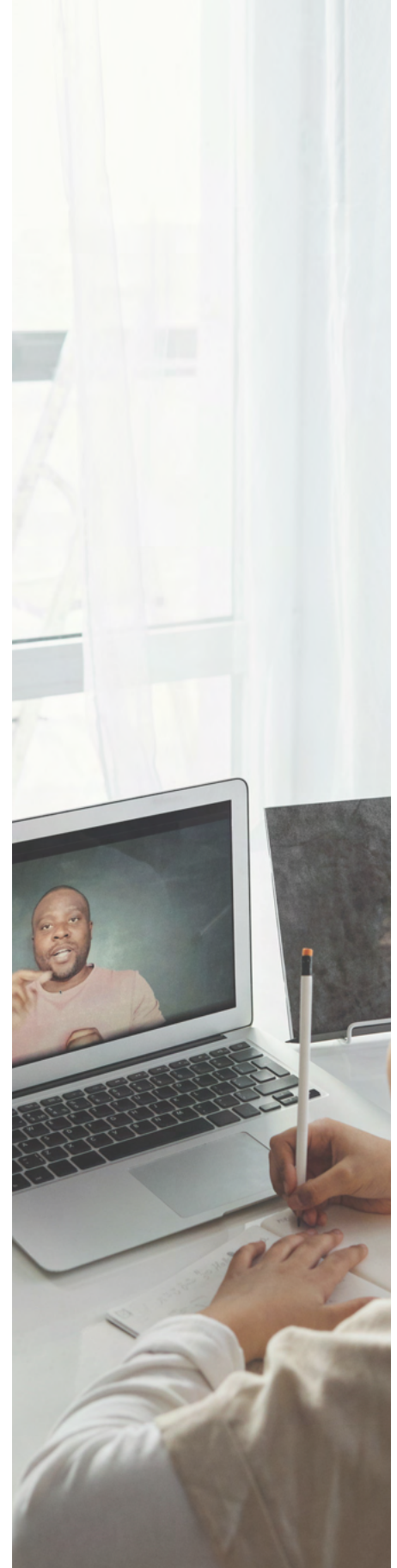
- In order to protect your rights as a tenant, it's best to have a written tenancy agreement with your landlord.
- You can use the standard form available on the Fair Trading website: [www.fairtrading.nsw.gov.au/\\_data/assets/pdf\\_file/0019/910180/Standard-ResidentialTenancy-Agreement-2020.pdf](http://www.fairtrading.nsw.gov.au/_data/assets/pdf_file/0019/910180/Standard-ResidentialTenancy-Agreement-2020.pdf).
- Alternatively, you and your landlord can handwrite or type an agreement.
- The written agreement should say if the tenancy is for a fixed term (eg: 6 months) or periodic (eg: ongoing, no fixed term), and specify the amount of rent to be paid each week, fortnight or month.

## Landlord's identity and contact details

- Make sure you have the full name and contact details of the landlord, even if they use an agent.

## Holding fees

- Before you sign your lease, if your tenancy application has been approved, you may be asked to pay a holding fee. This cannot be more than the value of one weeks' rent.
- If you go ahead with the tenancy, this holding fee must go towards your rent. If you decide not to go ahead with the tenancy, your landlord may keep the holding fee.





## Bonds

- You may be asked to pay a bond, but it cannot be more than four weeks' rent.
- You can pay your bond directly to NSW Fair Trading, or to your agent or landlord.
- If you pay a bond to your agent or landlord, they must register your bond with NSW Fair Trading.
- If there is a breach of the lease agreement, the bond is used to cover any costs for which you are responsible at the end of the tenancy, such as damage to the property.

## Rent in advance and other costs

- You are NOT required to pay more than two weeks' rent in advance.
- You are NOT required to pay rent earlier than when it's due.
- You do NOT have to pay for the key, or other security device, unless you lose them.
- You do NOT have to pay for the preparation of the lease agreement.

## Condition reports

- A condition report records the property's general condition. This is important, as you must pay for any damage to the property caused by you during your tenancy.
- Make a careful examination of the property and take date stamped photos of the property's state of repair when you first move in.
- You must return your condition report to the landlord or agent within seven days of moving in. Keep a copy for yourself.

## Record keeping and communications

- The landlord must give you a copy of the signed lease, a receipt for any bond paid directly to them and all rent receipts, if you pay in cash.
- Always communicate with your landlord or agent in writing (eg: text message or email), and keep copies of all correspondence, documents and receipts. If there is a dispute, you can use your records to help prove what happened.

## Repairs

- If your landlord or agent promises to make repairs or improvements to the property, get this in writing.
- If you need urgent repairs, (e.g. your toilet is not working), contact the landlord and give them a chance to arrange the repair. If they do not do this, you may be able to spend up to \$1000 and get the landlord to pay you back.
- For non-urgent repairs, put your request in writing to the landlord and follow up in writing if it is not done.

## Ending the Tenancy

- A tenancy will usually be ended by you or your landlord giving notice to the other party and you moving out on or by the date specified in the notice.
- To end a tenancy, you need to give the landlord or agent a written notice with the applicable notice period.
- For the landlord to end the tenancy, they must give you the required notice. If you do not leave by the date specified in the termination notice, the landlord or agent can apply to the Tribunal to legally remove you from the property.
- You cannot be locked out of your home under any circumstances unless a Sheriff's Officer is enforcing a tribunal or court order.
- If you end a fixed term agreement early, break fees may apply.
- For further information, see: [www.tenants.org.au/resources/](http://www.tenants.org.au/resources/)

### Further information and resources:

Fair Trading's New Tenant Checklist:  
[www.fairtrading.nsw.gov.au/\\_data/assets/pdf\\_file/0004/382126/FTR72\\_New\\_tenant\\_checklist.pdf](http://www.fairtrading.nsw.gov.au/_data/assets/pdf_file/0004/382126/FTR72_New_tenant_checklist.pdf)

My Legal Mate - Free  
[rlc.org.au/mlm](http://rlc.org.au/mlm)

Redfern Legal Centre:  
[rlc.org.au/ourservices/tenancy-housing](http://rlc.org.au/ourservices/tenancy-housing)

Tenants Union:  
[www.tenants.org.au](http://www.tenants.org.au)

NSW Fair Trading:  
13 32 20 or (02) 9895 0111.







## OTHER USEFUL TIPS...

This section provides some useful tips for you which may be helpful during your study.

1. Useful Apps
2. Mobile Plans
3. Aussie Slang 101



### Useful Apps:

- **TripView Lite (free):** This app displays Sydney public transport timetable data on your phone. It features a summary view showing your next services, as well as a full timetable viewer. You can install it through Apple App Store or Google Play.
- **My Legal Mate (free):** A free legal resource which provides international students in NSW with avenues to address urgent legal problems like underpayment at work, housing issues and sexual assault. Available in English, Hindi, Korean, Mandarin, Portuguese, Thai, and Vietnamese. Sign up for free through [rlc.org.au/mlm](http://rlc.org.au/mlm).

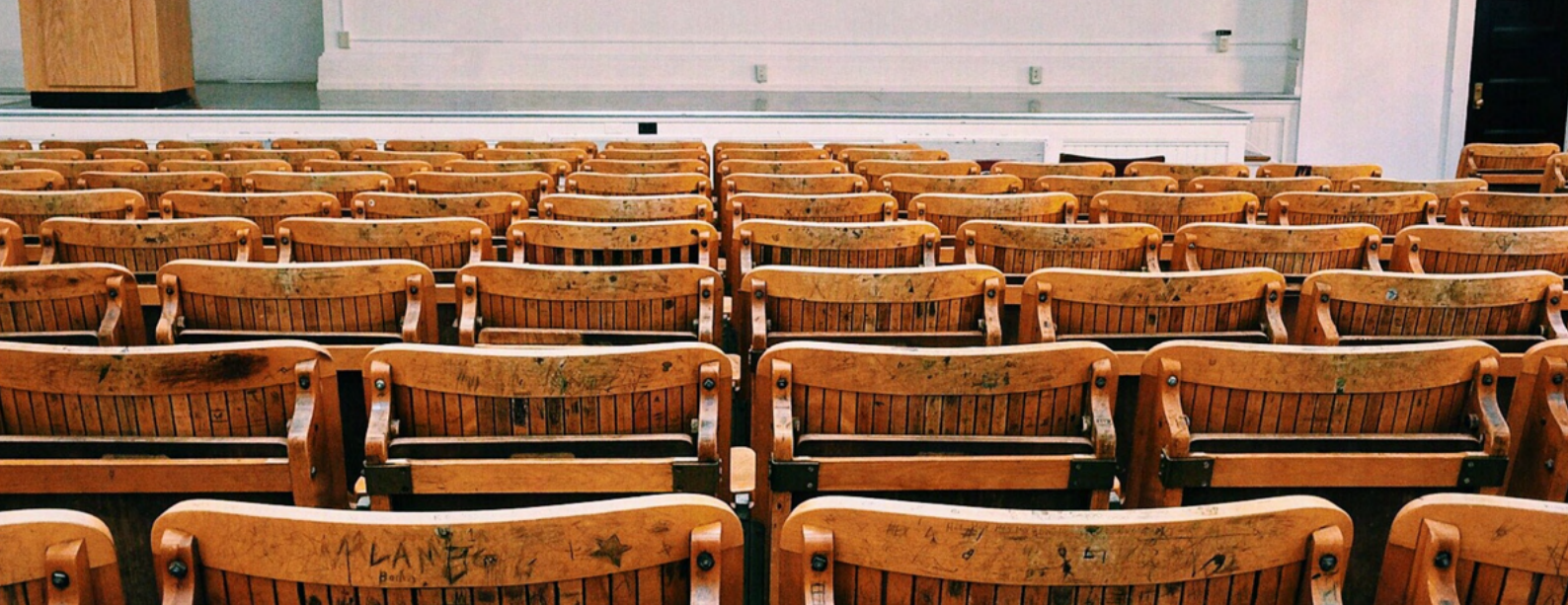
### Mobile Plans:

#### What types of mobile plans are there?

There are two types of mobile phone plans that you can get: **SIM-only plans** and **phone plans**. The first type just comes with a SIM card without a phone. If you're looking for a new phone, you can also get a mobile plan with a handset as part of a phone contract.

#### SIM-only plans

SIM-only plans can either be **prepaid plans** or **postpaid plans**. They both work the same way, except for when you pay for the mobile usage. You pay at the start for prepaid plans and at the end of each month for postpaid plans. On most SIM-only plans, you won't be tied to a contract.



## Mobile Plans (cont'd):

### Phone plans

With a phone plan, you can get a handset and a SIM-only plan to go with it. Usually, there will be a contract that lasts for 12 to 36 months for a phone plan. Your monthly bill will consist of the price of the plan itself and the monthly repayments for the handset.

### What are the different mobile networks?

In Australia, there are three different mobile networks: Optus, Telstra and Vodafone. This means that all mobile phone plans run on one of these three networks, even if your provider isn't actually one of the three companies. Each network varies slightly in coverage.

For more info:

[www.finder.com.au/mobile-plans](http://www.finder.com.au/mobile-plans)

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## Aussie Slang 101

There are certain words and phrases that you will hear a lot only in Australia. For example, Australians love shortening words (eg afternoon becomes *arvo*). No worries! We've got you covered. Of course, this is a non-exhaustive list!

- Australia → **Straya**
- Afternoon → **Arvo**
  - I am going to the library this arvo.
- Hello → **G'day!**
- Breakfast → **Brekkie**
  - Let's have brekkie in a café nearby this Saturday!
- Barbecue → **Barbie**
  - Chris invited me to the barbie on Saturday.

## Aussie Slang 101 (cont'd)

- Chicken → **Chook**
  - The potatoes are ready, but the chook is still in the oven.
- Slippers or sandals → **Thongs**
  - Go grab your thongs, we're heading to the beach.
- Friend → **Mate**
  - How you goin' mate?
- Utility Truck → **Ute**
  - Thanks for lending me your ute mate!
- Service station → **Servo**
  - I'm going to get some petrol from the servo.
- McDonald's → **Macca's**
  - Let's go for a midnight Macca's run?
- No Problem → **No Worries**
  - When someone says 'thank you' to you, you can simply reply with 'no worries'.
- Kangaroo → **Roo**
  - A female Roo carries its young in the pouch.
- Sandwich → **Sanga**
  - I made a chicken sanga for dinner last night.
- Chocolate → **Choccy**
  - I love a little choccy after a meal!
- Devastated → **Devo**
  - I'm pretty devo about failing my exam.
- Football → **Footy** (and by that we mean Aussie rules)
  - Did you watch the footy last night?
- University → **Uni**
- U-turn → **Uey** (pronounced 'you-ee')





# Useful Contacts

## **Emergency services: police, ambulance and fire:**

Australia's emergency call service number is **Triple Zero (000)**, which can be dialled from any fixed or mobile phone, or pay phones.

If you are hearing or speech impaired, texting **106** connects to the text-based relay service for people who have a hearing or speech impairment.

All calls to the emergency numbers, whether from fixed, mobile or pay phones are free-of-charge.

## **Free interpreters: Call the Translating and Interpreting Service**

**(TIS):** Call **131 450**. An interpreter will contact any support service you request for free.

**Lifeline** is an anonymous and confidential 24-hour crisis support line. You can call Lifeline to discuss all types of personal difficulties.

Phone **13 11 14** available 24 hours / 7 days - Australia's largest crisis support line. Anyone in Australia can speak to a trained Crisis Supporter over the phone, any time of the day or night.

Lifeline Text **0477 13 11 14** available nightly - SMS-based Crisis Support service, any person in Australia can receive support from a Crisis Supporter by text message every night.

**QLife** - an anonymous and free telephone and web counselling service for LGBTIQ people of all ages. You can call from 3pm to midnight 7 days a week, or chat online at [qlife.org.au](http://qlife.org.au)

# Contact Us

**RLC's International Student Legal Service NSW** gives free confidential legal help to international students in NSW.

If you need support, please contact us online at [rlc.org.au/contact](https://rlc.org.au/contact) or phone **02 9698 7645**.

We can help you with free legal advice about housing issues, money problems, employment, discrimination, family law, domestic violence, and complaints about colleges or universities. We can also advise you on student visa issues, and put you in touch with other support organisations.

Want more information or free legal help on the go? Sign up for our free digital legal assistant for international students, **My Legal Mate** at [rlc.org.au/mlm](https://rlc.org.au/mlm)



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[rlc.org.au/mlm](https://rlc.org.au/mlm)