



The University of Melbourne tuition fees 2019

Terms and conditions for Australian fee-paying students

Effective as at 1 January 2019

It is important that you read these *Terms and conditions* and the University of Melbourne's *Student Fees and Charges Policy* before completing your administrative enrolment. Once you enrol, you will be bound by the University's fees policy, procedures, terms and conditions, and are agreeing to pay tuition fees for every year in which you are enrolled.

Note that the tuition fees detailed relate to 2019 only and are subject to annual review.

All tuition and other fees are paid in Australian dollars (\$AUD).

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The University of Melbourne tuition fees 2019. Terms and conditions for Australian fee-paying students.

Section 1: Governing policy and procedures, terms and conditions and the fees to be paid.

1.1 Governing policy and procedures

These terms and conditions are subject to University policy and the University's *Student Loans, Fees and Charges Policy* which is published in the Melbourne Policy Library.

Melbourne Policy Library

W: policy.unimelb.edu.au

- Student Loans, Fees and Charges Policy (MPF1325)

Who these terms and conditions relate to

The terms and conditions apply to domestic students enrolled in a domestic fee-paying place at the University of Melbourne and relate to the calculation and payment of tuition fees for commencing and continuing domestic students in 2019. This includes domestic students enrolled:

- in a domestic fee place in an undergraduate, graduate coursework, or graduate research course (including Masters by Research, Doctoral and PhD candidates); or
- in Community Access Program (CAP) subjects; or
- in an incoming Study Abroad course.

Coverage includes students with Australian citizenship who are studying from overseas in an Australian fee-paying place.

The terms and conditions do not apply to:

- domestic students enrolled in courses offered by MBS Ltd or the School of Melbourne Custom Programs;
- domestic students enrolled in a Commonwealth supported place (CSP);
- domestic students enrolled under the Australian Government Research Training Program (RTP).

Domestic student classification

A domestic student:

- is an Australian citizen or permanent resident; or
- holds a permanent Australian humanitarian visa; or
- is a New Zealand citizen.

If you are a dual citizen of any country with Australia or New Zealand you are considered a domestic student.

If you are not an Australian or New Zealand citizen or an Australian permanent resident and you do not hold a permanent Australian humanitarian visa, you should refer to the enrolment policy and fees procedures for international students. The tuition fee terms and conditions for international students enrolling at the University are outlined under *The University of Melbourne tuition fees 2019. Terms and conditions for international students*.

Why it is important

It is important that you read these *Terms and conditions* and the University of Melbourne's *Student Fees and Charges Policy* before completing your administrative enrolment. Once you enrol, you will be bound by the University's fees policy, procedures, terms and conditions, and are agreeing to pay tuition fees for every year in which you are enrolled.

Note that the tuition fees detailed relate to 2019 only and are subject to annual review. Tuition fees do not include incidental and other costs that may be required as part of your enrolment.

All tuition and other fees are paid in Australian dollars (\$AUD).

The University of Melbourne tuition fees 2019. Terms and conditions for Australian fee-paying students.

Policy amendments

These terms and conditions take effect for all students from 1 January 2019.

The University reserves the right to amend the *Student Loans, Fees and Charges Policy* and *Terms and Conditions* as required. Any changes will be notified in writing.

The Goods and Services Tax (GST) does not currently apply to tuition fees. Should this change, the University reserves the right to charge GST in addition to the published fee.

1.2 Enrolment options for domestic students commencing a course in 2019

Domestic students commencing in 2019 are enrolled in a Commonwealth supported place (CSP), a place funded under the Australian Government Research Training Program (RTP), or in an Australian fee-paying place for graduate courses, Community Access Program (CAP) subjects, or incoming Study Abroad.

Commonwealth supported places (CSPs)

- CSPs are available to eligible undergraduate and some graduate students.
- Students enrolled in a CSP are required to pay any mandatory upfront student contributions to maintain enrolment.
- Domestic students enrolled in a Commonwealth supported place (CSP) should refer to the *Student Loans, Fees and Charges Policy (MPF1325)* in the Melbourne Policy Library, and the *Subject EFTSL & Census Dates* for details about fees paid including student contributions
 - Student Loans, Fees and Charges Policy <https://policy.unimelb.edu.au/MPF1325>
 - Subject EFTSL & Census Dates <http://students.unimelb.edu.au/admin/fees>
- Further information about Commonwealth supported places is also available from the Study Assist website: studyassist.gov.au

RTP places

- RTP places are available to eligible graduate research students. RTP enrolments are subsidised by the Australian Government and are exempt from tuition fee payments for the normal duration of their course.
- Domestic students enrolled under the Australian Government Research Training Program (RTP) should refer to the *Student Loans, Fees and Charges Policy (MPF1325)* in the Melbourne Policy Library.
 - Melbourne Policy Library <http://policy.unimelb.edu.au>

Australian fee-paying places

- Australian fee-paying places are available for:
 - graduate courses;
 - single subject study for some undergraduate and graduate coursework subjects through the Community Access Program (CAP);
 - incoming Study Abroad students.
- There are no Australian fee-paying places available to commencing domestic undergraduate students.
- Students enrolled in an Australian fee-paying place are required to pay tuition fees to maintain enrolment. The tuition fees you pay will depend on the course that you commence, as outlined in these *Terms and conditions* and the University of Melbourne's *Student Loans, Fees and Charges Policy (MPF1325)*

FEE-HELP

FEE-HELP loans are provided by the Commonwealth Government to eligible Australian fee-paying students to help pay part or all of their tuition fees. For eligibility and requirements check the Study Assist website: studyassist.gov.au

You can apply for FEE-HELP by completing the online Request for FEE-HELP Assistance application as part of your enrolment.

- Submit a 'Request for FEE-HELP Assistance' form. All eligible Australian fee-paying students who wish to request a FEE-HELP loan must make the application prior to the fee due date or the subject census date, whichever is the earliest.
- Students who have submitted a 'Request for FEE-HELP Assistance' form may still make full or partial upfront payments by their subject census dates if they wish.

1.3 Tuition fees for Australian fee-paying domestic students commencing a course in 2019

The tuition fees you pay will depend on the course that you commence.

Tuition fees are charged for each year that you are enrolled and you will pay tuition fees according to your specific enrolment in any given semester. You are required to pay your tuition fees to maintain your enrolment.

Table 1: Tuition fees paid by Australian fee-paying students commencing a course in 2019

Course commenced in 2019	Tuition fees paid	Further details
Undergraduate courses	<p>In 2019 you will pay tuition fees based on the particular subjects you choose to study in your course.</p> <p>The amount you are charged is the sum of the fees for all subjects in which you enrol.</p>	<p>For details of the 2019 undergraduate subject fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations – Undergraduate course tuition fees for 2019</i></p>
Graduate courses, except for courses offered by the Office for Environmental Programs	<p>In 2019 you will pay a course-based tuition fee.</p> <p>The amount you are charged is the annual course fee listed per Equivalent Full Time Student Load (EFTSL) enrolled. This amount is the fee for all students commencing in the course in 2019. If you are studying more or less than one EFTSL in 2019, your fee will increase or decrease proportionally.</p>	<p>For details of the 2019 graduate course fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations - Graduate course tuition fees for 2019, Graduate enrolments with course-based fees</i>.</p> <p>The University provides a guarantee to domestic students who enrol that the course fee will not increase by more than 10 per cent per annum.</p>
Graduate courses offered by the Office for Environmental Programs	<p>In 2019 you will pay tuition fees based on the particular subjects you choose to study in your course.</p> <p>The amount you are charged in 2019 is the sum of the fees for all subjects in which you enrol.</p>	<p>For details of the 2019 graduate subject fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations - Graduate course tuition fees for 2019, Graduate enrolments with subject-based fees</i></p> <p>Your subject fees are reviewed annually.</p>
Single subject study Community Access Program (CAP)	<p>Most undergraduate subjects and some graduate subjects are available for single subject enrolment through CAP. You are able to enrol in assessed or non-assessed mode.</p> <p>In 2019 you will pay tuition fees based on the particular subjects you choose to study, and the mode of study selected.</p> <p>The amount you are charged in each year is the sum of the fees for all subjects in which you enrol.</p>	<p>For further details regarding CAP and CAP fees paid in 2019, see <i>Section 2: Fees for 2019 and fee calculations - Single subject study (CAP) fees for 2019*</i>.</p> <p>Single subject study fees are reviewed annually.</p>
Domestic students enrolling in a Study Abroad course for credit to an overseas institution (incoming Study Abroad)	<p>In 2019 you will pay a course fee to the University of Melbourne.</p> <p>Study Abroad students pay a set tuition fee per semester for their course, irrespective of the number of subjects in which they are enrolled.</p> <p>If you are enrolling as a Study Abroad Research student, the fee will be based on the graduate Study Abroad fees (cost per semester).</p>	<p>For details of the 2019 Study Abroad fees and how to calculate your tuition fees, see <i>Section 2: Fees for 2019 and fee calculations - Study Abroad course fees for 2019</i></p>

1.4 Tuition fees for Australian fee-paying domestic students continuing a course in 2019

The tuition fees you pay will depend on the course that you are enrolled in, and the year that you commenced in that course.

Tuition fees are charged for each year that you are enrolled and you will pay tuition fees according to your specific enrolment in any given semester. You are required to pay your tuition fees to maintain your enrolment.

Table 2: Tuition fees paid by Australian fee-paying students continuing a course in 2019

Course and year commenced	Tuition fees paid	Further details
Undergraduate students	<p>In 2019 you will continue to pay tuition fees based on the particular subjects you choose to study in your course.</p> <p>The amount you are charged is the sum of the fees for all subjects in which you enrol.</p>	<p>For details of the 2019 undergraduate subject fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations - Undergraduate course tuition fees for 2019*</i>.</p> <p>Your subject fees are reviewed annually.</p>
Graduate students who commenced in a graduate course in 2010 or later (except for courses offered by the Office for Environmental Programs)	<p>In 2019 you will continue to pay a course-based tuition fee.</p> <p>The amount you are charged is the annual course fee listed per EFTSL enrolled. If you are studying more or less than one EFTSL in 2019, your fee will increase or decrease proportionally.</p>	<p>For details of the 2019 graduate course fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations - Graduate course tuition fees for 2019, Graduate enrolments with course-based fees</i>.</p> <p>The University provides a guarantee to domestic students who continue their enrolment that the course fee will not increase by more than 10 per cent per annum.</p>
Graduate students who commenced in a graduate course offered by the Office for Environmental Programs	<p>In 2019 you will continue to pay tuition fees based on the particular subjects you choose to study in your course.</p> <p>The amount you are charged in 2019 is the sum of the fees for all subjects in which you enrol.</p>	<p>For details of the 2019 graduate subject fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations - Graduate course tuition fees for 2019, Graduate enrolments with subject-based fees</i>.</p> <p>Your subject fees are reviewed annually.</p>
Graduate students who commenced in a graduate course in 2009 or earlier	<p>In 2019 you will continue to pay tuition fees based on the particular subjects you choose to study in your course. The amount you are charged in 2019 is the sum of the fees for all subjects in which you enrol.</p> <p>You will complete your study on a subject fee basis as per the fee policy that applied at the time you commenced your course. As indicated, discipline fees for graduate subjects will continue to be set each year and these will apply in the usual manner. This will apply for as long as you remain enrolled in the same course. If you transfer to another course you are subject to the current fee policy and must pay the fees applicable at the time of transfer.</p>	<p>For details of the 2019 graduate subject fees and how to calculate your tuition fees see <i>Section 2: Fees for 2019 and fee calculations - Graduate course tuition fees for 2019, Graduate enrolments with subject-based fees</i>.</p> <p>Your subject fees are reviewed annually.</p>
Single subject study Community Access Program (CAP)	<p>In 2019 you will continue to pay tuition fees based on the particular subjects you choose to study, and the mode of study selected.</p> <p>The amount you are charged in each year is the sum of the fees for all subjects in which you enrol.</p>	<p>For further details regarding CAP and CAP fees paid in 2019, see <i>Section 2: Fees for 2019 and fee calculations - Single subject study (CAP) fees for 2019*</i>.</p>

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1.5 What the tuition fees cover

Tuition fees cover the cost of tuition.

Tuition fees do not cover other costs such as:

- Books and equipment, or
- Certain other costs and services, for example, some club memberships, Melbourne University Sport services or Student Union activities. Students may be required to pay additional fees.

Students have access to a range of free support services and facilities including:

- Programs such as Orientation
- Services such as student housing and employment services.

For details about other fees and costs associated with your studies see *Section 1: Governing policy and procedures, terms and conditions and the fees to be paid - Other fees and costs for domestic students commencing or continuing a course in 2019.*

1.6 When you pay

Tuition fee payments are made in advance of each study period. For details about payment options, invoices, due dates, and refunds see *Section 3: Payments and refunds - Information relating to the payment of fees in 2019.*

Note that in 2019:

- You have two payment options: standard instalment or dual instalment. Your invoice will be available on line via your student portal as soon as you enrol in your subjects.
- It is your responsibility to pay your fees and complete your enrolment by the published date; otherwise a late fee will be levied.
- If your fees remain unpaid, your enrolment will be cancelled and you will then need to reapply for admission to the course. You will remain liable for any outstanding debt.

1.7 Variations in the fees quoted

The tuition fees detailed relate to 2019 only. These fees are subject to annual review and may be adjusted to take into account price and demand factors.

Maximum yearly increases

The University provides a guarantee to domestic students who enrol in an Australian fee-paying place that:

- The tuition fee will not increase by more than 10 per cent per annum for students enrolled in a graduate course and paying a course-based fee.

No guarantee is provided on limits to fee increases for:

- Domestic students enrolled in an Australian fee-paying place in an undergraduate course
- Domestic students enrolled in an Australian fee-paying place in a graduate course and paying a subject-based fee
- Community Access Program subject fees
- Incoming Study Abroad fees.

These fees are subject to annual review and may be adjusted to take into account price and demand factors.

If you commence in Semester 2

If you are commencing your course in Semester 2, 2019, the fees for your first semester of study will be those applying in 2019. For the first semester of 2019, the fees you pay will be those approved for the 2019 academic year.

If you defer your studies

If you have an offer to study at the University in 2019 and you defer your studies until 2020, the fees you pay on commencement will be those approved for the 2020 academic year.

If you transfer to a new course

For undergraduate students transferring to a new undergraduate course:

- The fees you pay will be those set for the subjects into which you enrol at the time of transfer.

For graduate students transferring to a new graduate course:

- The fees you pay will be those set for the new course into which you enrol.

For Study Abroad students transferring to a new Study Abroad course:

- The fees you pay will be those set for the new course into which you enrol.

If your enrolment is terminated

A student whose enrolment is terminated either for poor academic performance, disciplinary grounds or for failure to re-enrol in a timely fashion, if readmitted at any future time, will be required to pay fees according to the fee policy and procedures applicable at the time of readmission, not the policy that applied under their original enrolment. This also applies to students whose enrolment is terminated for unpaid fees or other outstanding debt and who are ineligible for reinstatement.

If you change subjects within your course

Subject fees: undergraduate courses and graduate enrolments with subject-based fees

Changing to subjects in different fee bands or changes to study load will result in a change to your fee liability (refer to *Section 3: Payments and refunds - Variations to fees owing*).

- If the subject you add to your enrolment is charged at a higher rate than the one from which you withdraw, additional tuition fees will be payable.
- If the subject you add to your enrolment is charged at a lower rate than the one from which you withdraw your subsequent semester's tuition fee will be credited or you may apply for a refund (refer to *Section 3: Payments and refunds - Refunds*).
- If you withdraw from a subject you must do so by the census date for that subject or you will be charged for the subject (refer to *Section 3: Payments and refunds - Variations to fees owing*).

Course fees: graduate enrolments with course-based fees

Your course tuition fee will only change if you change your study load (EFTSL).

- If you increase the number of subjects in which you are enrolled, or change to subjects of a higher weighting, your fee liability will increase.
- If you reduce the number of subjects in which you are enrolled or change to subjects of a lower weighting, you may decrease your fee liability and may be eligible for a refund. However, you must have withdrawn from subject(s) by the subject census date or you will be charged for the original study load.

Single subject (CAP) fees

- Your fees will vary depending on your enrolment (assessed or non-assessed mode), the subjects you choose (the area of study and discipline), as well as the study load (or credit point value) of each subject.

Course fees: Study Abroad

- Undergraduate Study Abroad: Your course tuition fee will not change.
- Graduate Study Abroad: Your course tuition fee will not change unless you change to a majority of subjects within the other graduate band, resulting in a change of Study Abroad course.

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1.8 Other fees and costs for domestic students commencing or continuing a course in 2019

There are other fees and costs associated with your studies that you need to consider.

You are required to pay these fees in order to maintain your enrolment

Student Services and Amenities Fee

The Commonwealth Government has introduced a Student Services and Amenities Fee (SSAF). The SSAF you are required to pay will vary depending on your enrolment. Details about the fee and how it will be charged in 2019 are available at futurestudents.unimelb.edu.au/admissions/fees and www.policy.unimelb.edu.au

Other costs

The following are costs that you need to consider and are provided as a guide only.

Annual living costs and expenses

These include costs such as:

- Accommodation
- Food and other weekly bills
- Transport costs
- Computer costs
- Additional costs for students with families and dependents, including schooling and childcare.
- General course costs and specialised costs in some years.

See services.unimelb.edu.au/finaid/planning/cost_of_living

Student club and sports membership

Costs are charged for some activities, services, and memberships. See:

- University of Melbourne Student Union union.unimelb.edu.au
- Graduate Student Association www.gsa.unimelb.edu.au
- Melbourne University Sport sport.unimelb.edu.au

Support services

Support services are provided to students. However, there may be some specific additional services which require a fee.

See services.unimelb.edu.au

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1.9 Further information

Calculating the cost of individual subjects

For details about the tuition fees for each subject at the University derived from the discipline fee band that applies to individual subjects if your enrolment is with subject-based fees, see the subject EFTSL and census dates: <http://students.unimelb.edu.au/admin/fees>

For enrolments with subject-based fees, note that every subject at the University has been assigned to a discipline fee band. The subject fees are set within a fixed number of bands which are based on The Australian Government's discipline classification of the subject. The discipline fee band for each subject is determined by the content of the subject, not the course of which it forms a part, nor the faculty or school which is responsible for teaching it. Different prices are charged for undergraduate subjects, graduate subjects and Community Access Program study.

Glossary of terms

For an explanation of key terms used in this document such as *EFTSL* or *Census date* see *Section 5: Glossary of terms and fee queries*.

Need more information?

For future students:

W: futurestudents.unimelb.edu.au/contact/domestic

For current students:

students.unimelb.edu.au/

W: my.unimelb.edu.au

W: ask.unimelb.edu.au

STOP1 Student Centre

W: <http://students.unimelb.edu.au/stop1>

Student Administration
The University of Melbourne
Victoria 3010 Australia
E: sa-fees@unimelb.edu.au

For queries about fees paid:

See *Section 5: Glossary of terms and fee queries*

1.10 Disclaimer

The University has used its best endeavour to ensure that materials contained in this publication were correct at the time of printing. The University gives no warranty and accepts no responsibility for the accuracy or completeness of information and the University reserves the right to make changes without notice at any time in its absolute discretion.

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Section 2: Fees for 2019 and fee calculations

For the tables outlined in section 2 see the accompanying document: *The University of Melbourne tuition fees 2019. Tuition fee tables for Australian fee-paying students*, which forms part of the tuition fee terms and conditions for Australian fee-paying students at <https://futurestudents.unimelb.edu.au/admissions/fees>

2.1 Undergraduate course tuition fees for 2019

This applies to continuing domestic undergraduate students in 2019.

All undergraduate courses have subject-based fees. Domestic students continuing their enrolment in an Australian fee-paying place in an undergraduate course at the University of Melbourne in 2019 will pay tuition fees based on the particular subjects they choose to study. The amount charged is the sum of the fees for all subjects in which you enrol.

The 2019 Australian undergraduate subject fees are shown in table 1 (see “Tuition fee tables for Australian fee-paying students” at <https://futurestudents.unimelb.edu.au/admissions/fees>).

Note that Australian fee-paying places are not available to commencing domestic undergraduate students.

About the undergraduate subject fees

Every undergraduate subject at the University has been assigned to a discipline fee band. The subject fees are set within a fixed number of bands which are based on The Australian Government’s discipline classification of the subject. The discipline fee band for each subject is determined by the content of the subject, not the course of which it forms a part, nor the faculty or school which is responsible for teaching it. The fees are based on the cost of teaching the subjects in the discipline fee band and the demand for the discipline in which they fall.

The subject fees in table 1 set out the basis for calculating your tuition fees but do not necessarily represent the fees for a typical undergraduate enrolment. The fees shown in table 1 are for each 100 credit points (1 EFTSL)¹ of study in that discipline fee band. Most undergraduate courses require students to enrol in subjects from more than one discipline fee band for a total study load across all subjects of 100 credit points per year.

Calculating your tuition fees

Each subject that you undertake has an EFTSL, or credit point value, and is assigned to a discipline fee band.

Your fees are calculated based on the EFTSL value of the subjects you take in each semester and the discipline fee band for each subject. The total fees you will pay in any year are the sum of the subject fees for all subjects in which you are enrolled.

The *Handbook* lists all the subjects you can take in your course and their corresponding subject codes: handbook.unimelb.edu.au
The subject EFTSL value can be used to work out the cost of each subject: enrolment.unimelb.edu.au/fees

Example tuition fee calculation for one subject.

For a subject worth 12.5 credit points (0.125 EFTSL), the fee charged for the subject is 0.125 multiplied by the \$AUD/EFTSL fee for the discipline fee band.

Note that year-long subjects are usually required to have their fees paid in full in Semester 1. If, for example, a year-long subject is worth 37.5 credit points (0.375 EFTSL) then the fee is charged in Semester 1 and is calculated as 0.375 multiplied by the \$AUD/EFTSL fee.

Example tuition fee calculation for one year of study.

Angela is a domestic student who continues her enrolment in a Bachelor of Science. She enrolls in 8 subjects for a total of 100 credit points (1 EFTSL), or a standard full-time study load for one year of study:

2 commerce subjects (12.5 credit points each)

2 maths subjects (12.5 credit points each)

4 science subjects (12.5 credit points each)

In this example, the subject fees in 2019 are: \$35,264/EFTSL for Commerce; \$32,768/EFTSL for Mathematics; \$38,400/EFTSL for Science.

Angela’s tuition fees for 2019 are calculated as:

$(2 \times 0.125 \times \$35,264) +$

$(2 \times 0.125 \times \$32,768 +$

$(4 \times 0.125 \times \$38,400)$

¹ 100 credit points is a standard full-time study load for one year of study.

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= \$36,208

2.2 Graduate course tuition fees for 2019

Graduate enrolments with course-based fees

This applies to:

- All commencing graduate students in 2019*
- All continuing graduate students in 2019 who commenced a graduate course with course-based fees in 2010 or later.
*except graduate students in Office for Environmental Programs courses.

Domestic students enrolling in an Australian fee-paying place at the University of Melbourne as a graduate enrolment with course-based fees in 2019 will pay tuition fees based on their annual course cost and study load. The amount you are charged is the course fee listed per EFTSL enrolled. If you are studying more or less than one EFTSL in 2019, your fee will increase or decrease proportionally.

The 2019 Australian graduate course fees are shown in table 2 see “Tuition fee tables for Australian fee-paying students” at <https://futurestudents.unimelb.edu.au/admissions/fees>).

About the graduate course fees

A course fee has been set for every graduate course at the University. The fees are determined by the course, not the subjects that comprise the course.

The course fees in table 2 set out the basis for calculating your tuition fees showing the fee for each 100 credit points (1 EFTSL)² of study in that course (2019 Australian course fee).

The table also provides an estimate of the tuition fees for the first year of the course, and an indicative total course fee. These fees are provided as a guide only and are based on a typical study load for students commencing the course in semester one 2019. Please note that unless indicated:

- The estimated fee year 1 assumes a full-time study load, commencing semester one, and is for 2019 only.
- The indicative total course fee assumes a full-time study load over the duration shown, commencing semester one 2019, with indexation of the 2019 Australian course fee at 5 per cent per annum for every additional year of study.
- It is assumed that courses less than one EFTSL duration are completed in less than one year and in 2019.

Calculating your tuition fees

Each subject that you undertake has an EFTSL, or credit point value.

Your fees are calculated based on the EFTSL value of the subjects you take in each semester and the course fee. The total fees you will pay in any year will depend on your total study load for the year (comprising the total EFTSL or credit point value for all subjects in which you are enrolled).

The *Handbook* lists all the subjects you can take in your course and their corresponding subject codes: handbook.unimelb.edu.au
The subject EFTSL value can be used to work out the cost of each subject: <http://students.unimelb.edu.au/admin/fees>

Example tuition fee calculation by subject.

For a subject worth 12.5 credit points (0.125 EFTSL), the fee charged for the subject is 0.125 multiplied by the \$AUD/EFTSL fee for your course.

If you undertake 8 subjects worth 12.5 credit points each (0.125 EFTSL) your total study load for the year is 1 EFTSL (8x0.125). The fees charged for these subjects is 1 multiplied by the \$AUD/EFTSL fee for your course.

Example tuition fee calculation for one year of study.

David is a domestic student who enrolls in a Master of Management in 2019. He enrolls in a total of 100 credit points: 0.5 EFTSL in Semester 1 and 0.5 EFTSL in Semester 2.

In this example, the course fee for the Master of Management is \$34,112/EFTSL.

David's tuition fees for 2019 are calculated as:

$$\begin{aligned} &(0.5 \times \$34,112) + \\ &(0.5 \times \$34,112) \\ &= \$34,112 \end{aligned}$$

² 100 credit points is a standard full-time study load for one year of study.

Graduate enrolments with subject-based fees

This applies to:

- All commencing and continuing graduate students in Office for Environmental Programs courses in 2019.
- All continuing graduate students in 2019 who commenced their graduate course in 2009 or earlier.

Domestic students enrolling in an Australian fee-paying place at the University of Melbourne as a graduate enrolment with subject-based fees in 2019 will pay tuition fees based on the particular subjects they choose to study. The amount charged is the sum of the fees for all subjects in which you enrol.

The 2019 Australian graduate subject fees are shown in table 3 (see “Tuition fee tables for Australian fee-paying students” at <https://futurestudents.unimelb.edu.au/admissions/fees>).

About the graduate subject fees

Every graduate subject at the University has been assigned to a discipline fee band. The subject fees are set within a fixed number of bands which are based on The Australian Government’s discipline classification of the subject. The discipline fee band for each subject is determined by the content of the subject, not the course of which it forms a part, nor the faculty or school which is responsible for teaching it. The fees are based on the cost of teaching the subjects in the discipline fee band and the demand for the discipline in which they fall.

The subject fees in table 3 set out the basis for calculating your tuition fees but do not necessarily represent the fees for a typical graduate enrolment. The fees shown in table 3 are for each 100 credit points (1 EFTSL)³ of study in that discipline fee band. Graduate courses may require students to enrol in subjects from more than one discipline fee band for the normal study load per year.

Calculating your tuition fees

Each subject that you undertake has an EFTSL, or credit point value, and is assigned to a discipline fee band.

Your fees are calculated based on the EFTSL value of the subjects you take in each semester and the discipline fee band for each subject. The total fees you will pay in any year are the sum of the subject fees for all subjects in which you are enrolled.

The *Handbook* lists all the subjects you can take in your course and their corresponding subject codes: handbook.unimelb.edu.au
The subject EFTSL value can be used to work out the cost of each subject: enrolment.unimelb.edu.au/fees

Example tuition fee calculation for one subject.

For a subject worth 12.5 credit points (0.125 EFTSL), the fee charged for the subject is 0.125 multiplied by the \$AUD/EFTSL fee for the discipline fee band.

Note that year-long subjects are usually required to have their fees paid in full in Semester 1. If, for example, a year-long subject is worth 37.5 credit points (0.375 EFTSL) then the fee is charged in Semester 1 and is calculated as 0.375 multiplied by the \$AUD/EFTSL fee.

Example tuition fee calculation for one year of study.

Caitlin is a domestic student who enrolls in a Master of Environment in 2019. She enrolls in 8 subjects for a total of 100 credit points (1 EFTSL), or a standard full-time study load for one year of study:

- 3 Agriculture subjects (12.5 credit points each)
- 3 Built environment subjects (12.5 credit points each)
- 1 Education subject (12.5 credit points)
- 1 Science subject (12.5 credit points).

In this example, the subject fees in 2019 are: \$27,616/EFTSL for Agriculture; \$35,968/EFTSL for Built Environment; \$27,040/EFTSL for Education; \$37,664/EFTSL for Science.

Caitlin’s tuition fees for 2019 are calculated as:

$$\begin{aligned} &(3 \times 0.125 \times \$27,616)+ \\ &(3 \times 0.125 \times \$35,968)+ \\ &(1 \times 0.125 \times \$27,040)+ \\ &(1 \times 0.125 \times \$37,664) \\ &= \$31,932 \end{aligned}$$

³ 100 credit points is a standard full-time study load for one year of study.

The University of Melbourne tuition fees 2019. Terms and conditions for Australian fee-paying students.

Pro-rata variations for graduate research

Tuition fees are charged based on the study load (EFTSL) you undertake in each semester, with 100 credit points (1 EFTSL) the standard full-time study load for one year of study.

For graduate research (RHD) students, tuition fees are charged on a daily pro-rata basis during the period of your enrolment. You will be charged for each day you are enrolled in research Semester 1 (1 January-30 June) and research Semester 2 (1 July-31 December).

If you are a commencing research student who enrolls after a research semester commencement date, your first research semester fees will be adjusted to take account of the number of days you will actually be enrolled in that semester. Similarly, once you submit your thesis any refund of fees paid in advance will be calculated on a daily pro-rata basis.

2.3 Single subject study (CAP) fees for 2019

Applies to:

- Students enrolled in Community Access Program (CAP) subjects. The fees also apply to international students enrolling in single subject study (CAP) via assessed or non-assessed modes. For information regarding international students enrolling via international intensive mode see *The University of Melbourne tuition fees 2019. Terms and conditions for international students*

Students enrolling in Single Subject Study in 2019 will pay a tuition fee for each subject that they enrol in.

Your fees will vary depending on your enrolment (assessed or non-assessed mode), the subjects you choose (the area of study and discipline), as well as the study load (or credit point value) of each subject. The amount charged is the sum of the fees for all subjects in which you enrol.

The 2019 Single subject study (CAP) fees are shown in tables 4 and 5 (see "Tuition fee tables for Australian fee-paying students" at <https://futurestudents.unimelb.edu.au/admissions/fees>).

Students should refer to the Single Subject Studies/CAP website for further details about the program:

www.futurestudents.unimelb.edu.au/courses/single_subject_study

About the Single subject study (CAP) subject fees

Every undergraduate and graduate subject at the University has been assigned to a discipline fee band. The discipline fee band for each subject is determined by the content of the subject, not the course of which it forms a part, nor the faculty or school which is responsible for teaching it.

The Single subject study (CAP) subject fees in tables 4 and 5 set out the basis for calculating your tuition fees but do not necessarily represent the fees for enrolment in a single subject. The fees shown in tables 4 and 5 are for each 100 credit points (1 EFTSL)⁴ of study in that discipline fee band at undergraduate level (table 4) or graduate level (table 5), according to the mode of study selected.

Calculating your tuition fees

Each subject that you undertake has an EFTSL, or credit point value, and is assigned to a discipline fee band.

Your fees are calculated based on the EFTSL value of the subjects you take in each semester, the discipline fee band and level of study for each subject (undergraduate or graduate), and the mode of single subject study selected (assessed or non-assessed mode). The total fees you will pay in any year are the sum of the single study subject fees for all subjects in which you are enrolled.

For details of the subject EFTSL value for each subject see: enrolment.unimelb.edu.au/fees

Example tuition fee calculation for one subject.

For a subject worth 12.5 credit points (0.125 EFTSL), the fee charged for the subject is 0.125 multiplied by the \$AUD/EFTSL fee for the discipline fee band for the mode of single subject study selected.

Note that year-long subjects are required to have their fees paid in full in Semester 1. If, for example, a year-long subject is worth 37.5 credit points (0.375 EFTSL) then the fee is charged in Semester 1 and is calculated as 0.375 multiplied by the \$AUD/EFTSL fee for the mode of single subject study selected.

Example tuition fee calculation for more than one subject.

Marian is a CAP student who enrolls in two undergraduate subjects (assessed mode) in 2019. She enrolls in a total of 25 credit points (0.25 EFTSL):

2 arts subjects (12.5 credit points each)

⁴ 100 credit points is a standard full-time study load for one year of study.

The University of Melbourne tuition fees 2019. Terms and conditions for Australian fee-paying students.

In this example, the CAP undergraduate subject fee (assessed mode) for the arts subjects in 2019 is \$20,096/EFTSL. Marian's tuition fees for 2019 are calculated as:

$$(2 \times 0.125 \times \$20,096) = \$5,024$$

2.4 Study Abroad course fees for 2019

Domestic students enrolling at the University of Melbourne in a Study Abroad course in 2019 for credit to an overseas institution will pay a tuition fee to the University of Melbourne. This is a set tuition fee per semester enrolled, irrespective of the number of subjects in which you are enrolled. You will pay a fee for every semester enrolled.

If you are enrolling as a Study Abroad Research student, the fee will be based on the graduate Study Abroad fees (cost per semester). You will be charged for the first 3 months of your Study Abroad Research enrolment at 0.5 x the relevant 2019 graduate Study Abroad fee. Each additional 1.5 month period of Study Abroad Research will be charged at 0.25 x the relevant graduate Study Abroad fee. Additional 1.5 month periods of Study Abroad Research commencing in 2019 will be charged at 0.25 x the relevant 2019 graduate Study Abroad fee. Additional 1.5 month periods of Study Abroad Research commencing in 2019 will be charged at 0.25 x the relevant 2019 graduate Study Abroad fee.

The 2019 Study Abroad fees are shown in tables 5.1 and 5.2, see "Tuition fee tables for International fee-paying students" at <https://futurestudents.unimelb.edu.au/admissions/fees>

About the Study Abroad fees

A fee has been set for each Study Abroad course offered by the University. As indicated, the fee is the cost per semester enrolled. Semester 1, 2019 covers the period January to June 2019; Semester 2, 2019: July to December 2019.

Calculating your tuition fees

Example tuition fee calculation for one semester of study.

Marija is a domestic student who enrolls in the undergraduate Study Abroad program. She enrolls for one semester in 2019.

Marija's tuition fees for 2019 are calculated as:

$$(1 \times \$14,733) \\ = \$14,733$$

Section 3: Payments and refunds

3.1 Information relating to the payment of fees in 2019

Payment options in 2019

When you enrol, you will be asked to select one of two instalment options for payment of your tuition fees:

- Standard instalment: one payment for the semester or study period cost (this is the default option).
- Dual instalment: the semester or study period cost is halved and payable in two equal instalments. The dual instalment option is not available for Study Abroad enrolments or Community Access Program enrolments.

Payment of instalments is required by the due date listed on your invoice (or if you enrol after the due date, within seven days of enrolment). Invoices are issued electronically only via the student portal.

You normally use the same instalment option throughout a calendar year and may change your instalment option at the commencement of each new year.

All instalment options require at least one payment in advance of the commencement of classes. If your circumstances change significantly in a given year, you may contact Fees Team – Student Enrolment to discuss payment options.

Fees – Student Enrolment, University Services
The University of Melbourne
Victoria 3010 Australia
E: sa-fees@unimelb.edu.au

Year-long subjects

The full subject cost is usually incurred and payable in semester one. If you only enrol in year-long subjects you may wish to consider a dual instalment (two payments made in semester one).

FEE-HELP payment options for fee-paying students

Eligible Australian fee-paying students can either:

- Pay some or all of their tuition fees up front; and/or
- Submit a 'Request for FEE-HELP Assistance' form. All eligible Australian fee-paying students who wish to request a FEE-HELP loan must make the application **prior to the fee due date or the subject census date, whichever is the earliest**. Students who have submitted a 'Request for FEE-HELP Assistance' form may still make full or partial upfront payments by their subject census dates if they wish.

For eligibility and requirements check the Study Assist website: www.studyassist.gov.au

Due dates for payment

The due date for payment of your tuition fee instalments will be displayed on your invoice available via the Student Portal: my.unimelb.edu.au

It is your responsibility to ensure payments are made by the date specified on your invoice.

- If you anticipate a problem in meeting a fee payment deadline, please contact Student Administration well before the deadline to discuss possible alternative arrangements.
- If your fees remain unpaid, you will incur a late payment fee of \$103. Sanctions will also apply which will restrict your access to results and future enrolments. Your enrolment in your course will ultimately be cancelled if payment remains outstanding.
- If your enrolment has been cancelled for non-payment of fees and you wish to be reinstated to your course, you are required to apply for reinstatement to Student Administration. A reinstatement fee of \$258 will apply, and payment of all outstanding fees will be required before reinstatement. Applications for reinstatement must be made in the same semester in which your enrolment was cancelled, otherwise the standard course application process applies.
- Your enrolment may also be cancelled if you have other outstanding debts such as library fines or student loans. Cancellation means that your enrolment will lapse and you will not be able to use any facilities at the University. You will remain liable for any outstanding debt.
- Late payment penalty and Reinstatement fees are subject to annual review and may increase.

Invoices

When you enrol online, you are required to access your statement of liability on line via the student portal, and arrange to pay any fees owing by the due date listed.

Your tuition fees will be charged based upon the fee policy in place in the year you commenced your course. The amount you will have to pay will be based upon the course and study load, or subjects you have re-enrolled in, your chosen payment option and any monies credited towards your account. Your invoice will be issued electronically only and will be available online, via the Student Portal, prior to each due date.

For students paying by instalments, the due dates for instalments will be available via the Student Portal and advised on the online invoice.

Variations to fees owing

If you change subjects or study load after paying the first instalment for a semester, there may be a variation in your tuition fees owing for that semester or study period.

- Any additional fees must be paid by the due date indicated on your online invoice.
- Any amount owing to you will be credited towards your next fee instalment or can be refunded on lodgement of a refund request.

You should check your Statement of Liability via the Student Portal after changing subjects to verify if any additional tuition fees are due or have been credited.

Special provisions for graduate completions

Adjustments after the submission of a thesis by graduate research students

Tuition fees will always be charged in advance for the full semester cost. If you intend to submit a thesis before the end of a semester, you may be entitled to a refund depending on the date of submission. Once you submit your thesis any refund of fees will be calculated on a daily pro-rata basis.

Example

Robert is an Australian student enrolled in a research course in 2019. He is enrolled for Semester 2 from 1 July 2019 and is undertaking a normal study load of 0.5 EFTSL. In this example, the course fee for the research course is \$33,056/EFTSL.

Robert's tuition fees for Semester 2, 2019 are calculated as:

$$0.5 \times \$33,056 = \$16,528$$

If Robert submits his thesis on 13 September 2019 (before the end of semester), he would only be charged from 1 July to 12 September 2019. His tuition fees would be adjusted to take account of the fact that his second semester will be only 74 days, not 184 days, in duration. His actual tuition fees for Semester 2 are calculated as:

$$0.5 \times 74/184 \times \$33,056 = \$6,647.13$$

He is entitled to a refund of \$9,880.87 (\$16,528–\$6,647.13)

Late submissions of a minor thesis by graduate coursework students

If a minor thesis is part of your work requirement for a given semester, you should submit this before the start of the next semester. If you are not able to do this then you must re-enrol in the same subject for the next semester and pay the tuition fees for this subject again. If you have completed the thesis and submitted it prior to the subject census date you can apply for a refund. If you do not complete and submit the thesis prior to the census date you are not eligible for a refund of fees.

Extension of research candidature

If you are a graduate research student who has been granted an extension of your candidature, you will continue to be charged fees for the next full payment period.

3.2 Refunds

If you withdraw from one or more subjects (including course discontinuation or leave of absence) the University will refund some or all of the tuition fees you have paid in advance if you give timely, formal notice.

Notice given of subject withdrawal		Refund
1.	By close of business on the census date ² for the subject	A full refund of all the fees you have paid in advance for that subject.
2.	After the census date ² for the subject	No refund will be given for subjects with census dates that have passed. You may apply for a refund in special circumstances only ³

¹If you are deferring, any fees paid in advance can be credited towards your next fee instalment or refunded on lodgement of a refund request in accordance with this Refund

²The census dates for standard Semester 1 and Semester 2 subjects are 31 March and 31 August respectively. Census dates for other teaching periods may vary. Census dates for the subjects in which you are enrolled are detailed in *The Handbook*; on your Statement of Liability and the census date for every subject offered by the University is available at <http://students.unimelb.edu.au/admin/fees> (See *Subject and Fees for Australian Fee Places or Community Access Program Fee Places* for the relevant year). If a census date is not a working day, then you must complete your subject withdrawal by the last working day before the census date. Pro-rata variations for graduate research may apply.

³In some special circumstances, the University, at its discretion, may refund the tuition fees for individual units of study (eg. particular subjects). The circumstances must have a significant impact on the student and their ability to complete the unit of study. Refunds in these circumstances will be considered after review and approval of the student's application for "Remission in Special Circumstances". For further information about these special circumstances see: http://ask.unimelb.edu.au/app/answers/detail/a_id/980

If you are withdrawing from your course you can find information in the Student admin tab on the Student Portal: my.unimelb.edu.au See *My Enrolment* and the information about withdrawing from or discontinuing a course.

How to apply for a refund

- To be eligible for a refund you must make any changes prior to the subject census date¹ as above. You can do this by notifying the relevant area.
- If you change your enrolment prior to the subject census date¹ any monies owed to you will automatically be credited to your account and will be applied towards any future fees.
- If you prefer a refund you need to:
 - Complete the application form available online at: ask.unimelb.edu.au http://ask.unimelb.edu.au/app/answers/detail/a_id/946/kw/refund
 - Apply for the refund within 12 months of withdrawal from the subject or course.

¹The census dates for standard Semester 1 and Semester 2 subjects are 31 March and 31 August respectively. Census dates for other teaching periods may vary. Census dates for the subjects in which you are enrolled are detailed in *The Handbook*; on your Statement of Liability and the census date for every subject offered by the University is available at <http://students.unimelb.edu.au/admin/fees> (See *Subject and Fees for Australian Fee Places or Community Access Program Fee Places* for the relevant year). If a census date is not a working day, then you must complete your subject withdrawal by the last working day before the census date.

Payment of refunds

1.	Before you can be paid a refund:	<ul style="list-style-type: none"> The University must have received the money into its accounts as cleared funds; Your course or subject cancellation /withdrawal must have been processed; and You must pay/settle any other debts owing to the University, such as library fines or student loans. If you fail to do so, the University reserves the right to deduct outstanding debts or fines owing from the refund amount.
2.	Who can the University pay the refund to?	<ul style="list-style-type: none"> You, or the person you nominate; or The sponsoring agency that paid the fees on your behalf.
3.	How will it be paid?	<ul style="list-style-type: none"> Electronic Funds Transfer.
4.	When will it be paid?	<ul style="list-style-type: none"> Within 15 working days of receipt of your application.

The University of Melbourne tuition fees 2019. Terms and conditions for Australian fee-paying students.

Section 4: Specific conditions which apply

4.1 Tuition fees for staff, their families and alumni in 2019

Tuition fee discount for University of Melbourne staff and their families

The University of Melbourne offers staff and their immediate families a discount of up to 25% on the tuition fees for some graduate courses and Community Access Program (CAP) subjects.

Further details about the discount, including eligibility criteria and the application process are available from: <http://policy.unimelb.edu.au/>

Discount on Single subject study (CAP) fees for alumni

University of Melbourne alumni who wish to enrol in an undergraduate subject through the Community Access Program are eligible for a discount of 20% on the standard price (applies to subjects taken in both assessed and non-assessed mode). The discount also applies to some graduate subjects.

More information about the discount is available from: <http://futurestudents.unimelb.edu.au/admissions/fees/CAP>

Section 5: Glossary of terms and fee queries

5.1 Glossary

<p>Which policy, procedures, terms and conditions apply to me?</p>	<p>The University's <i>Student Fees and Charges Policy (MPF1303)</i> is available from: http://policy.unimelb.edu.au</p> <p>Domestic student: You are a domestic student if:</p> <ul style="list-style-type: none"> • You are an Australian citizen or permanent resident; or • You hold a permanent Australian humanitarian visa; or • You are a New Zealand citizen. <p>If you are a dual citizen of any country with Australia or New Zealand you are considered a domestic student.</p> <p>International student You are an international student if:</p> <ul style="list-style-type: none"> • You are not an Australian or New Zealand citizen • You are not an Australian permanent resident or • You do not hold a permanent Australian humanitarian visa.
<p>Australian fee-paying place (Domestic fee place)</p>	<p>A place in a course for domestic students where the student pays tuition fees to the University to maintain their enrolment.</p> <p>Loans such as <i>FEE-HELP</i> are available for eligible students to pay the cost of tuition fees direct to their University.</p>
<p>Census date</p>	<p>This is the last date that you can withdraw from a subject without incurring a fee liability for that subject.</p>
<p>Commonwealth supported place (CSP)</p>	<p>A place in a course for domestic students where the Australian Government contributes to the cost of your study. You pay a student contribution amount. Loans such as <i>HECS-HELP</i> assistance are available for eligible students to pay the student contribution amount.</p> <p>See: studyassist.gov.au</p>
<p>Course-based fee</p>	<p>A tuition fee for international and Australian fee-paying students calculated by annual course cost and overall study-load. Your fees in any one year decrease or increase with changes in your study-load. Course-based fees are relevant to most graduate courses.</p>
<p>Discipline fee band</p>	<p>All subjects are classified by discipline area and are given a corresponding cost depending on which discipline fee band they are allocated to.</p>
<p>Student contribution bands</p>	<p>Fee bands used to determine the maximum student contributions for a <i>Commonwealth supported place</i>.</p> <p>All subjects are classified by discipline area and are allocated to a student contribution band according to government regulated criteria.</p>
<p>EFTSL</p>	<p>EFTSL stands for Equivalent Full Time Student Load and is a measure of study load. One EFTSL represents a standard annual full-time load of study and is equivalent to 100 credit points of study. Every subject is given an EFTSL value and a corresponding credit point value. If a one-semester subject is 12.5 credit points, the EFTSL value is 0.125</p>
<p>FEE-HELP</p>	<p>A Commonwealth Government loan available to eligible Australian fee-paying students to help pay part or all of their tuition fees.</p> <p>FEE-HELP assistance is available if you meet the Australian government's eligibility requirements. Some of these are listed below:</p> <ul style="list-style-type: none"> • You are undertaking study with an approved higher education provider; • You meet the citizenship or residency requirements; • You meet the tax file number (TFN) requirements; • You have not exceeded the FEE-HELP limit. <p>The FEE-HELP information booklet is available from this site: studyassist.gov.au</p>
<p>HECS-HELP</p>	<p>A Commonwealth Government loan available for eligible domestic students enrolled in a <i>Commonwealth Supported Place</i>.</p> <p>See: studyassist.gov.au</p>

The University of Melbourne tuition fees 2019. Terms and conditions for Australian fee-paying students.

Research Training Program (RTP) place	The Australian government funds higher education institutions to support research training for eligible domestic students undertaking research higher degrees. Through this scheme, students are entitled to a tuition fee exemption for the normal duration of their course.
Single subject study (CAP) fee	A tuition fee for international and Australian fee-paying students enrolled in the Community Access Program that is calculated by subject enrolled, with each subject allocated to a discipline fee band depending on its area of study, and the mode of study (assessed or non-assessed).
Study Abroad fee	A tuition fee for international and Australian fee-paying students enrolled in an incoming Study Abroad course at the University of Melbourne, with fees calculated by semester.
Subject-based fee	A tuition fee for international and Australian fee-paying students calculated by subject enrolled, with each subject allocated to a discipline fee band depending on its area of study. Subject-based fees are relevant to undergraduate courses, graduate courses offered by the Office for Environmental Programs (OEP), and graduate students who commenced in 2009 or earlier.
Study load	Every subject you do is weighted in terms of the proportion that the subject represents in a standard year of full-time study in a given course. A standard annual full-time load of study is equivalent to 100 credit points of study which is also equivalent to 1EFTSL. See <i>EFTSL</i>
Why are OEP programs different?	The Office for Environmental programs offers a multi-disciplinary program from 200 subjects across ten faculties in the University. Because the subjects are taught by different areas, they naturally have different costs associated with their teaching. The calculation of tuition fees for international and Australian fee-paying students is dependent on the subjects studied and you are enrolled as a subject-based enrolment.

5.2 Fee queries

If you have any fee queries or need to apply for a refund, you can find information on ask.unimelb.edu.au and in the Student admin tab on the Student Portal: my.unimelb.edu.au

Students who have a grievance or dispute with the application of this policy should direct this in the first instance to:

Fees - Student Enrolment, University Services
The University of Melbourne
Victoria 3010 Australia

E: sa-fees@unimelb.edu.au

This does not circumscribe a student's right to pursue other legal remedies with respect to grievances or disputes regarding the application of this policy. This agreement does not remove the right to take further action under Australia's consumer protection laws.