# STUDENT HANDBOOK [Orientation Guide]

La Lingua Language School



La Lingua Language School CRICOS Provider code 02117D

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# Welcome to La Lingua Language School!!

Just like you, students come from all around the world to enjoy our special learning environment. La Lingua Language School is located in the centre of Sydney, very close to shops, cinemas, the main rail stations and also close to Sydney's famous harbour.

You can develop real communication skills and meet lots of new people. We have special events so you can meet people from other countries and cultures – a fantastic way to improve your conversation skills!

The events also mean you can mix with Australian students studying Spanish, Japanese, Italian, French, Korean, Portuguese & Mandarin. At La Lingua Language School, you will improve your conversation and make new friends at the same time!

At La Lingua Language School we offer courses with small classes so that each student has the teacher's individual attention during class time. All the teachers at our College are qualified. experienced teachers, with special interests improving your communication skills.

Most of all, La Lingua Language School focuses on learning real English in a fun, friendly atmosphere!!



If you have any problems you can talk to these people:

Director of Studies: Diego G. Torres

Homestay and Overseas Health Cover Co-ordinator: Tomoko Sakaida

The under-18 student welfare officer: Carolyn Shi

Student Advisors: Minji Sim

PEO / Principal Administrator: Yuko Spargo

#### **ACCOMMODATION**

There are many different kinds of accommodation in Sydney, including hotels, hostels (backpackers'), homestay and shared houses or apartments. You can book accommodation online before you arrive in Sydney, or stay somewhere for a short time and look around for other accommodation after you arrive.

#### SHARED ACCOMMODATION

- You can find a room in a shared house or unit (flat) by looking on the internet using sites such as <a href="www.gumtree.com.au">www.gumtree.com.au</a> or go to <a href="www.studyconnect.com/forums">www.studyconnect.com/forums</a> and scroll down to Student Accommodation
- Always inspect a room and meet the other flatmates before you agree to move in.
- Make sure you understand all the costs: the rent, extra expenses such as gas, electricity and water, and bond (a security deposit which is refundable when you move out, if you leave your accommodation in the same condition as when you moved in.)
- ♠ Make sure you understand the system of keys for your new accommodation to avoid being locked out or locked in by your flatmate
- If you need advice or help with an accommodation problem you can contact the Tenants' Union of NSW at http://www.tenants.org.au/resources/

La Lingua can also arrange a place for you to stay. Our accommodation options are described below. If you would like La Lingua to arrange your accommodation for you, for some or all of your time in Sydney, please fill in the accommodation section on your enrolment form. If you experience any problems with your accommodation you can speak to our Accommodation Officer, Tomoko, in reception.

#### LA LINGUA HOMESTAY ACCOMMODATION

Homestay accommodation gives you a great opportunity to practice your English every day and also to learn about Australian culture. Host families have a good standard of accommodation and are very friendly and kind to students.

Most accommodation is close to the city, public transport & the college. Some accommodation may have facilities like garden and entertainment areas or swimming pools. It's good for you to share meals with your host family – and you can practice speaking at the same time.

- The host family should clean the main areas of the house, but you should clean your own room.
- t is good for you to help with the cleaning and washing up.
- Australian homes often do not have locks on doors inside. If a door is closed (eg, the bathroom door) you should knock and wait for an answer, before trying to open it.
- Australia is a multicultural society. This means that Australians come from every country on earth. Be open-minded and enjoy your cultural experience!

#### LA LINGUA SHARED ACCOMMODATION

- Shared accommodation means that a group of students share an apartment
- **♦** We can arrange single bedrooms or shared bedrooms
- Accommodation may not be in the centre of the city but it will be close to public transport
- ❖ You will be expected to do your share of the housework in a shared house or flat, and to respect the rights of your flatmates.

# **MEDICAL INFORMATION**

#### Private Health Insurance – Overseas Health Cover (OSHC)

You need Health Insurance that covers the entire period of your stay in Australia. If you have a student visa you must have private health cover. If you need to organise overseas health cover in Australia, you can do it through Allianz Global Assistance. The cost of dental and optical treatment are not covered by overseas health cover. The costs for OSHC for single people are below

1 year \$548.00 ½ year \$291.00 1/4 year \$145.00

**NB:** Costs are subject to increases every year. Family rates are higher.

You will receive your OSHC card within 2-3 weeks after your course starts.

When you go to the doctor give the doctor or receptionist your Allianz Global Assistance card at the end of your visit. If the doctor bulk bills you will not have to pay money. If the doctor does not bulk bill you will have to pay for your medical consultation. Keep your receipt and claim the money back from Allianz.

#### **Contact details**

#### **Allianz Global Assistance**

Level 7, 276 Pitt St Sydney Monday to Friday 10 am-5 pm

#### If you are sick...

You might need to see a doctor or dentist. You should go to a Medical Centre.

The nearest Medical Centre to the college is on George St, but there are many others. Ask the advisors in La Lingua reception area for a list of Sydney doctors, dentists and other therapists. If you have difficulty communicating with your doctor you can call 13 14 50, which is a Translation and Interpreter Service.

For 24 hour care go to the casualty department at Sydney Hospital, Macquarie Street, Sydney. Ph: (02) 9382 7111. It is not recommended to go to a hospital outpatients or emergency centre for minor conditions such as headaches or colds. The waiting time is extremely long!

If you come to class and you are very sick La Lingua Language School may ask you to go home. In this case the school will give you a special letter allowing you to go home for one or two days.

#### THE CLIMATE

The weather in Sydney is very mild. You should find it quite comfortable. In winter (June-August) the temperature doesn't usually drop below 13 degrees and in summer (December – February) the temperature is usually in the mid-twenties. All temperatures are given in degrees Celsius. The following table will give a better indication;

Month	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Average Temperature	25	25	24	23	20	17	16	17	19	22	23	24

As with any city, it can rain, but usually rain is limited to a few showers. The rainiest months are April and June. The following table shows the average rainfall.

Month	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Average Rainfall (mm)	100	105	125	130	125	130	110	75	60	75	70	75

One thing to remember about Australia is that the sun is very strong. Use common sense. To avoid sunburn you should always use a sun-screen and wear a hat if you are outdoors.

There may be water restrictions in some parts of Australia, especially during the summer months. Be careful about your use of water. Australia is a dry country.

Sydney is in the Eastern Standard Time zone, but clocks are changed forward for the summer months. You will be advised by the school when Daylight Saving begins and

# **TRANSPORT**

In Sydney you can use buses, trains and ferries. There are many different tickets. You can get a ticket for a single trip or for a specified time (eg, one week), or for ten trips. Some tickets can be used for bus, train and ferry. You should decide how often you need to use the transport system and decide on the best ticket for you. Ask your homestay family or our school advisor to help you.

If you are going to study at La Lingua for 3 months or more you can get a student concession (discount). You can apply for this at La Lingua reception.

There are night buses to many parts of Sydney. These continue after the trains have stopped.

You can usually buy a ticket on the bus, but some buses are **pre-paid** only. In that case you need to buy your ticket first, from a newsagent, or a ticket kiosk in the city.

You must buy a ticket. The penalty for travelling without a ticket is a fine, which is \$200.

If you don't know how to travel to somewhere in Sydney you can call the Transport Information line on 131 500.

To get to know Sydney you can walk to many places. Enjoy your weekends and long summer days by taking a walk through the Botanic Gardens, Darling Harbour or around the interesting suburbs of Darlinghurst, Paddington, Glebe or Newtown. Most people are very happy to help you if you are lost or looking for some place. You can ask any friendly looking person on the street. Don't forget to say, "Excuse me..." and "Thank you very much".

#### COST OF LIVING IN AUSTRALIA

The unit of currency in Australia is the dollar (\$- divided into 100 cents). The cost of living in Sydney can be quite expensive, depending on where you choose to live. You can expect to pay between \$150 and \$220 for share accommodation - depending on how big and beautiful your house is and where it is. You will pay at least A\$30 per week for transport, about \$70-\$100 per week for food. You may also plan to spend about \$60 per week on entertainment (movies etc...) It is recommended that you have about AU\$1500 available for the first two to three weeks to pay for temporary accommodation, and the expense of moving to a more permanent situation.

# **BANKS, SHOPPING & ENTERTAINMENT**

To set up a bank account you need 100 points of identification. If you do it within 6 weeks of arriving in Australia a passport with the date of your arrival stamped into it will be enough. You will also need money to deposit in your account.

Most major banks have branches within a very short distance of La Lingua.

Commonwealth Bank: corner of Liverpool St and Castlereagh St

242 Castlereagh St Westpac Bank: National Australia Bank: 134 Liverpool St

corner of Liverpool St and Castlereagh St St George Bank:

ANZ Bank: 205 Castlereagh St

Automatic teller machines are located at those banks and also inside the Queen Victoria Building. If you lose a credit or debit card, contact your bank immediately. The numbers you can use are at the back of this booklet.

#### **Banking Hours – Most banks**

9:30 am - 4:00 pm Monday to Thursday 9:30 am - 5:00 pm Friday

#### **Post Office Hours**

9:00 am - 5:00 pm Monday to Friday

The nearest Australia Post office is at Shop 10, Goulburn St, in World Square Shopping Centre. If you post a letter or parcel to your home country make sure you write the country name in English. The rest of the address may be written in your language.

#### **Telephoning**

The nearest public telephone is on Castlereagh St, very close to the school. The cost of a local call is 50 cents. It is often cheaper to make long distance calls and international calls on Sundays. You can buy pre-paid phone cards from many convenience stores for \$10, \$20 or \$50 which make international calling cheaper.

# **General Shopping Hours:**

9:00 am - 6:00 pm Monday to Saturday 9:00 am - 9:00 pm Thursday 9:00 am - 4:00 pm Sunday

# Shopping

The two biggest Department Stores in Sydney are 'Myer' and 'David Jones'. They have outlets in many suburbs as well as the city.

If you are looking for a cheap, interesting place to go shopping, you could visit the markets. There are many different markets around Sydney, mostly on weekends (approximately 9:00am -3:00pm) and they all have slightly different types of things to buy. You could try the markets in Glebe, Rozelle or Paddington for interesting, artistic things or Paddy's markets in Chinatown for cheap souvenirs or fruit and vegetables.

If you are more interested in designer shops, you might like to have a look around the beautiful Queen Victoria Building (QVB) or the Strand Arcade in the city, or walk along Oxford Street in

Many suburban areas such as Bondi Junction, Burwood, Chatswood, Hurstville have large shopping centres or malls. There are also factory outlets in many parts of Sydney, such as Birkenhead Point and Homebush.

#### Movies

Of all the different kinds of entertainment in Sydney, one of the most popular is the cinema. There are cinemas on George Street in the city centre all showing the latest release movies. Many other areas also have cinemas, such as Paddington, Newtown, Broadway, and the big shopping centres in suburban areas.

#### Beaches

If you are interested in the beach, there are many great beaches to go to in Sydney, such as Bondi and Manly. Just remember to be careful. If you are not a strong swimmer, don't go far out in the water. Don't go alone; always take a friend with you. Don't swim at unpatrolled beaches, at night, or after you have been drinking alcohol. If you do swim – stay between the flags, and always follow the instructions from the surf lifesavers.

If you are in trouble stick up your hand and wave. Lifesavers save thousands of lives every year, but you should avoid taking unnecessary risks.

#### Music

Music is a very popular form of entertainment in Australia. If you are interested in music, many major international rock groups & musical artists perform in Sydney. They usually perform at the Entertainment Centre, The Opera House, the State Theatre, the Enmore Theatre, or the Hordern Pavillion. All of these are located in or near the city, close to the college. Usually you

have to buy tickets from ticket outlets such as Ticketek. There are a lot of free entertainmnet acts in Pubs around Sydney. Make sure you take a form of photo identification with you such as a driver's licence or passport. The legal drinking age in Australia is 18.

#### **SAFETY**

#### **OUT AT NIGHT**

Like most big cities, Sydney can be dangerous in certain areas, especially at night. If you are going out at night, plan for how you are going to get home. Make sure you know the bus routes and train timetables. Make sure you have enough money for your transportation home.

Go with friends. Stay in well-lit areas as much as possible. Stay alert when walking in dark or lonely places, and try not to use your personal stereo, so you can hear what is happening around you.

Don't carry large sums of money or expensive things and try not to carry your wallet in your back pocket where it can be easily seen.

When going to cafes, restaurants, bars or clubs make sure you keep your bag with you at all times. Don't leave your drink unattended. If another person is making you feel unsafe or uncomfortable, ask that person to leave you alone. If someone is bothering you and doesn't leave you alone, you may have to move to another place. If a club, bar or pub has security staff you can ask them for help. Use alcohol responsibly and safely.

#### TRANSPORT SAFETY

When waiting for a train stay on the part on the platform with good lighting. Use the train carriage marked with a blue light. That means there is a guard at the end of the carriage who can help you if you don't feel safe. Don't fall asleep and leave your bag unattended! On Friday and Saturday nights there are special Guardian services with extra train guards.

Only use the bridges and tunnels provided for crossing train tracks. Don't try to cross train lines or jump over fences.

If you are lost you can find directions at <a href="https://www.whereis.com">www.whereis.com</a> or www.streetdirectory.com.au

#### **BEACH AND BUSH**

Obey safety warning signs at beaches, especially in tropical areas. Be careful of bluebottles and other jellyfish in the water, and snakes and spiders in the bush. If you are worried about a bite or sting you can call the Poisons Information line on 13 11 26.

The Australian sun is very strong so always use sunscreen at the beach or when bushwalking, and remember to wear a hat and sunglasses.

It is better to only swim at beaches that are patrolled by life-savers. Always swim between the red-and-yellow flags. Ask for help immediately if you feel unsafe in the water.

You may get the chance to travel around Australia after you finish your course. If so, enjoy your trip and take the opportunity to make friends with Australians and other travellers. Don't hitchhike, ever!

If you need to go to a Police Station in Sydney, the closest is at 570 George Street, just to the left of 'Energy Australia' The telephone number is 9265 6595.

### LA LINGUA LANGUAGE SCHOOL POLICIES AND PROCEDURES

#### **REFUND POLICY**

- ✿ If La Lingua Language School cancels a course students will be offered a place in another course at no additional expense.
- f no acceptable course is available the student will be refunded the unused pre-paid tuition fees.
- Refunds will be made by cheque, within two (2) weeks. If enrolment has been through an agent, refunds will be paid through the agent.
- Refunds will only be made for student cancellations prior to course commencement date (student visa applicants only). La Lingua Language School must be notified in writing of such cancellations.
- Refer to points 6-8 in "Procedure of Enrolment and Refund" on the enrolment form.
- ♠ If La Lingua Language School expels a student, no refund will be given.
- **✿** The tuition fees are not transferable, either to another person, course or institution.
- f you cancel your course because you were refused a student visa, all tuition fees will be refunded as per sections 28-29 of the ESOS Act.

#### REFUND CONDITIONS

- Tuition fee refund policies:
- (a) If student's visa application is rejected (We need to see the original letter of visa rejection): 100% tuition fee.
- (b) If a student cancels their course more than 28 days before their initial commencement date: 80% tuition fee.
- (c) If a student cancels their course 28 days or less before their initial course commencement date: 50% tuition fee.
- (d) If a student cancels on or after their course commencement date: No refund.
- (e) If a student breaches their visa conditions resulting in their studies being cancelled: No refund.
- Homestay refund policies:
- 1. Placement fee: No refund.
- 2. Airport pick up service: If less than 24 hours working day notice is given for a change of flight details, then no refund.
- 3. If student's visa application is rejected (We will need to see the original letter of visa rejection): 100% refund.
- 4. More than 4 weeks notice: 100% refund.
- 5. Less than 4 weeks notice: Compensation payment equivalent to 2 weeks accommodation fee to the accommodation provider.
- 6. Cancellation on or after the commencement date: No refund.

- 7. A student wishes to change their homestay after they have commenced their stay: A student must repay the booking fee, give 2 weeks notice to the current homestay and pay a minimum of 4 weeks accommodation with the new homestay.
- Share accommodation refund policies:
- 1. Placement fee: No refund.
- 2. If student's visa application is rejected (We will need to see the original letter of visa rejection): 100% refund.
- 3. 2 weeks notice: 100% refund of bond and 2 weeks rent paid in advance.
- 4. Less than 2 weeks notice: 50% refund of bond and 2 weeks rent paid in advance.
- 5. Less than 24 hours notice: No refund of bond but 2 weeks refund of rent paid in advance.
- 6. Cancellation after students start their accommodation: No refund of 2 weeks bond. Refund of the remaining rent paid in advance, less the amount incurred for the days between the scheduled arrival date and the day the cancellation notice was received.

#### LATE PAYMENT OF TUITION FEE BY INSTALMENT POLICIES

Please be aware that La Lingua Language School has a late payment fee policy for tuition fees paid in instalments.

- ♣ If you are up to 7 days late from the due date of your payment you will incur a \$50 late payment fee, which will be added to your outstanding tuition fee.
- ♠ If you are over 7 days late from the due date of your payment, the late payment fee will increase to \$100.

For example, if your payment is due on the 23rd of June, you will incur the \$50 fee for making your payment from the 24<sup>th</sup> of June to the 30<sup>th</sup> of June.

If you fail to pay by the 30<sup>th</sup> of June, the late payment fee will be increased to \$100.

If the payment is still overdue, students may be reported to DIBP for non-payment of fees.

These fees are to cover the administration costs of recovering late payments.

#### **ATTENDANCE**

- ♦ You *must* attend class every day unless there is a **special reason** such as sickness for why you can not attend.
- ✿ If you have a special reason you must discuss it with the school & provide documentation.
- **✿** If you are **sick**, you must provide the school with a **copy** of a **medical certificate**. Keep your original medical certificate. If your attendance falls below 80% you may need to show it to the Department of Immigration & Border Protection.
- f you have a student visa you **must** attend school **80%** of the time (minimum).
- ♣ If your attendance drops below 80%, you will be reported to the Department of Immigration & Border Protection. If this happens you might be sent back to your country!!

- Don't be late to school. This will affect your attendance.
- ✿ If you arrange a holiday, you must give 2 weeks notice before you take a holiday. You must also give 2 weeks notice if you make any changes to your holiday starting and restarting dates. You can only change these dates once and you cannot make another holiday request after your first holiday request. If you change your holiday dates more than once or make another holiday request, you will be charged a \$50 administration fee.
- ✿ It is also very important that you tell us if you change your address. This is so we can contact you if there is a problem. Just tell your teacher or counsellor your new address.
- Checking your attendance and address is very important, as The Department of Immigration & Border Protection is very strict about student visa requirements.

#### Federal Department of Immigration & Border **Protection**

26 Lee St, Railway Square (opposite Mercure Hotel, near Central Station)

> Monday - Friday 9:00am - 4:00pm Wednesday 9:00am - 1:30pm

#### **UNDER-18 STUDENT WELFARE**

- ♠ All under-18 students will be under the supervision of the underage student welfare officer (Carolyn Shi) from enrloment to graduation. The under-18 student welfare officer is the first, last and ongoing point of contact for any under-18 students. They will provide orientation to new under-18 students and will provide ongoing support and a point of contact throughout the under-18 students' enrloment period.
- ♠ All under-18 students will undertake a weekly counseling session with the under-18 welfare officer. During the session the student and under-18 student welfare officer will discuss the wellbeing and happiness of the student, covering their welfare and satisfaction with the school, the course, the lessons and their homestay experience (if applicable). Please see the attached weekly under-18 student welfare checklist. Further input and feedback will be taken from classroom teachers, homestay families and agents. if required. All counseling and feedback on the under-18 student welfare checklist will be recorded, and signed off by the student and the under-18 student welfare officer, and kept on file.
- ♠ All under-18 students will be level-checked for their academic English level. Only students with an IELTS equivalent of 4.0-4.5 (or above) overall will be able to enter the IELTS, EAP or EAP-1 (Pre-EAP course: Intermediate level - General English Four Skills) courses.
- ✿ Under-18 students will only be accepted into the following courses based on their entry English level;

**✿** IELTS 5.5-6.5 or equivalent: EAP or IELTS preparation classes

**✿** IELTS 4.0-5.0 or equivalent: EAP-1 (Pre-EAP course: Intermediate level -

General English: Four Skills course)

- ♦ No under-18 students can enter the General English: Conversation-Centred courses or General English: Four Skills courses excluding the EAP-1 stated above.
- under-18 students are not permitted to attend school social activities, such as excursions or parties, where alcohol is present. Alternative supervised activities will be arranged for

under-18 students by the under-18 student welfare officer, if necessary. Permission notes for other out of school activities will have to be signed and their parents or guardians will be informed.

✿ Under-18 students will be flagged on student enrolment/level check forms and class rolls. This will clearly indicate to teachers, relief teachers and administration staff that the student is under-18 and that all the above policies and procedures will apply.

#### **WORK**

You are allowed to work for up to 40 hours per fortnight if you have a student visa, and unlimited hours when you are on a break from your course.

You are not allowed to work until you have started studying. For more information on your work rights ask us for a Department of Immigration and Border Protection Fact Sheet.

If you work you should get a Tax File Number. You can apply for one online at

www.ato.gov.au or you can call 13 28 61 between 8 am and 6 pm.

You can look for part-time work in newspapers, on noticeboards, or at these websites:

www.seek.com.au

www.careerone.com.au

ww.mycareer.com.au

www.getjobs.com.au

Remember, if you are on a student visa your most important "job" is to be a student.

Working is not an excuse for poor attendance.



#### **ANY PROBLEMS**

# Culture Shock (when you feel sad or lonely)

- ❖ When you arrive in Australia you might experience 'culture shock'.
- ♦ You might feel very tired or you might feel hungry or lose your appetite or feel sick or sad or have many strange emotions.
- ✿ If you have any problems while you are in Sydney, just come and talk to one of our student advisors. They are here to help you.

✿ If you feel seriously depressed there are many services such as Lifeline that give 24 hour counselling. Their number is 13 11 14. We also have a welfare counsellor at La Lingua Language School, Tomoko.

#### **Complaints**

If you have a problem at school please follow these simple steps...

- f you have any problems with the lessons at La Lingua Language School, you should talk to your teacher and she or he will help you as much as possible.
- f your teacher is unable to help you, talk to a student advisor Ask for him or her at reception, or call 9299 8166. You may be asked to fill in a grievance form.
- four student counsellor is unable to help you, discuss the problem with Chris, our Director of Studies. Just go to her office, or ask an advisor to arrange a time to see her.

- **✿** The Director of Studies will talk to your teacher and anyone else related to your problem. If the problem is serious she will write to you within 10 working days about her decision.
- ✿ If the Director of Studies is also unable to help you, fill in a student grievance form and discuss the problem with Yuko, the Principal Administrator. Yuko will write to you within ten working days about what she has decided to do.
- **♦** If you have a student visa: If no-one at the College can help contact the Overseas Student Ombudsman. This is a free service. La Lingua will write a letter to you about the Ombudsman's decision and the actions we will take.
- ♦ If you have another kind of visa such as a tourist or working holiday visa, contact NSW Fair Trading. They will check your complaint for free and write to you about your case.
- Remember, it's OK if you want someone to help you explain your problem, for example, a family member, friend or a lawyer/mediator. You can bring your support person with you for any of the above steps.
- ♦ You will still be enrolled at La Lingua Language School even if you have a complaint. You should continue to attend your classes as usual.
- **4** 1 Talk to your teacher
- **2** Talk to an advisor
- ♠ 4 Talk to Yuko (Principal Administrator)
- **♦** 5 Contact the Overseas Student Ombudsman

#### **NSW Fair Trading**

60 Station St Parramatta 2150 www.fairtrading.nsw.gov.au ph: 13 32 20 e: enquiry@services.nsw.gov.au

#### **Overseas Student Ombudsman**

GPO Box 442 Canberra. ACT. 2601 www.oso.gov.au ph: 1300 362 072 e: ombudsman@ombudsman.com.au

# SOME NUMBERS YOU MAY NEED

# **Emergency numbers**

**AMBULANCE FIRE POLICE** 

000 (or 112 from mobile phones. It will over-ride your lock)

If you are in an emergency ask for "Police", "Fire" or "Ambulance". Be ready to give information about where you are.

The translation service for emergency situations is on 1300 655 010.

Remember we are always happy to help you. For any emergencies when La Lingua Language School staff can help you, call 9299 8166 and any of our student advisers will do their best to help you.

# Other numbers:

TRANSPORT:

13 15 00 Information line

**VISA INFORMATION:** 

Department of Immigration 13 18 81 or www.immi.gov.au/students

& Multicultural Affairs (DIAC)

ALLIANZ GLOBAL ASSISTANCE (OSHC): 13 23 31

**BANKS & CREDIT CARDS:** 

(Lost credit cards or ATM cards)

Visa 1800 801 256 National Australia Bank (NAB) 1800 033 103 Mastercard 1800 120 113

Australia & New Zealand (ANZ) 1800 033 844 (24 hours/ 7days)

(02) 9271 8666 American Express

Commonwealth Bank of Australia (CBA) 13 2221/ 1800 011 217 (24 hours/ 7days)

13 24 84 Citibank TRANSLATION & INTERPRETER SERVICE: 13 14 50 **AUSTRALIAN TAX OFFICE:** 13 28 61 POISONS INFORMATION LINE: 13 11 26

Other personal numbers: