

Enrolment is subject to availability of places within the College (UP International College New Zealand Limited). If the College reserves a place for a student and offers enrolment then, subject to payment, this Contract of Enrolment is binding as a contract on the College and the student. This Contract of Enrolment will incorporate the "International Student Policy" (the IS Policy) available at www.up.education and the statutory terms summarised in this application form under the heading "Summary of terms implied by statute" (Statutory Terms). This Contract of Enrolment is the "contract of enrolment" entered into between the College and the student in accordance with the Education (Pastoral Care of International Students) Code of Practice 2016 (the Code) and shall be governed by and construed in accordance with the Code and all other applicable laws of New Zealand.

Payment of Fees

- All fees must be paid in full prior to course commencement.
- Places are not guaranteed until the tuition fees have been paid in full.
- No student shall continue to be enrolled unless the appropriate tuition fees have been paid.
- Payments may be made using Flywire where a range of payment options are available. To make your payment, please go to <https://upic.flywire.com>. Please ensure the student's name and identification number are included when making payment on Flywire.
- Upon receipt of the student fees in Flywire, the funds will be transferred to a separate bank account in the name of New Zealand Holdco 2018 Limited (NZHL), the College's parent company. Fees will be transferred from that account to the School/College operating accounts after commencement, in stages as the course is being completed. To further ensure compliance with the Code, NZHL has entered into a guarantee for the benefit of the College's students, pursuant to which NZHL guarantees the payment of all refunds payable to students in accordance with the applicable law.
- A request to pay the course fees in instalments may be approved by the Principal/College Executive (in his or her sole discretion). This will attract an additional payment equivalent to 6 percent of the course fee. Applicants should be aware this may impact on the length of the student visa granted by Immigration New Zealand.
- The annual tuition fee is quoted on all documentation, the minimum fee for full time students is equivalent to one terms fee (25.0 percent of the annual fee).

Refund Policies

Tuition fees

- Up to 25% of tuition fees relate to costs incurred through pre-arrival services, such as interpreting and translation, assistance with formalities relating to immigration procedures, travel to, and accommodation in New Zealand and marketing recruitment costs. These fees may be retained by the College. When students are eligible for a refund of tuition fees the following fee payments may not be refundable:
- Administration Fee
- Insurance costs (when already purchased)
- Accommodation placement fee
- Fees relating to Homestay accommodation used by the student
- Fees relating to tuition already delivered
Portion of Unused Tuition Fees – the College may retain a portion of unused tuition fees. Amounts retained will relate to costs that have been incurred or committed by the College and may vary depending on the time of year the request is received
- Export Education Levy

Subject to the exclusions and retentions described above and the provisions of the Education Act 1989, a full or partial refund of fees may be payable by UP Education (on application by the student) in the following circumstances:

- the repayment of excess prepaid fees, either:
 - at the end of their final course;

- before the end of the course, if the student is in their final programme, all tuition fees have been paid, the student is over 18 and all College guaranteed accommodation has been prepaid.
- if the College withdraws an Offer of Place because it is unable to provide the course (including if the College ceases to be a signatory or provider (as those terms are defined in the Education Act 1989)), all tuition fees are fully refundable.
- if a Conditional Offer of Place is made and the academic condition is not met, tuition fees are refundable less any costs incurred by the College prior to the College becoming aware of the academic condition not being met.
- where an Offer of Place was made and the visa application declined by Immigration New Zealand, tuition fees are refundable less any costs incurred by the College prior to the College becoming aware of the visa not being granted.
- a notice of withdrawal due to exceptional circumstances may, at the sole discretion of the Principal/College Executive, be accepted as grounds for a refund of tuition fees. The Principal/College Executive may require documentary evidence in support of the application for the refund, and a refund may not be made if the written notice of withdrawal is unreasonably delayed. Exceptional circumstances may include: inability to obtain a student visa; serious illness or disability of the student; death of a student or close family member (parent, sibling, spouse or child); and, political, civil or natural event that prevents arrival of the student. In the event of a withdrawal from a course/s 10 or more working days after course commencement, the College will deduct any fees which have been paid or incurred by the College or other representatives (including the student's representative/agent fees). The cost of any additional services that were completed prior to withdrawal will also be retained.
- if a notice of cancellation/withdrawal is made in writing to the Principal/College Executive, the percentage of fees payable as a refund will be calculated in accordance with the table below:

International Students who obtain Permanent Residence Status

A student enrolled in a College Programme as an international student who subsequently obtains permanent residency (and qualifies as a domestic student) may be eligible for a refund of any annual tuition fees deposited in advance if the student provides their passport to the Principal/College Executive as evidence of their new status prior to the Ministry of Education Roll Return being completed on the 1st March return. The refund will be calculated for Terms 2 to 4. For applications received after the 1st March, the students status will be changed to domestic but fees will not be able to be adjusted as the College funding from the Ministry of Education will not change until the next calendar year.

Other Fees

- Accommodation fee refunds will be made after a student ceases Homestay accommodation following deduction of any fees or expenses owing in respect of accommodation and on release of UP Education from any guarantee it has given to Immigration New Zealand.

No Refunds

- The College will not refund the tuition fees of any student whose Offer of Place is withdrawn as a result of:
 - the student obtaining entry to the College through the supplying of incorrect and / or fraudulent documentation; or
 - the student breaching the College Rules, Accommodation Rules, residential caregiver agreement or this Contract of Enrolment.
- The College will not refund the tuition fees of any student who is stood down, suspended or excluded from the College in accordance with this Contract of Enrolment and the IS Policy.
- Any excess fees or other funds that remain unclaimed for a period of one year or more from the end of a student's final programme will be forfeited.

Special Refund Terms for students who enrolled in our Online Foundation Programme

Trial Period

- The College offers a 14 day period (Trial Period) for a student to trial the Online Foundation Programme. This Trial Period starts on the first day of the Course (Start Date). The Trial Period ends 14 calendar days after the Start Date (End Date).

Special Refund Terms

- If on or prior to the End Date, the student gives the College written notice of their decision to withdraw from the Online Foundation Programme:
- The student will forfeit to the College a NZ\$1,000 administrative fee out of the course fees paid; and
- The College will refund the full remainder of the student's Online Foundation Programme fees that have been paid.
- If a student notified the College in writing of their decision to withdraw from the Online Foundation Programme after the End Date (Expiry Time):
- the student may seek a deferral in the Online Foundation Programme in accordance with the Deferral Terms set out below; and
- the student will not be entitled to any refund of course fees for the Online Foundation Programme
- The College will handle course fee refunds in all other circumstances in accordance with the general refund terms set out above.

Deferral Terms

- A student may give the College written notice to defer the completion of the Foundation Programme (Deferral Notice).
- A student may defer their studies of the Online Foundation Programme for a period up to 12 months after the Deferral Notice is given (Maximum Deferral).
- Upon receipt of a Deferral Notice within the Maximum Deferral Period, the College will credit the student's account with a fee credit for the unused portion of the Online Foundation Programme course fee paid which can be applied towards another program offered by the UP Education Group.
- After the Maximum Deferral Period expires and the student has not resumed studies at the College, the student will forfeit all unused and remaining credit for the Online Foundation Programme fees paid to the College.
- The College will handle the deferral of studies in all other circumstances in accordance with the terms of the contract of Enrolment set out above.

Payment of Refunds

- Refunds will be made by telegraphic transfer in New Zealand Dollars or foreign currency equivalent at the time of the refund.
- The telegraphic transfer will be made out to the student and sent to the student's home country address, unless other arrangements have been approved by the Principal/College Executive. This is usually within 10 working days of an application for a refund being received and the correct bank account information being provided.

Infringement

Disciplinary action

The College may take appropriate disciplinary action in response to the conduct or behaviour of a student including standing down, suspending or excluding the student and terminating the Contract of Enrolment. Such action may be taken whether or not the conduct or behaviour occurred while the student was under the supervision or control of the College if the College is satisfied on reasonable grounds that:

- the student's gross misconduct or continual disobedience is a harmful or dangerous example to other students at the College;
- because of the student's conduct or behaviour, it is likely that the student, or other students at the College, will be seriously harmed if the student is not stood-down or suspended or excluded as the case may require;
- the student's conduct is in breach of the College Rules, Accommodation Rules, residential caregiver agreement or this

Full refund of all fees	College to retain 20% of tuition and course-related fees paid	College to retain 30% of tuition and course-related fees paid	No refund	Notes
Notice received by the College 5 months or more prior to the course commencement	Notice received by the College between 2 and 5 months prior to course commencement	Notice received by the College between 1 and 2 months prior to course commencement	Notice received by the College less than 1 month prior to course commencement	<ul style="list-style-type: none"> Courses are inclusive of Orientation days (attendance required) For Colleges and programmes other than UP International College English, the published course fee is used when determining the cancellation fee to be imposed

Contract of Enrolment (each as amended from time to time), and one or more of the following applies:

- the breach or breaches would constitute an ongoing risk to the student's education, health, safety, well-being or personal welfare for which the College is responsible under the Code;
- the breach or breaches would constitute an ongoing risk to another person's education, health, safety, well-being or personal welfare.

For further information regarding the College's obligations when taking disciplinary action and the procedure to be followed when taking such action please refer to the IS Policy available at www.up.education.

Withdrawal of Offer of Place

The College may withdraw an Offer of Place and terminate the Contract of Enrolment if:

- the student's visa application is declined by Immigration New Zealand (or the visa has expired or is subsequently withdrawn for any reason);
- the student is in breach of the Contract of Enrolment (including where the breach occurs prior to course commencement);
- the student is in breach of the College Rules, Accommodation Rules or residential caregiver agreement (each as amended from time to time) including where the breach occurs prior to course commencement;
- the College is unable to guarantee the accommodation arrangements for students under 18 (including students who will live with a parent or residential caregiver);
- the student does not have sufficient funds to pay tuition fees (and any other fees/costs) payable in relation to the programme of study and/or accommodation arrangements;
- the College is unable to provide the course (including if the College ceases to be a signatory or provider (as those terms are defined in the Education Act 1989)); or
- the student or their parents fail to declare any relevant (as determined by the College) behavioural or disciplinary history or any health or mental health conditions (prior or existing) which the College views as a serious omission.

Miscellaneous

Intellectual Property

All intellectual property created by the student while attending the College will be owned exclusively by and for the benefit of the College.

Student Accommodation

- International students under the age of 18 are required to board with homestay families registered and approved by the College for the duration of their study. Exceptions are only made for students who are staying with close family relatives year round (as "residential caregiver" as defined in the Code). Any such arrangement must meet with the approval of the Head of International Student Services and Support and/or College Principal.
- Students who are under 18 and who live with a parent are required to have their accommodation arrangements approved by the College. The U18 Accommodation Guarantee and Service Fee will apply.
- The minimum length of student accommodation normally provided by the College is 8 weeks. Transport to and from the College is not included. Please note that a minimum advance payment of 24 weeks student accommodation is normally

required for long term students. Advance payments of up to 40 weeks may be applicable to students from certain countries, as per visa regulations issued by Immigration New Zealand. Such fees will be held in support of any guarantee UP Education has been required to give to Immigration New Zealand.

- Fees for Homestay or other accommodation paid to UP Education will be held in bank account in the name of NZHL (as described in more detail in the section entitled "Payment of Fees" above) for the student and released as required for payment of accommodation expenses.
- The possession, carrying, storing or discharge of any firearm (including any airgun, air rifle or air pistol) on or in any student accommodation (including any Homestay accommodation) is strictly forbidden.
- For further information regarding accommodation arrangements for international students please refer to the IS Policy available at www.up.education.

Conditional Acceptance

In the student's interview (where applicable), there were a series of questions under the heading "Disciplinary Record". This Contract of Enrolment is conditional upon the answers given being true and, further, upon there being no change to those answers up until the student's first day at the College.

Complaints Procedure

The College has a set procedure to resolve complaints. If the complaint is unable to be resolved satisfactorily within the College it can be taken to the Principal/College Executive or sent in writing to a Principal/College Executive member as per the internal complaints process. If it is still not resolved, then the complaint can be taken to the NZQA, who will process the complaint. NZQA is a government organisation and they can provide an independent assessment of the complaint. Raising a complaint with NZQA will not adversely affect a student's immigration status.

Students can download the complaint form from

<http://www.nzqa.govt.nz/assets/Providers-and-partners/Code-of-Practice/formal-complaint-form.pdf>

Completed complaint forms, along with any supporting evidence, can be sent to:

The Complaints Officer

Quality Assurance Division

New Zealand Qualifications Authority

PO Box 160

Wellington 6140

or

email or scan the completed form along with scans of any supporting evidence to qadrisk@nzqa.govt.nz.

For more information on the complaint process, students can contact NZQA on 0800 697 296 or refer to the Student Handbook

Medical and Travel Insurance

International Students must have current medical and travel insurance which meets UP Education's approved requirements while studying in New Zealand.

Obligation by the College

The College undertakes to provide tuition as set down from time to time in the prospectus.

The College may decline to offer a subject if there are insufficient

students wishing to study it or there is no staff member available to teach the course. At times, it may also be necessary to close the roll in a subject if it is deemed to be full by the College Board.

Liability

To the fullest extent permitted by the Fair Trading Act 1986, Consumer Guarantees Act 1993 or otherwise at law or in equity, the College's liability, whether arising as a result of any breach of this Contract of Enrolment or on any other ground or basis (including liability as a result of negligence), will be limited to the fees actually paid by the student or applicant(s) or any other person (in respect of the student's or the applicant(s)' tuition) to the College. Except for any liability arising from the Fair Trading Act 1986 or Consumer Guarantees Act 1993, under no circumstances will the College be liable to the student or the applicant(s) or any other person for indirect or consequential loss or damage of any kind (including loss of profits).

Amendments

- As at September 2020, every attempt was made to present accurate information (including the fees) in this application form.
- UP Education reserves the right to change the programmes it offers and the fees, terms and conditions applicable to those programmes. UP Education will give students reasonable notice prior to making such a change. Where such a change has a material adverse effect on the student, the student may terminate this Contract of Enrolment by giving notice to the College within two weeks of being informed of the change. Where the student terminates this Contract of Enrolment, the student will be entitled to receive a refund of any funds paid which relate to the period after the termination date.
- For the avoidance of doubt, the fees and material terms and conditions which apply at the time that the student is offered and accepts enrolment to a College will apply throughout that enrolment.
- For the most up to date Contract of Enrolment, IS Policy, fees and course information, please refer to our website: www.up.education

Unaccompanied International Students

Unaccompanied international students are accepted into UP Education Colleges from age 13. UP Education will not admit students who are under the age of 13 on the date their programme commences.

Name of student:	<input type="text"/>	Student ID #	<input type="text"/>
Signature of student:	<input type="text"/>	Day	<input type="text"/>
		Month	<input type="text"/>
		Year	<input type="text"/>
(For student under age of 18 only)			
Name of parent/ legal guardian:	<input type="text"/>	Day	<input type="text"/>
		Month	<input type="text"/>
		Year	<input type="text"/>
Signature of parent/legal guardian	<input type="text"/>		

Declaration

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| <ul style="list-style-type: none"> I/We confirm acceptance of the place offered by the College (UP International College New Zealand Limited). I/We understand this reserves a place for the student named below and that the registration, accommodation placement, accommodation and tuition fees must be paid as per the Contract of Enrolment (which is attached to the UP Education Information and Application Form). I/We note and accept the requirements regarding payment of fees and the conditions relating thereto. (For full details, see the "Payment of Fees" and "Refund Policies" sections of the Contract of Enrolment). I/We agree that the College has arranged to protect student fees as described in the "Summary of terms implied by statute" section of the UP Education Information and Application Form (Statutory Terms). I/We agree that the schedule of fees indicated on the Request for Payment at the time the offer of place was issued is correct. I/We agree that all fees will be transferred to a bank account in the name of New Zealand Holdco 2018 Limited (NZHL). Fees will be transferred from that account to the School/College's operating accounts after commencement, in stages as the course is completed. To further ensure compliance with the Code of Practice, NZHL has entered into a guarantee for the benefit of the College's students, pursuant to check NZHL guarantees the payment of all refunds payable to students in accordance with applicable law. I/We understand that payment of all fees as specified in the Request for Payment supplied with the offer of place is required prior to being able to commence study. I/We agree that the student fees held as described in the Statutory Terms will be released in the following manner: <ol style="list-style-type: none"> Homestay expenses fortnightly Living expenses monthly Tuition fees at the end of each term or cycle Medical and travel Insurance – upon arrival at the College and then on the renewal date Other items as advised I/We authorise Immigration New Zealand to provide the College with any personal details regarding the student's immigration status, including any information that has been submitted to Immigration New Zealand in the course of any visa or permit application. | <ul style="list-style-type: none"> I/We agree that unless the student has their own medical and travel insurance policy that meets the approval of the Head of International Admissions at the time of enrolment, UP Education will arrange a medical and travel insurance policy. To activate the policy, UP Education will provide the insurance company with the student's email address. This policy will be automatically renewed (unless declined by the insurance provider) while the student is enrolled at the College I/We note and accept that the course plan of the student on arrival is the course plan indicated on the offer of place issued in accordance with the student request and subject to meeting stated entry requirements. I/We note and accept that any international student under the age of 18 must board with one of the College's registered or approved homestay families, or live in accommodation that is approved by the College. I/We confirm that the information supplied in the UP Education Information and Application Form is true and correct. I/We agree to advise the College immediately should the student's disciplinary record change to the extent that the information provided upon application or in an interview (either at the College or by telephone or email) would now be different. I/We agree to the use (including disclosure) of student information by the staff of the College and the parent/student appointed representative for any purpose related to the education or well-being of the student concerned, both before and after admission. I/We hereby authorise the College to release, or make available through electronic or other means, to the student and the parents and/or guardians of the student any information about the student which it creates, or receives in the course of the student's enrolment with the College, including course results and personal information relating to the student's well-being. I/We agree that we will notify the College of any changes in contact details, accommodation type and residential address, both before and after admission. I/We guarantee the good behaviour of the student in New Zealand. I/We understand that the provision of false enrolment information could lead to withdrawal of an Offer of Place, termination of the Contract of Enrolment and/or expulsion of the student | <ul style="list-style-type: none"> I/We accept the right of the College to effect a course change if this is seen to be in the best interest of the student. I/We agree to be bound by the Contract of Enrolment (which incorporates the International Student Policy and the Statutory Terms referred to therein), as found in the UP Education Information and Application Form and to ensure that the student complies with the College Rules, Accommodation Rules and any residential caregiver agreement. I/We consent to receive electronic messages from the College regarding services offered by UP Education. I/We agree that the student is responsible for all their books, equipment, computers, tablets and personal items, and I hereby release UP Education from all liability and claims for loss or damage to such items, however caused. I/We agree that when the student studies a course where UP Education loans an iPad that the student takes all reasonable care of the device and is responsible for paying the costs of repairing any damage or loss incurred during the period of the loan; at the end of the course the iPad, charger, cable and cover will be returned undamaged. I/We have disclosed to the College all information related to past disciplinary measures (including any suspension or expulsion) and/or any special learning and/or behavioural needs and / or prior known medical or mental health conditions. Furthermore I/we agree that the College may withdraw an Offer of Place and terminate the Contract of Enrolment if after arrival the College is made aware of any information that should have been disclosed at the time of enrolment. I/We understand that the student may be required to attend organised excursions and activities as part of the programme of study. I/We consent that the UP Executive Principal may act as guardian for the student if the need arises when the student has medical or mental health issues and that the UP Executive Principal may act in the best interests of the student and parents. I/We agree to indemnify UP Education for any expense, loss, damage or liability of whatsoever nature as a result of authorising and arranging such emergency medical treatment. I/We agree that any images taken of the student throughout the period of enrolment may be used by the College for promotional purposes. I/We agree to access Sonder - a free 24/7 safety and wellbeing service for all international students to be used for the duration of my study with UP Education |
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Nothing in this document will release the student or the parent/guardian from any obligation, liability or undertaking under the Contract of Enrolment and/or any other document related to or connected with the enrolment of the student in the College. I/We declare that we have read and understood the above declarations and agree to them.

Name of student:

Signature of student:

Name of parent/legal guardian:

(For student under 18 only)

Signature of parent/legal guardian:

(For student under 18 only)

Day | Month | Year

Day | Month | Year

This summary records the minimum requirements imposed on the School/College (UP International College New Zealand Limited) by statute as at the date of publication of this application form. The summary will be deemed to be incorporated into each Contract of Enrolment.

The summary is not intended to be a substitute for the statutory requirements and in the event of any conflict between the summary and a statute, the terms of the relevant statute will prevail. If any relevant statute is amended following the date of publication of this summary and such an amendment imposes more onerous obligations on the School/College then this summary and the relevant Contract of Enrolment will be deemed to be amended accordingly.

Student fee protection

The Education (Pastoral Care of International Students) Code of Practice 2016 (the Code of Practice) (and the associated guidelines) contain provisions relating to the protection of student fees.

All fees received will be paid to a bank account in the name of New Zealand Holdco 2018 Limited (NZHL). Fees will be transferred from that account to the School/College operating accounts after commencement, in stages as the course is completed. To further ensure compliance with the Code of Practice, NZHL has entered into a guarantee for the benefit of the College's students, pursuant to which NZHL guarantees the payment of all refunds payable to students in accordance with applicable law.

In the event a programme is terminated and alternative tuition services are not provided, the student may be entitled to a refund of prepaid student fees pro rata for the balance of the course based upon the number of full weeks required to complete the programme subject to and in accordance with the refund policies set out in the Contract of Enrolment.

Privacy

The Privacy Act 1993 came into force on 1 July 1993 with the stated aim of protecting the privacy of natural persons. It requires the School/College to collect, use, store and disclose personal information in accordance with the twelve information privacy principles in the Act available on the Privacy Commissioner's website at ([refer to https://privacy.org.nz/the-privacy-act-and-codes/privacy-principles/](https://privacy.org.nz/the-privacy-act-and-codes/privacy-principles/)).

The School/College complies with the principles of the Privacy Act 1993 (and the information privacy principles in that Act) in respect of personal information. Personal information is collected by the School/College during the enrolment process and during the period in which the student is enrolled at the School/

College and is intended for use in connection with the education and well-being of the student. Information will be stored on School/College files and databases and all practicable security measures will be maintained. A unique identifier will be assigned to each student, which will be used in conjunction with a secondary means of identification or password/PIN. Staff members and other personnel within the School/College or within agencies under contract to the School/College will have access to student personal information for purposes relevant to normal School/College operations including but not limited to: student recruitment, marketing, admission, enrolment, study, academic progress, tuition fees and charges, establishing and maintaining academic records, assessment, academic agreements (scholarship providers or sponsors, programme delivery partners), academic advice and support, student services, discipline, security and safety, Library and IT services, managing records of graduates, and other alumni, and managing and improving the quality of services provided by the School/College.

In order to conduct its proper business and as required under the Education Act 1989 and other laws, regulations, and contractual agreements by which it is bound, the School/College may use the student information it holds and may disclose information to external agencies such as government departments, bodies responsible for course moderation and professional accreditation or membership, agencies for financial support and pastoral care. This includes use and disclosure as required for the School/College to comply with the requirements of the Ministry of Education (student statistical returns), New Zealand Qualifications Authority (Record of Learning registration and Unit Standard outcomes), Tertiary Education Commission (funding returns), Industry Training Organisations (funding and academic outcomes), Ministry of Social Development (confirmation of enrolment and academic outcomes), Inland Revenue Department (student loan interest rebate) and Immigration New Zealand (if the student is not a New Zealand citizen or permanent resident).

In addition, the School/College may disclose personal information to Government agencies such as the New Zealand Police, Department of Justice, Ministry of Social Development and the Accident Compensation Corporation (ACC). In signing the Acknowledgment Section of this Information and Application Form and the Enrolment Acceptance Form when the student accepts an offer to study the student authorises such disclosure on the understanding that the School/College will observe the general conditions governing the release of information, as set out in the Privacy Act 1993 and the Education Act 1989.

The School/College will make information held about a student available to the student upon request and in accordance with the Privacy Act 1993, which also describes the conditions under which information may be withheld. Students have the right to request correction of personal information held in accordance with the provisions of the Privacy Act 1993. If a student withholds information or provides incomplete, false or misleading information the School/College may decline or cancel the admission or enrolment and may withhold the academic record if its veracity cannot be confirmed.

Code of Practice requirements

The School/College has agreed to observe and be bound by the Education (Pastoral Care of International Students) Code of Practice 2016 administered by the Ministry of Education. A copy of the Code and the associated guidelines are available on the NZQA website at: nzqa.govt.nz/providers-partners/education-code-of-practice/

Immigration

Full details of visa and permit requirements, advice on rights of employment in New Zealand while studying, and reporting requirements are available through the New Zealand Immigration Service, and can be viewed on their website at: immigration.govt.nz

Eligibility for health services

Most international students are not entitled to publicly funded health services while in New Zealand. If you receive medical treatment during your visit, you may be liable for the full costs of that treatment. Full details on entitlements to publicly funded health services are available through the Ministry of Health, and can be viewed on their website at: moh.govt.nz

Accident insurance

The Accident Compensation Corporation (ACC) provides accident insurance for all New Zealand citizens, residents and temporary visitors to New Zealand, but you may be liable for all other medical and related costs. Further information can be viewed on the ACC website at: acc.co.nz

Goods and Services Tax (GST)

All fees are quoted in New Zealand dollars and include Goods and Services Tax (GST) where applicable. This is a New Zealand Government tax payable on the supply of goods and services. GST is currently set at 15 percent and applies to all services that we deliver. Further information can be found at: classic.ird.govt.nz/gst/gst-registering/gst-about/