



## Loan Information and Application Guide

The Australian Government provides loans to assist eligible students to undertake accredited studies overseas. The scheme is known as OS-HELP. Students may receive one loan per six-month study period and can access a total of two OS-HELP loans over their lifetime. Students going to Asia may also apply for a supplementary OS-HELP loan to undertake preparatory language study (e.g. beginner's Chinese if going to China).

### Eligibility Requirements

To be eligible, you must meet all of the following criteria:

- You are an Australian citizen or permanent humanitarian visa holder
- You are enrolled in a Commonwealth Supported Place (CSP) - students enrolled in a full-fee place are not eligible
- You have completed at least one year of study (minimum 80 credit points) in the degree course you will study overseas
- Your session or year-long exchange, clinical placement, internship, study tour will count towards your Western Sydney University course requirements
- You will have at least 10 credit points of your Western Sydney University course to complete once you have finalised your overseas study
- You meet the tax file number (TFN) requirements
- You have received no more than one previous OS-HELP loan
- You have not completed your overseas study before applying for this loan

### Important details

- If you are undertaking work experience or a training placement at a hospital abroad the hospital must be recognised as an educational provider for a student to access an OS-HELP loan
- We will only correspond with you via your Western Sydney University student email address

### Loan details

You may borrow the amounts below to be added to your existing HECS-HELP debt. The debt has the same repayment conditions as HECS-HELP and are indexed accordingly.

- OS-HELP Asia destinations\* – loans of \$4000 and \$8149 are available
- OS-HELP Non-Asian destinations – loans of \$4000 and \$6791 are available
- Supplementary OS-HELP Asian languages study (not for credit) – additional \$1085 if you undertake relevant and endorsed Asian language study in preparation for your study in Asia. This may be taken in your host country or in Australia before you leave. You cannot apply for this loan in isolation of a main OS-HELP loan for study in Asia.

\*You will be considered to be undertaking overseas study in Asia if you are undertaking study in at least one of the following countries: Bangladesh, Bhutan, Brunei, Cambodia, China, Timor-Leste, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.

### Second OS-HELP loans

Students studying overseas for two six-month periods (that is, two semesters) may apply for a second loan. Students can do this at the time they apply for the first loan, or in a later round. This second loan can only be paid, however, when it is confirmed in the six weeks prior to the beginning of the second semester that the student is eligible to continue the approved overseas program and if still eligible, by OS-HELP guidelines, to receive a second OS-HELP loan. A second OS-HELP loan cannot be paid earlier than six months prior to the first payment date. Students may apply for a second loan of any offered amount up to the current maximum indexed loan amount provided they meet the eligibility requirements.

### Submission deadlines

Submit completed applications to Student Central no later than six weeks before the end of your overseas program. **Note:** It is a condition that you have not completed your overseas study before applying for this loan and Western Sydney University requires a minimum of six weeks to process your OS-HELP loan.

## Selection and payment process

- Loans will be allocated on a first-come-first-served basis. Students cannot be selected for OS-HELP more than six months before the commencement of overseas study.
- Applicants will be assessed against the eligibility criteria and may be required to substantiate claims before payments are made
- The loan will be deposited by electronic funds transfer (EFT) into your nominated bank account and will take approximately 25 working days to process from the time of application
- The debt is incurred on the day that you receive the loan and is subject to the same conditions as HECS-HELP

## Withdrawing your application

**Before payment:** You may withdraw your application anytime for any reason. Your application may also be withdrawn if it is determined that you have provided false or misleading information.

**After payment:** The debt is incurred even if your circumstances change so that you are no longer eligible or able to study overseas. You can repay the debt through the Australian Taxation Office.

If it is discovered or there is reason to believe that you provided false or misleading information in your application and you have already incurred an OS-HELP debt, the University must notify the Australian Government immediately of the suspected offence.

## Further information

Australian Government FAQs on OS-HELP - <http://studyassist.gov.au/sites/studyassist/helpfulresources/faqs/pages/faqs>

Australian Government – Study Assist – Study Overseas - [http://studyassist.gov.au/sites/studyassist/helpingmyfees/os-help\\_overseas\\_study/pages/os-help-loans-and-study-overseas](http://studyassist.gov.au/sites/studyassist/helpingmyfees/os-help_overseas_study/pages/os-help-loans-and-study-overseas).

## Western Sydney University contact

Western Sydney University Exchange Students should contact [exchange@westernsydney.edu.au](mailto:exchange@westernsydney.edu.au).

Western Sydney University Non-Exchange Students: you should discuss your study abroad plans with your Academic Course Advisor. For more information please enquire at your School Administration Office or refer to the staff directory at [westernsydney.edu.au/staffdirectory](http://westernsydney.edu.au/staffdirectory).

## Definitions and notes for completing your application

### Course requirements

The type of overseas study for which you may be able to receive OS-HELP assistance could include session or year-long exchanges, study tours, fieldwork or a professional placement (internship, clinical elective etc) overseas that count towards your course requirements at Western Sydney University. Please check with your School to find out whether your overseas experience counts towards course requirements.

### Exchange student

A student who has been nominated to study at an official exchange partner university administered by the Western Sydney University Global Mobility Program for either a session, year or short-term Winter or Summer exchange placement.

### Non-exchange student

A student who has been approved by their School to take short-term or session/year long study, study tour, fieldwork or a professional placement (internship, clinical elective, etc) overseas which will count towards a course requirement for their Western Sydney University degree.

## OS-HELP application kit

Please note an incomplete application cannot be accepted by Student Central for processing. No incomplete applications will be considered.

You must complete all applications yourself. A proxy cannot complete the forms on your behalf as original signatures are required for each part of the application. If you need assistance please contact [exchange@westernsydney.edu.au](mailto:exchange@westernsydney.edu.au).

The OS-HELP application kit comprises:

1. OS-HELP Loan Application form
2. OS-HELP Debt Confirmation form
3. OS-HELP Statement of Terms & Conditions (download from <https://www.studyassist.gov.au/helpful-resources/publications-help-booklets>)

### 1. OS-HELP Loan Application Form

Complete each section as instructed. Note the following:

- Sections 1, 2, 5, 6 and 7 must be completed by all students
- Section 3a should be completed by exchange students only
- Sections 3b and 4 should be completed by non-exchange students only. Non-Exchange students must provide evidence that this overseas study has been approved by their Western Sydney University School and will count towards course requirements for their Western Sydney University degree. Do not leave these sections blank or your application will not be considered
- The banking details section is used to transfer approved funds directly into your nominated bank account. Please check your banking details carefully and be sure to include your correct account name, BSB and account number details.

### 2. OS-HELP Debt Confirmation form

Take care to provide the correct Tax File Number (TFN). Note the following items while completing the form:

Item 1. Select the appropriate amount carefully

Item 2. Higher education provider is the University of Western Sydney

Item 5. At "This Loan covers a six month period that commences on" enter the actual start date of the overseas program



## 1 - PERSONAL DETAILS (ALL STUDENTS)

Western student ID number

Mobile phone number

Date of birth

D	D	/	M	M	/	Y	Y	Y	Y
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Title

Family name

Given name(s)

Postal address

Unit no.		Street no.		Street name	
Suburb		State		Postcode	
Country					
Home phone number (incl. area code)					
Student email address					

Country/countries of citizenship

## 2 - ACADEMIC DETAILS (ALL STUDENTS)

Course name

Course code

Intended major/s

Length of your course

Expected date of completion

D	D	/	M	M	/	Y	Y	Y	Y
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Previous studies - institution attended

Previous studies - course name

## 3A - OVERSEAS STUDY DETAILS (EXCHANGE STUDENTS ONLY)

Year of commencement

Session (Autumn, Spring, Summer, Winter)

Duration of study (one session, two sessions, short-term program)

Nominated exchange destination - host university

Nominated exchange destination - country



## 5 - OS-HELP LOAN REQUEST (ALL STUDENTS)

Have you receive an OS-HELP loan before from Western Sydney University or another provider?

Yes  No

Do you want to apply for:

One loan only  Two loans (*please note: students are only eligible for one loan per six month period*)

Select the loan type and amount you want to apply for:

**OS-HELP Asian destinations**  \$4000  \$8149

**OS-HELP non-Asian destinations**  \$4000  \$6791

Do you want to apply for the supplementary Asian language study loan of \$1085 to prepare for study in Asia?

Yes  No **Note: This preparatory study cannot be counted toward your Western Sydney University degree.**

Which Asian language(s) do you intend to undertake in preparation for your study abroad?

## 6 - OS-HELP LOAN BANKING DETAILS (ALL STUDENTS)

Family name

Given name

Western student ID number

Bank name

BSB

Account number

Bank address

Applicant

Signature

Date

## 7 - APPLICANT DECLARATION (ALL STUDENTS)

- I declare that the information supplied by me in this application is complete, true and correct in every particular and that I have not withheld any relevant information
- I consent to receiving electronic communication in relation to the OS-HELP application, as required
- I understand that the information contained in this form is collected for the purpose of determining my entitlement to OS-HELP assistance. If I provide false or misleading information in applications for OS-HELP, I understand that the University may be required to disclose information contained in this form to the Australian Government. Western Sydney University may also be required to disclose my personal information as otherwise authorised or required by Law
- I agree to abide by the conditions of the OS-HELP Loan Scheme, which may be amended from time to time
- I have read the Personal Information and Privacy Protection Statement in Loan Information and Application Guide

Applicant

Signature

Date

## 8 - STUDENT CENTRAL TO COMPLETE

I have sighted photo identification for this person

SEIS officer name

Signature