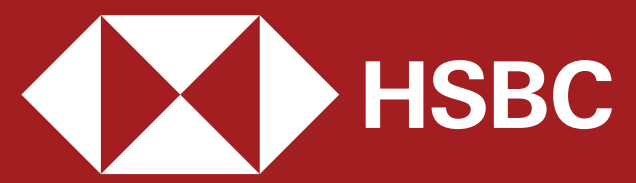
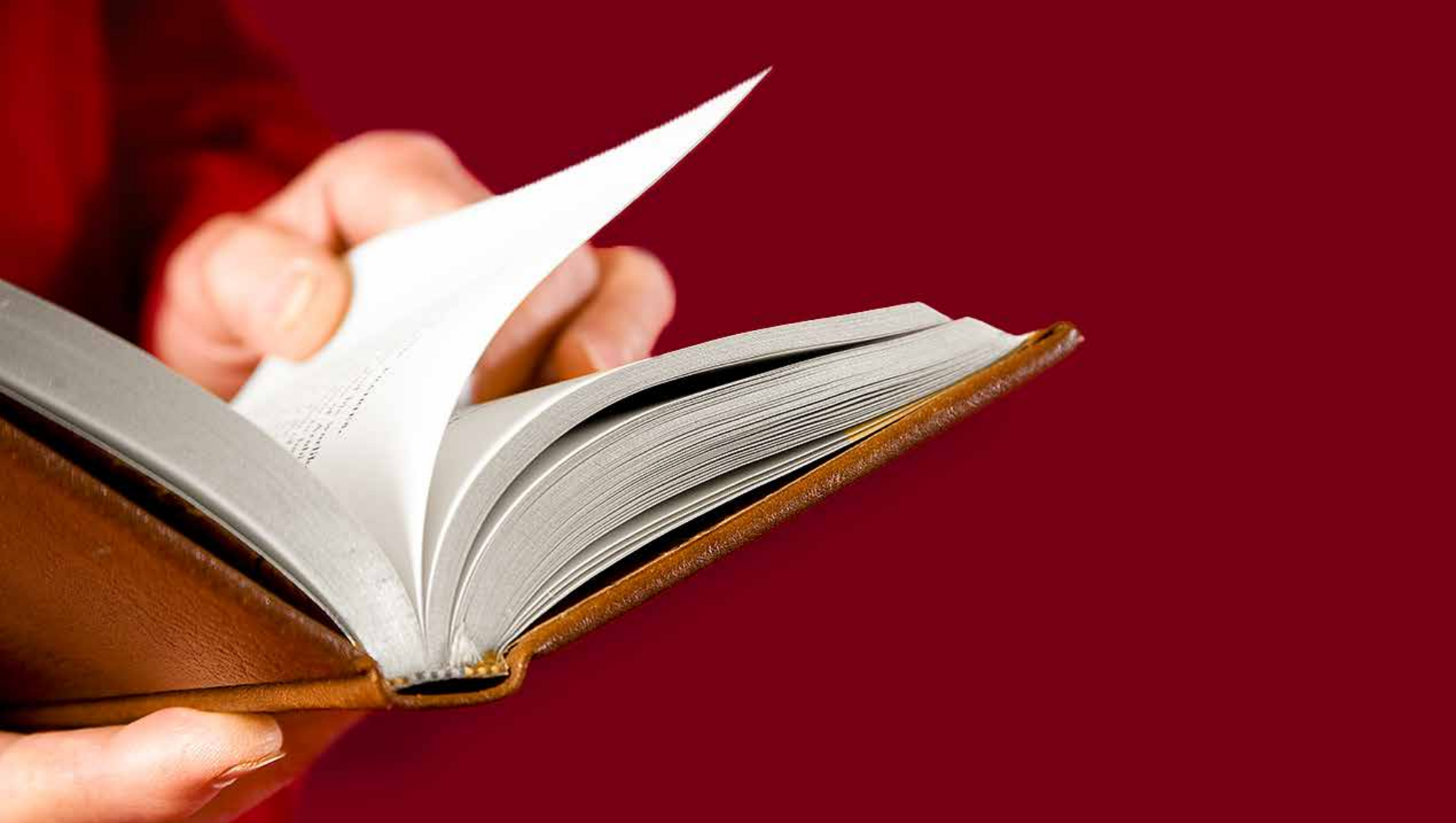


Feel at home
when you are
in Australia



Premier



About Australia

A warm welcome awaits you in Australia. Friendly residents and warm weather help students quickly adapt to this new environment.

To help you choose between universities, click the link below to view a list of universities with world-class standards and outstanding reputation based on several sources:

- <https://www.topuniversities.com/university-rankings/world-university-rankings/2022>
- <https://www.timeshighereducation.com/world-university-rankings/2022/world-ranking>



Population

Estimated around
26 million inhabitants



Capital

Canberra



Biggest City

Sydney



Emergency Contact

000



Timezone

Australia has 3 different time zones. Almost all areas in Australia apply Daylight Saving Time, by adjusting forward 1 hour in October and backward 1 hour back in April.

- Eastern Time : GMT +10 or WIB +3 (Sydney, Melbourne, Canberra)
- Central Time : GMT +9,5 or WIB +2,5 (Adelaide, Darwin, Broken Hill)
- Western Time : GMT +8 or WIB +1 (Perth)



Climate

Nearly three quarters of Australia have tropical seasons, and another quarter experience 4 seasons with periods that are opposite to the seasons in European and American countries, namely:

- Summer : December - February
- Fall : March - May
- Winter : June - August
- Spring : September – November



Public Holiday

2022

1 January	New Year's Day
26 January	Australia Day
14 March	Canberra Friday
15 April	Good Friday
16-19 April	Easter Day
25 April	Anzac Day
30 May	Reconciliation Day
13 June	Queen's Birthday
3 October	Labour Day
25 Desember	Christmas Day

Health Care

Australia's public health facilities also called Medicare is a world-class standards, efficient, and government-funded facility. This facility is free for Australian citizens. Most international students are ineligible to receive Medicare for free, so health insurance is quite important to have before setting foot in Australia.



Private health facilities

The options for private health facilities are quite diverse, and the Australian government also provides tax breaks to encourage the use of health insurance.



Pharmacies

Most pharmacies in Australia open until midnight and on weekends. They also offer free screening for minor ailments.



Emergency Services

Emergency services in Australia are state-run. Both ground and air ambulances are efficient, and the paramedic team is also well trained.

Transportation in Australia

While Australia has expressways that connect major cities, domestic flights are the most popular way to travel around Australia.



● Bus

Inter-provincial bus services are cheap and comprehensive but take longer than taking a plane or using a private vehicle.

● Car

If you live in a big city, you may not need to own a car. However, it is a good option if you want to get around Australia. Thus, you should be prepared to drive for a long time without finding a rest area or gas station. If you are not a permanent residence, you can use your Indonesian driving licenses (SIM) long as it has not expired.

● Public Transportation

Public transportation in big cities is quite complete and efficient. Apart from buses and trains, some cities also have ferries and trams. Some transportation options, such as the light-rail service in Sydney, are considered more expensive than other options. It is recommended to take advantage of monthly or multi-day tickets for cost efficiency.

● Train

By traveling using trains, you can enjoy Australia's natural scenery in comfort. However, there are not yet many train services in Australia, and there is no fast train service yet.

Living Costs & Important Documents



Cost of Living

The cost of living in Australia varies according to city and lifestyle. In big cities like Sydney, Melbourne, and Brisbane, the cost of living is greater than other cities. The average cost of living required by a student in Australia generally ranges from **AUD2,000 to AUD2,500** per month. This fee includes the cost of housing, meals, transportation, telecommunications, and other daily necessities.



Student Visa & Health Insurance

Student visas are only issued for study programs registered. All of this is encapsulated in Education Services for Overseas Students (ESOS) Act - laws that protect international students for ensuring the quality of education in Australia and refund of school fees if the institution that concerned is unable to fulfill his obligations. The application process is carried out through the e-Visa method or Electronics. Overseas Student Health Cover (OSHC) must be owned by all Australian student visa holders, which must be purchased from a registered health organization. This OSHC is paid together with the tuition fee. OSHC costs around **AUD500 - AUD600** per year. Students with a study program of less than 3 months, do not need a visa and are not required to have OSHC, but are advised to have travel insurance.



Important Documents

Make sure you have the following documents with you to avoid unnecessary obstacles such as:

- Passports and other identity cards.
- International driving license
- Acceptance letter
- Your HSBC Premier debit and / or credit card, to make your transactions easier wherever you are.

#YearofOpportunity

Due to the pandemic, more than 5 million international students have experienced interruptions in their studies. We raised #YearofOpportunity an education themed campaign to provide tips on how to deal with the challenges of the new school year and how to make most out of the pandemic. [More about #YearofOpportunity](#)

Departure Check-list



1. Make sure your passport is still valid.

It is strongly recommended to do a passport renewal if the expiry date is close to your departure, as renewing a passport abroad will be a challenging process.



2. List of visas or study permits.

Students wishing to apply to study programs with a study period of more than 3 months need to obtain an Australian student visa. Since July 2016, Australia started implementing the Simplified Student Visa Framework (SSVF) and you can apply for a visa using the e-Visa or Electronic Visa method.



3. Find suitable accommodations.

Some universities provide dormitories, and dormitory facilities are generally equipped with beds, study rooms, bathrooms, laundry, kitchen, and gathering places. Most of the dormitories provide meals. Another alternative is to rent accommodation near campus or move home with other students.



4. Open a banking account.

Start the process of opening an HSBC account in the destination country from now on so you can get an overseas HSBC account, debit card, or credit card before you depart (terms and conditions apply).

How to apply for an HSBC Australia bank account:

<https://www.hsbc.com.au/international/open-an-australian-bank-account/>



5. Determine the budget.

Apart from visa fees, tuition fees, airplane tickets, and accommodation, and of course other living expenses. For example, winter clothes, furniture to fill the residence, or textbooks.



6. OSHC.

Overseas Student Health Cover (OSHC) must be owned by all student visa holders. Each educational institution has its own insurance company. Therefore, OSHC is paid together with tuition fees. Students who do not have a student visa because the program taken is less than 3 months old, are not required to have OSHC.



7. Travel insurance.

Travel insurance will be very helpful if there are problems on the trip such as baggage or travel delays.



8. Double-check all required documents.

Make sure you have all the required documents prepared before departure, including passports, visas, communications, and contacts from the university.

International Students moving to Australia:

<https://www.hsbc.com.au/international/studying/>

HSBC Australia Branch Locator:

<https://www.hsbc.com.au/branch-finder/>



HSBC Premier Next Generation

Benefit for International Student while Staying Abroad



HSBC Premier Next Gen

Giving children 17-30 years old the same HSBC Premier benefits as their parents, based on parent's qualification (The parent must be a qualified Premier customer).

Including the same relationship manager as the parents.



Global Recognition

Your HSBC Premier Indonesia privileges is recognised in other HSBC Premier branches across the world in more than 30 countries.



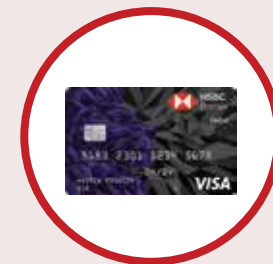
Global Emergency Support

- Emergency Cash – up to US\$10,000 per 48 hours.
- Emergency Credit Card Replacement – in 2 business days.



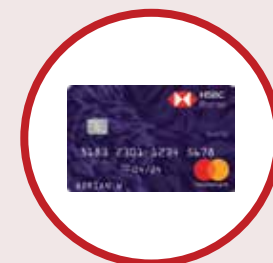
Global Transfer

Real Time Online Transfer with **no transfer fee** to your HSBC accounts across the world with our **Global Transfer** feature Up to US\$100,000/day to more than 30 countries.



HSBC Premier Debit Card

- Unlimited complimentary free cash withdrawal at HSBC ATM worldwide.
- Daily transaction convenience. If the Debit Card is linked to the Saving account with the same currency as the destination country, all of the transaction won't be subject to any foreign exchange.



HSBC Premier Mastercard

Exclusive offers and benefits, including up to IDR 300Mio Purchase Protection for your overseas and local transactions.



Complementary Travel Insurance

- Complementary Travel Insurance up to IDR 10.5 Bio.
- Complementary Travel Medical Insurance Up to IDR 500Mio.
- Complementary Travel Inconvenience Insurance, for plane delays or lost baggage Up to IDR 80Mio.



Contact Number HSBC Indonesia

HSBC Premier

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