



# **GUIDELINES FOR INTERNATIONAL STUDENTS**

**(Currently being updated)**

**2020**

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Welcome to the **South Pacific College of Natural Medicine (SPCNM)**.

Established in 1940, the South Pacific College of Natural Medicine (SPCNM) is New Zealand's first and foremost provider of natural health education programmes, taught by highly qualified and experienced educators in new purpose-built premises.

This means that students are assured that they are enrolling in a top-quality tertiary education provider.

The *International Student Pastoral Care Advisor and Code Administrator* will be your main point of contact for most of your queries ([julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz)).

## **OFFICE HOURS AND CONTACTS**

The office is generally attended from 8.30 am to 5.00 pm.

**Phone:** +64.9.579.4997

**Email:** [enquiries@spcnm.ac.nz](mailto:enquiries@spcnm.ac.nz)

Staff email addresses are [firstname.lastname@spcnm.ac.nz](mailto:firstname.lastname@spcnm.ac.nz) (e.g. [julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz))

## **THE EDUCATION (PASTORAL CARE OF INTERNATIONAL STUDENTS) CODE OF PRACTICE 2016 (also known as “The Code”)**

The South Pacific College of Natural Medicine has agreed to observe and be bound by the Education (Pastoral Care of International Students) Code of Practice 2016, which is administered by the New Zealand Qualifications Authority (NZQA).

### ***Introduction***

When students from other countries come to study in New Zealand, it is important that those students are well informed, safe, and properly cared for. New Zealand educational providers have an important responsibility for international students' welfare.

### ***What is the Code?***

*The Code* is a document that provides a framework for service delivery by educational providers and their agents to international students. *The Code* sets out the minimum standards of advice and care that are expected of educational providers with respect to international students. *The Code* applies to pastoral care and provision of information only, and not to academic standards.

### ***Who does the Code apply to?***

*The Code* applies to all education providers in New Zealand that have enrolled international students. *The Code* is mandatory to these providers and must be signed by them.

### ***What is an “international student”?***

An “international student” is a foreign student studying in New Zealand.

### ***How can I get a copy of the Code?***

The following links will take you to the relevant document you are seeking:

- NZQA Education (Pastoral Care of International Students) Code of Practice 2016 (<https://www.nzqa.govt.nz/assets/Providers-and-partners/Code-of-Practice/2016-Code-pdfs/2016-Code-of-Practice-English.pdf>)
- NZQA Education (Pastoral Care of International Students) Code of Practice 2016 – legislation (<http://www.legislation.govt.nz/regulation/public/2016/0057/latest/DLM6748147.html?src=qs>)
- Guidelines for the Education (Pastoral Care of International Students) Code of Practice 2016 – Tertiary (<https://www.nzqa.govt.nz/assets/Providers-and-partners/Code-of-Practice/tertiary-guidelines-code-of-practice.pdf>)

### ***How do I know if an education provider has signed the Code?***

The New Zealand Qualifications Authority maintains a register of all signatories to *the Code*. This is available on-line from

<http://www.nzqa.govt.nz/providers-partners/education-code-of-practice/signatories-to-the-code-of-practice/>

It is important to know that if the education provider that you are seeking to enrol with is not a signatory to *the Code*, you will not be granted a permit from the New Zealand Immigration Service and you will not be able to study at that institution.

### ***What do I do if something goes wrong?***

If you have concerns about your treatment by your education provider or by an agent of the provider, the first thing you must do is contact the *International Student Pastoral Care Advisor and Code Administrator*. *The Code* requires all institutions to have fair and equitable internal grievance procedures for students and you need to go through these internal processes before you can take the complaint any further.

Appendix 1 of these *Guidelines for International Students* sets out the College's *Policy on the Code of Conduct and Complaints Procedure for Staff and Students*. A short brochure is also available at reception.

Student representatives are available to advocate for and support students. You may wish to approach a student representative first, if you want to talk things through, or would like some assistance with progressing your grievance.

If this does not resolve your complaint, you can contact the New Zealand Qualifications Authority (NZQA) by phone on 0800 697 296 or email [gadrisk@nzqa.govt.nz](mailto:gadrisk@nzqa.govt.nz).

If it is a financial or contractual dispute, you can contact iStudent Complaints by phone on 0800 00 66 75.

More information is available on the iStudent Complaints website: <http://www.fairwayresolution.com/istudent-complaints>

OR

The NZQA Website: <http://www.nzqa.govt.nz/about-us/make-a-complaint/make-a-complaint-about-a-provider/>

***The Code sets standards for education providers to ensure that:***

- high professional standards are maintained
- the recruitment of international students is undertaken in an ethical and responsible manner
- information supplied to international students is comprehensive, accurate, and up-to-date
- students are provided with information prior to entering into any commitments
- contractual dealings with international students are conducted in an ethical and responsible manner
- particular needs of international students are recognised
- international students are in safe accommodation
- all providers have fair and equitable internal procedures for the resolution of international student grievances

## **IMMIGRATION**

Full details of visa and permit requirements, advice on rights to 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 <http://www.immigration.govt.nz>. For students coming to New Zealand to study for **more than three months**, a student visa or permit is required. A **visa** gives you permission to travel to New Zealand. It will list the conditions under which you are able to enter New Zealand and obtain a **permit**.

Once you arrive, for example at a New Zealand airport, an immigration officer will check your visa. If the officer is happy you meet all the conditions stated on the visa, they will grant you a permit. It is the permit that gives you permission to be in New Zealand and it states the date it will expire and any other conditions that apply.

The permit is stored electronically on your personalised web page and available to you online at Immigration New Zealand's *Online Services*. The Visa label in your passport contains the same information as the electronic permit. A single-entry visa allows you entry for the one journey only.

Your permit expires when you leave New Zealand. However, if you hold a multiple entry permit and you have not been here for the full length of the time your permit allows, you will be able to re-enter New Zealand on your return and remain here until your permit expires.

### **Who needs a student visa?**

You will need to apply for a student visa if you live outside New Zealand and are coming to New Zealand to study full time for longer than three months.

Potential students entering New Zealand from visa free countries will be able to apply for a student permit once they have found an education provider which accepts them as a student.

### **Who needs a student permit?**

You can stay in New Zealand on a student permit only for a limited time. Once you have a visa, in most cases New Zealand Immigration will issue a one-year, renewable permit. Because the SPCNM programmes are longer than one year you need to reapply for each year of study. You can apply for further student permits in New Zealand.

If your programme of study this year will bring your total time in New Zealand to more than two years (from your first date of arrival in New Zealand), you will need to obtain Medical and X-ray certificates, unless you have already done these in a previous application. If you are unsure about whether you need to comply with this requirement, please ask when you apply. You will also need to supply a police certificate from your home country. If you are unsure about how to obtain one, the New Zealand Immigration will be able to advise you.

You should check with the New Zealand High Commission or Embassy nearest to you to see how long visa applications will take to process, and if there are any changes to the above information. Provided everything is in order, the necessary documents are usually issued without any problems.

### **Partners of student visa / permit applicants.**

Your partner and children may apply for a visitor's or a student visa, depending on their situation.

If you have further questions, please feel free to contact our *International Student Pastoral Care Advisor and Code Administrator*: [julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz)

## **DATES 2020**

On-campus Orientation: 10 February 2020  
Semester 1 (Term 1): 10 February – 9 April  
Semester 1 (Term 2): 28 April – 26 June (includes study and test weeks)

Mid-Year break: 29 June – 17 July 2020

Semester 2 (Term 3): 20 July – 18 September  
Semester 2 (Term 4): 5 October – 4 December (includes Study Week [23 - 27 November] and Test Week [30 November – 4 December])

End of Semester 2: 4 December 2020

## **FACILITIES**

The College has been using its superb, purpose-built building since the beginning of 2007. The building has three classrooms, seven clinic rooms and a large library. The library is open from 8.00 am to 4.30 pm Monday to Thursday and 8.00 am – 2.30 pm Friday and offers a wide range of text and reference books, journals, and provides computers and Internet access.

The seven clinic rooms are for naturopathic and herbal consultations and each room contains a massage table for remedial body therapies. All third-year students must work under supervision with patients in the clinic before they are eligible to graduate.

Students are able to have free consultations with third year students when clinics are running and can obtain herbal formula and supplements at discounted rates.

The College provides students with audio, video and PowerPoint presentation facilities, and staff members who will be available to assist students needing help.

There is a landscaped outdoor area with a herbal garden for students to use for meditation or recreation.

The student facility, Cheal Cottage, is available during and after College hours. It has several rooms, including a kitchen which is equipped with a fridge and tea and coffee making facilities. Cheal Cottage also has at least one computer which connects to the internet.

For more detailed information and photographs, please visit our website: [www.spcnm.ac.nz](http://www.spcnm.ac.nz).

## **SPCNM STAFF**

### **Chief Executive**

Robyn Carruthers (MHSc, BHSc (CompMed), BEd, Dip Tchg, AdvDipNat, AdvDipHerbMed)

### **Academic Director**

Mark Hinchey (PhD (Candidature); MHEd; BHSc (Comp. Med.); BHPE (Hons.); BTeach (Hons); BTeach (Hons); Adv. Dip NAT; Adv. Dip WHM; Adv. Dip Nut; MANTA)

### **Student Administration Manager**

Jill Tuwhare (DipHom)

### **Admissions and Enrolments Manager, International Pastoral Care Advisor and Code Administrator**

Julie Andrews (MSc (Int Healthcare), DipNat, DipHom, AdvDipHom)

### **Receptionist and Marketing Coordinator**

Catherine Wilson (AdvTradeCert Typography)

### **Library Manager**

Rachel Callander (MA, MLIS)

### **Academic Assistant**

Vardhana Mistry (BA (CompSc, CIS), DipIS)

### **Financial Controller**

Tania Johansson (BCom (Accountancy))

### **Research Manager**

Dr Asmita Patel (PhD, PGDipHSc, MA, BA)

### **Lecturers**

Mark Hinchey (PhD (Candidature); MHEd; BHSc (Comp. Med.); BHPE (Hons.); BTeach (Hons); BTeach (Hons); Adv. Dip NAT; Adv. Dip WHM; Adv. Dip Nut; MANTA)  
Wayne Hill (PgDipHSc, BSc, BHSc (CompMed), DipNat)\*  
Karen Mees (BHSc (Comp Med), DipNat, DipHerbMed)\*  
Philip Dowling (MA (Nut), BHSc (CompMed), Dip Nat, DipHerbMed)\*  
Stacey Jarvis (BHSc (CompMed), DipNat, PGDipHerbMed, PGDipHomT(Hons))  
Joanne Hakaraia (DipMatMaori, DipRongoaMaori, DipEnv&Sus, CertMassage)  
Julie Andrews (MSc Int Healthcare, DipNat, DipHom, AdvDipHom)  
Darinka Sousa (BHMS, MS (Psycho & Couns), MBA (Health & Hosp)  
Sylvan Lockie (MOST, BAppSc (Osteopathy), BHSc (Nursing), GC (Surgical), PCC (Adult Edu)

### **Clinic Director**

Karen Mees (BHSc (Comp Med), DipNat, DipHerbMed)\*

### **Clinic Manager**

Karen Wesseling (BNatMed)

### **Clinic Supervisors**

Nicola Lincoln (BHSc (CompMed), AdvDipNat, AdvDipHerbMed)  
Lynette Hill (BNatMed)  
Natsume Lines (PgDipHSc(Acu), BHSc (Comp Med), AdvDipNat, AdvDipHerbMed)  
Meryn Wakelin (BHSc (Comp Med); AdvDipNat; AdvDipHerbMed)

\* Lecturers (above) who also act as Clinic Supervisors

See our website, [www.spcnm.ac.nz](http://www.spcnm.ac.nz), for profiles of SPCNM staff.

## **ENTRY REQUIREMENTS**

### **Age**

International students will be accepted only if they are 18 or older on 1 February in the year of application.



## **English Language Requirements**

Each applicant must provide proof of their ability in the English language.

The standard required for the *Bachelor of Natural Medicine* is an overall band of 6.5 on the Academic IELTS scale or equivalent with no less than 6.0 in any individual band.

This must have been achieved within the two years preceding the proposed date of enrolment.

The standard required for the *New Zealand Certificate in Study and Career Preparation (Level 4)* is an overall band of 5.5 on the Academic IELTS scale or equivalent with no less than 5.0 in any individual band.

This must have been achieved within the two years preceding the proposed date of enrolment.

It is the responsibility of the prospective student to produce this evidence which must be completed prior to acceptance into the programme.

## **Proficiency in Chemistry**

Applicants must show proof of proficiency in Chemistry. If an applicant cannot demonstrate this, they must enrol in the free on-line prerequisite course *Introduction to Biological Chemistry* and pass the assessments related to this course before commencing at the College. Acceptance of application to enrol will be conditional on meeting this criterion.

## **Police Certificate from Home Country**

Applicants must provide police certificates from any country they:

- are a citizen of, and
- have lived in for more than 5 years since turning 17 years of age.

How to get a police certificate: (<https://www.immigration.govt.nz/new-zealand-visas/apply-for-a-visa/tools-and-information/character-and-identity/when-you-need-a-police-certificate>)

*The College reserves the right to refuse admission to an applicant where it considers they are not suitable.*

## **ENROLMENT APPLICATION PROCESS**

### **Prospective Students**

When enquiring about enrolling at SPCNM, a prospective student should receive the following:

- Enrolment Pack (downloadable from SPCNM website)
- Guidelines for International Students
- Timetable (if available)
- Enrolment Form (included in enrolment pack)

If for some reason you do not receive all of these documents, please contact the *International Student Pastoral Care Advisor and Code Administrator*: [julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz). It is essential that you read through all of these documents as they contain important information.

## Application to Study

Prospective students wishing to apply to enrol at SPCNM must submit the following documentation:

- Completed enrolment form;
- Proof of English language standard;
- Proof of proficiency in Chemistry;
- Police certificate from home country;
- Any other information that may be relevant to the assessment of this application, including full disclosure of any disabilities or health issues, including mental health issues;
- Pay a non-refundable registration fee of \$100.

## Offer of Place

In order to be accepted for study at SPCNM, students must provide all the information listed above and meet the entry requirements for their programme of study. Failure to provide any of the information required will result in the application being declined.

SPCNM endeavours to process all applications within 7-10 working days. Providing all requirements are met, the College will email an *Offer of Place*, with an *Acceptance Form*. If the student accepts the offer of place by sending back the signed *Acceptance Form*, an invoice for the first year of tuition fees will be sent.

Once an *Offer of Place* has been received and accepted, students must apply to the **New Zealand Immigration Service (NZIS)** to obtain a student visa. **This is the student's responsibility.** See the NZIS website for details [www.immigration.govt.nz](http://www.immigration.govt.nz). No students will be able to commence study at the College unless they show proof of a student visa provided by the NZIS.

Once the NZIS has approved the student visa application in principle, the full tuition fee must be paid to the College. A receipt will be issued, which the NZIS will require to formally approve the student visa application.

## Commencing Students

Before commencing study at SPCNM, the student must provide proof that they hold appropriate medical and travel insurance. Some companies require the applicant to prove that they have successfully applied for a student visa before they can purchase insurance.

Students who have had to enrol for the prerequisite *Introduction to Biological Chemistry* course, must have passed all assessments relating to this course, and should have completed the on-line *Orientation Course*.

## FEES

Course fees can be paid by direct credit to the South Pacific College of Natural Medicine account:

Kiwibank 38-9009-0148393-00. All fees are inclusive of GST.

## **Bachelor of Natural Medicine**

- \$18,000 per year full time by distance if study is undertaken from outside of New Zealand. Please contact our *International Pastoral Care Advisor* ([julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz)) for information about fees for part-time on-line study.
- \$18,000 per year full time on-campus. International students on a work visa who wish to study on-line while in New Zealand, will be charged at this rate.
- Course tuition fees do *not* include textbooks and course related materials or equipment. You should allow about \$800 per semester for textbooks, equipment etc.

## **NZ Certificate in Study and Career Preparation Level 4**

- \$10,600 (on-line only available)

The tuition fees for international students are higher than for New Zealand students. The reason for this is that Government financial assistance is not available to the College for international students.

Note: No student shall graduate unless all fees and other costs have been paid in full.

## **Refunds**

- If a student withdraws before the academic programme begins, they will receive a refund of all tuition fees paid excluding the registration fee.
- If a student decides to withdraw after the academic year has begun they must complete a *Withdrawal Form* and provide any supporting documentation to the *Academic Director*.
- A refund of tuition fees paid less costs, which will not exceed 10% of the total fees paid or \$500 whichever is the lesser, will be made to any student who withdraws and applies in writing to the *Academic Director* within two weeks (14 calendar days) of the commencement of a semester.
- Discretion in granting a refund rests with the *Chief Executive* for students who withdraw from a course after two weeks (14 calendar days), but less than four weeks (28 calendar days), from the commencement of the semester. Application must be made to the *Chief Executive* with suitable documentary evidence.
- No refunds will be made if more than four weeks (28 calendar days) from the commencement of the semester have been completed.
- If an international student withdraws from a course / programme before the expiry date of their visa the College will notify New Zealand Immigration Service.
- If an international student is granted a permanent resident visa (issued under the Immigration Act 2009), a resident visa (issued under the Immigration Act 2009) or a resident permit (issued under the Immigration Act 1987) within 20 days of the commencement of an academic year, then the student will receive a refund of international fees and will be charged domestic tuition fees. If an international student is granted a permanent resident visa (issued under the Immigration Act 2009), a resident visa (issued under the Immigration Act 2009) or a resident permit (issued under the Immigration Act 1987) after more than 20 days of the commencement of the academic year, then they will receive no refund of their tuition fees. The following year they will be charged as a domestic student.

## **Fees protection**

Student fees are deposited into a *Static Trust Account* administered by a Solicitor as per NZQA Fee Protection Policy 2004. The amount held in the Trust Account will be at least equal to the sum of all the fees paid by each individual student should a refund be required and will be held for a minimum of ten days after the student is required to be in attendance on the course. If the College ceases to be a provider or a signatory to *The Code*, or ceases to offer its programmes, all effort would be made to protect student interests. Students would be given a choice of receiving a pro-rata refund or assistance to enrol in a similar programme with a transfer of fees. All students will sign the *Student Acknowledgement – Student Fee Protection Static Trust form*. These will be lodged in the student's file.

## **STUDENT LOANS AND ALLOWANCES**

International students are not eligible to receive student loans and allowances.

## **SPCNM QUALIFICATIONS**

### **Bachelor of Natural Medicine** (Semester 1 start)

The three-year, 360 credit Bachelor of Natural Medicine programme integrates wisdom traditions with scientific knowledge and graduates will have a broad and critical knowledge and understanding of natural medicine, nutrition, and of the anatomy, physiology and pathophysiology of the body, as well as clinical practice where they will have learned to assist and motivate people to achieve optimum health and vitality.

- The requirement for full-time study is 16 hours weekly attendance in classes with a need for, at least, a similar amount of time per week of self-directed learning.
- After Semester 1 there are prerequisites for some courses.
- SPCNM reserves the right to cancel classes if the minimum number of enrolments is not met.

### **Introduction to Biological Chemistry prerequisite course**

In this course students will develop an understanding of chemical processes in living organisms. They will gain a basic knowledge of atomic structure, the periodic table of elements and concepts of energy. Students will learn about different chemical substances and their role in biological processes.

This on-line course is expected to take approximately 20 hours to complete and should be finished and assessments passed before enrolment is complete.

## **Year 1 courses**

**Semester 1:** Principles and Philosophy of Natural Medicine; Herbal Medicine 1; Foundations of Research; Anatomy & Physiology 1.

**Semester 2:** Rongoa Māori Healing Concepts; Herbal Medicine 2; Anatomy & Physiology 2; Biochemistry of Foods.

## **Year 2 courses**

**Semester 1:** Nutrition 1; Pathophysiology 1; Therapeutics 1; Pharmacology and Pharmacognosy.

**Semester 2:** Nutrition 2; Pathophysiology 2; Therapeutics 2; Managing a Professional Practice.

## **Year 3 courses**

**Semester 1:** Differential Diagnosis and Physical Examination; Massage; Pre-Clinic; Clinical Practice 1.

**Semester 2:** Clinical Practice 2, 3, 4; Mind and Body.

## **New Zealand Certificate in Study and Career Preparation (Level 4)**

(Only offered in Semester 2)

The one-semester, 60 credit, *New Zealand Certificate in Study and Career Preparation (Level 4)* is a foundation programme and alternative pathway into the *Bachelor of Natural Medicine* for prospective students who do not meet the BNatMed entry requirements or who wish to ease back into study after many years of leaving school.

### **Courses**

Introduction to Natural Medicine  
Introduction to Biological Sciences  
Academic Learning Skills  
Computing and Digital Skills

*The College reserves the right to change the structure and/or content of programmes and/or courses*

## **ORIENTATION PROGRAMME**

All successful applicants to both programmes must complete the relevant free on-line *Orientation Course* prior to starting at the College. Information on how to access this course will be provided after the *Offer of Place* has been issued. This course will help you acquaint yourself with College procedures and regulations and will give you some experience of negotiating the SPCNM on-line student learning platform, Moodle.

*On-campus Orientation* will also be offered to all students, international and domestic, usually on the Friday before the Semester 1 start date. You will learn more about the Ellerslie area and the College, and what is expected of you.

## COLLEGE RULES

- Uphold the College's good reputation at all times;
- Be considerate of, and show respect for, all of those in the SPCNM community;
- Do not smoke on or in SPCNM property;
- Do not drink alcoholic beverages on or in SPCNM property without the express permission of the Chief Executive;
- Do not use illegal drugs, which are prohibited on or in College property and at any College function;
- Do not eat in the classrooms or clinic area. Drinks may be taken into most classrooms in spill-proof containers;
- Show care for the buildings, furniture, and resources that you use;
- Switch off cell-phones during lectures;
- Babies up to 12 weeks of age may be brought to classes. Please consider others in the classroom and if your baby is restless please take him / her from the room until he / she settles;
- Visitors may not attend classes, unless by invitation of the Chief Executive.

## SUPPORT FOR INTERNATIONAL STUDENTS

Julie Andrews is the *International Student Pastoral Care Advisor and Code Administrator*.  
[julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz).

She can provide students with the following information:

- Advice on accommodation;
- Information and advice on driving in New Zealand;
- Advice on welfare and health issues and facilities;
- Information on the use of alcohol and tobacco in New Zealand;
- Information on addressing harassment and discrimination issues that may arise;
- Assistance for students facing difficulties adapting to New Zealand society;
- Advocacy, to ensure that students understand their rights.

### Academic Advisors

Students are encouraged to contact their lecturer in the first instance for questions relating to course content, or one of the Library managers for more general academic support.

These advisors can provide advice on

- Academic regulations and procedures at SPCNM;
- Course information.

For information on how to contact these staff please contact Reception.

## 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. Details on entitlements to publicly-funded health services are available through the Ministry of Health and can be viewed on their website at <http://www.moh.govt.nz>.

You may have a free naturopathic consultation at the College Clinic while you are a student.

## MEDICAL AND TRAVEL INSURANCE

International students **must** have appropriate and current medical and travel insurance while studying in New Zealand. The average cost is \$450 – \$700 per annum.

Some New Zealand based insurance companies are:

- Student Assist International  
[http://www.studentassist.co.nz/sf\\_international.asp](http://www.studentassist.co.nz/sf_international.asp)
- Southern Cross Travel Insurance  
<https://www.scti.co.nz/ispublic/ispublic.aspx>
- Unicare International Travel Insurance  
<http://www.uni-care.org/>

### Accident Insurance

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

## GENERAL INFORMATION

**Assessment** - see also the:

- *Assignment and Referencing Guide*
- *Course Guidelines*

At the beginning of each course assessment tasks and their due dates will be given to all students.

Assignments and tests for most courses will be returned to students after marking.

### Attendance

SPCNM is committed to providing quality education and support to all our students. We are aware of additional challenges that international students may experience. In order to do our best we will be monitoring your attendance and ensuring that you meet course requirements. If your attendance becomes irregular because you are facing difficult circumstances or you are having difficulty achieving good academic results, you should contact the *International Student Pastoral Care Advisor and Code Administrator*: [julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz).

If you know you are going to be away for more than three days you should complete the Absence Form and give it to the *International Student Pastoral Care Advisor and Code Administrator*.

You must attend all classes. If you do not attend regularly, SPCNM is required to inform the New Zealand Immigration Service and your visa may be cancelled.

**If absent**, you will need to take responsibility to find out what you missed and ensure that you are up to date with the work. No responsibility can be taken by the lecturer or other staff to ensure that written or spoken information is passed on to absentees.

If you miss practical classes, you may be excluded from further classes until you prove that you can competently carry out the procedures required.

### Graduation

A ceremony is held each year. The Degree may be awarded with distinction to any student who obtains an overall grade point average of 8.0 (where A+ = 9; A = 8; A- = 7; B+ = 6; B = 5; B- = 4; C+ = 3; C = 2; C- = 1; FAIL = 0).

In order to be considered for the award of distinction, a student must normally have received no more than four Level 5 courses through credit transfer/ recognition of prior learning.

### Library

The library will be open from 8.30am to 5pm, Monday to Friday. Once the library closes, students who wish to continue working on the College premises should use Cheal Cottage.



## **Cheal Cottage**

This student facility is situated behind the College, to the rear of the garden. There is space available here for students to study at any time, in or out of College hours. A code to enter Cheal is available. Please enquire of the *International Student Pastoral Care Advisor and Code Administrator*: [julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz). Cheal Cottage has study space, a quiet room where a student can rest, a kitchen with a fridge, microwave, water filter and kettle. There are also computers which are connected by wireless to the College network and are installed with the *Microsoft Office* suite of products.

## **Photocopying**

The photocopier is situated in the Library. A small charge is applicable per page. If you are not sure how to use it, please check with one of the *Library Managers*. Note the Copyright Laws which permit students to copy a small amount of information for their own personal study. Students may pay money into an account toward photocopying. A code will be issued by the Library staff.

## **Students with disabilities or special needs**

Please discuss your needs with the *Academic Director or Chief Executive*.

## **Text Books**

A list of required text for all courses offered by semester, is published prior to the commencement of each semester start date. Books required, and recommended reading for each course are listed in your Course Guidelines. Recommended books are generally available in the library.

Vendors for required texts are listed in the book list, along with contact details and site links.

You may also use your Student ID at various locations and receive a discount on some items.

## **WORKING IN NEW ZEALAND**

### **Working in New Zealand during study**

International students may work during their study, but usually only part time and only under certain circumstances. The rules and conditions for working in New Zealand during study can be viewed at this website: <http://nzstudywork.immigration.govt.nz/>.

### **Working in New Zealand after study**

To stay in New Zealand after you have completed your study, you will need to apply for a work visa. The rules and conditions around this are available on the website: <http://nzstudywork.immigration.govt.nz/>.

You may apply for a graduate work search visa upon graduation, which will give you 12 months to find a job in your field.

Most domestic students study with SPCNM to gain a qualification which enables them to be self employed as a naturopath or herbalist. International students cannot work as self-employed contractors when they are studying. International students will most likely not be

eligible for a work permit to be self-employed after they have finished study. They will need to have an offer of employment.

There are some jobs available in complementary health fields in NZ, for manufacturers and distributors of natural health products and services.

Some clinics and retail businesses may also hire graduates as employees. If you successfully obtain a job in the field, during the period you hold a graduate work search visa, you may be able to apply for a full work visa.

## **ACCOMMODATION OPTIONS**

Students in Auckland have a range of accommodation options. You may choose to live in a hostel, flat, private boarding house, or board with a family (home-stay). You may pay \$400-\$900 per week for a three-bedroom home or apartment and \$150-\$250 per room per week in a flatting situation. The average cost for home-stay accommodation with an Auckland family is about \$270 per week.

The College does not take any responsibility for vetting the accommodation that you select but is ready to provide assistance if you require it.

### **Home-stay**

SPCNM does not find home-stays for international students. However, our *International Student Pastoral Care Advisor and Code Administrator* can refer you to reputable agencies who will arrange a home-stay for you. The home-stay agency is required to check the home-stay before you go to it and on a regular basis.

The *International Student Pastoral Care Advisor and Code Administrator*: ([julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz)) will keep a record of where you are staying and you must inform her if you change your accommodation or contact details.

The International Student Advisor will inform the Chief Executive if the College has concerns regarding your accommodation.

### **Renting**

You may choose to rent an apartment or home. You can do this through a real estate agency or a property management company, or search on accommodation rental site such as Trademe. ([www.trademe.co.nz](http://www.trademe.co.nz))

### **Your Rights and Obligations regarding rental accommodation in New Zealand**

Landlords and tenants have rights and obligations when renting accommodation. The Government Agency, **Tenancy Services**, provides information and advice around matters relating to responsibilities and processes. Tenancy Services provide advisory services and mediation where tenants and landlords need assistance with rental disputes. Tenancy Services website is <https://tenancy.govt.nz/>

## **Flatting**

You may choose to share a rented house (“flat”). Weekly rents for flats vary in Auckland depending on location. You can expect to pay from \$150 to \$250 for a room in a flat and, in addition, you may need to pay for your electricity, telephone and food. You may also need to provide your own furniture. Before you move into a flat, you may be required to pay a bond, which is usually two to four weeks rent in advance. Some useful websites for students seeking independent accommodation: [www.varsity.co.nz](http://www.varsity.co.nz), [www.flathunt.co.nz](http://www.flathunt.co.nz), [www.trademe.co.nz](http://www.trademe.co.nz) [www.nzflatmates.co.nz](http://www.nzflatmates.co.nz)

Students of the College are invited to advertise for accommodation needed or offered on our on-line student learning platform, Moodle, which has an electronic forum (noticeboard) for student notices. Once you have been accepted for enrolment and given access to the on-line orientation course, you will also be able to access this forum.

The College does not take any responsibility for vetting the accommodation that you select but is ready to provide assistance if you require it.

## **Hostel Accommodation**

The International Student Advisor can provide you with a list of hostels in Auckland area. The costs vary depending on whether you choose to rent a studio (one small room for living and sleeping), a single bedroom with shared bathroom and kitchen or a shared room at a “backpackers”. Depending on your choice you can expect to pay from \$130 to \$300 per week. You need to book in advance for some hostels. There may be a placement fee and a refundable bond payable in advance.

SPCNM does not take any responsibility for hostels that you select but is happy to provide advice and assistance if you need it.

Please note that you are required to notify SPCNM of your residential address and also the type of accommodation you are in. If these details change the student must immediately notify our *International Student Pastoral Care Advisor and Code Administrator*: [julie.andrews@spcnm.ac.nz](mailto:julie.andrews@spcnm.ac.nz).

## **APPENDIX 1**

### **SPCNM Policy on Code of Conduct and Complaints Procedures for Staff and Students**

(approved by Academic Board: 15 June 2018)

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#### **1. PURPOSE**

- The College is committed to a working and learning environment which supports respectful relationships between the members of the community, and includes all staff (lecturing staff, general staff, clinic staff and graduate practitioners), students and professional associates involved in the College programmes and services and members of the Board of Trustees.
- Interactions between members of the community should reflect the SPCNM Code of Conduct.
- Processes to receive and respond to complaints about interactions between people, including harassment, bullying and discrimination, are outlined in this policy.
- The Code of Conduct along with principles and processes for responding to complaints are available to all members of the College community and informed by relevant legislation (Human Rights Act, 1993) and formal requirements of the College (as outlined by NZQA).
- Possible outcomes may include: doing nothing, mediation, referral to counselling, taking disciplinary action, revising policies, referral to the police, and providing compensation.

#### **2. PRINCIPLES**

- Confidentiality is valued and wherever possible agreed and maintained.
- Transparency is highly valued.
- Roles of complainants, respondents, facilitators, and mediators are defined.
- The principles of natural justice will be upheld for all people involved in any complaint.
- The decision on whether a complaint should be progressed normally rests with the person laying the complaint.
- Empowerment of those involved and the impact power dynamics / differentials are appreciated.
- Reflection, evaluation and refinement of practice are essential elements of quality assurance.
- The Chief Executive may act, at any point of a complaints process, in order to address risk.
- Individuals will be protected against frivolous or vexatious complaints.
- The *Code of Conduct* includes any type of interaction (formal / informal, verbal / written, in-person / electronic).
- Complaints will be addressed at the lowest possible level and as close to the issue as possible.

- The process for managing complaints includes opportunities to escalate to higher levels of consideration if they are not resolved.
- Complainants and Respondents may have a support person / advocate with them and who may speak on their behalf at any point in the process.

### 3. THE SPCNM CODE OF CONDUCT

- This Code of Conduct gives guidance to all members of the College community on the standards of conduct required by the College.
- Members of the College community are expected to behave honestly, conscientiously, reasonably and in good faith at all times, having regard for their responsibilities, and holding the interests of the College and the welfare of others paramount.
- All members of the College community will show respect for others as individuals and will respect the diversity of ethnicity, cultures, abilities, disabilities and sexual orientations of other individuals.
- Individuals within the College community are responsible for their own actions.
- It is recognised that College students are adult learners, within a learning organisation.
- The academic environment of the College will encourage academic freedom: promoting rigorous debate, allowing challenges to ideologies and respecting the individual's rights to express diverse views.
- No staff member or student will denigrate another either personally or professionally.
- Unacceptable behaviours include harassment, bullying and discrimination.
- Policy and administrative decisions that impact on students will be fair and consistent.

Note: Educational practice decisions (including assessment) will be made in accordance with documented processes and will demonstrate consistency, accountability and transparency. Students who wish to make a complaint regarding the fairness or consistency of any academic decision of the College, should follow the procedures outlined in the SPCNM *General Academic Statute*.

### 4. ROLES

**Complainant** – the person who raises their concern about a breach of the College Code of Conduct.

**Respondent** – the person whom the complainant believes has breached the Code of Conduct.

**Facilitator** – A member of the College staff (Chief Executive, Academic Director, Library Manager or delegate) who receives the complaint, clarifies the details including the chosen level of consideration with the complainant and then follows the documented complaints process.

**Mediator** – A senior member of the College staff (other than the Facilitator in relation to the specific complaint) whom the complainant and respondent agree may address points on which they have disagreed.

**Academic Director** – May be delegated to take specific roles to manage specific complaints (particularly to address any perceived or actual conflicts of interest).

**Chief Executive** – Considers potential risks, keeps documentation such as the complaints register (other than for informal complaints), addresses practice and quality issues and resources. This includes managing performance or disciplinary issues that may arise.

Note: Any complaint may be referred to the police if appropriate and the Chief Executive may engage the services or external experts to advise on or assist with the processes of facilitating, mediating or appealing a complaint.

## 5. TYPES OF COMPLAINTS

- Complaints concerning policy and administrative decision.
- Complaints concerning the conduct of individuals, including harassment / sexual harassment, discrimination, bullying)

## 6. LEVELS OF CONSIDERATION

- Informal: a complaint is considered and addressed verbally and no record of the issue, individuals involved or course of action is documented.
- Semi-formal: a written record of the complaint and its resolution is made by the facilitator as outlined in the policy and lodged with the Chief Executive.
- Formal: a written complaint is received, and all meetings are documented along with the plan to address and any related information.
- Appeal: where a facilitator has reached a decision which is not agreed to or accepted by the complainant (or the respondent), the facilitator should explain that they are closing the file. However, if dissatisfied, the complainant/respondent has the right to appeal to an Appeals Committee.

Usually the Appeals Committee will be comprised of a senior manager and the Chief Executive provided they have not been a party to the original facilitation / decision-making process.

Where an appeal is expected, the notes taken during the facilitation should be retained until the appeal process has run its course.

The Appeals Committee has the authority to investigate the process and the outcome and if they consider the complainant to have been treated unfairly or inappropriately, to overturn or modify the decision.

If the complainant is still dissatisfied with the outcome, they should be informed of their right to appeal externally to the Quality Commission of ITENZ, and if that fails, to the Human Rights Commission, or the Tertiary Education Commission, or the New Zealand Qualifications Authority.

NZQA handles all complaints about alleged non-compliance with the Code of Practice, other than financial and contractual disputes. Information for making a complaint about a provider's compliance with the Code of Practice can be found at [Student Complaints About a Provider - NZQA](#)

[iStudent Complaints](#) is an independent dispute resolution scheme (DRS) established to help international students resolve financial and contractual disputes with their education provider.

International students can appeal to the International Education Appeal Authority, c/- Ministry of Education, Private Bag 47911 Ponsonby, Auckland ph 64 9 374 5481, email [info.ieaa@minedu.govt.nz](mailto:info.ieaa@minedu.govt.nz).

## 7. COMPLAINTS PROCESS

7.1 The complaint is lodged by the complainant with a member of the College staff. The complaint outlines:

- The point of the Code of Conduct that has been breached;
- The situation in which the breach it occurred;
- The respondent;
- The level of consideration the complainant is requesting (informal, semi-formal);
- The desired outcome

Note: Semi-formal and formal complaints must be documented on the College complaints form which is available at Reception.

7.2 The facilitation process

The Facilitator discusses the complaint with the complainant and the respondent to:

- Ensure the complainant understands the differences between the levels of consideration;
- Ensure both parties understand the details of the complaint;
- Reach agreement on the course of action to explore / investigate the complaint, which may include a meeting between the parties.

7.3 The Facilitator may investigate the complaint by:

- Requesting relevant information including records, files and email or other correspondence;
- Interviewing people involved in the specific breach outlined in the complaint;

7.4 Any meetings will be managed by the Facilitator who will follow the course of action that has been agreed by the complainant / support person and the respondent / support person. Meetings will be conducted with the aim of reaching an agreement on a course of action to address the complaint.

7.5 Documentation

- Details of meetings and related information are kept by the Facilitator for semi-formal and formal complaints;
- This documentation will be summarised for the Chief Executive who maintains the Complaints Register for the College.

#### 7.6 Mediation

- If the Facilitation process does not result in an agreed course of action to address the complaint the Complainant and Respondent may agree to work with a mediator;
- A Mediator will be appointed by the Chief Executive / Academic Director (or delegate) following consultation with the Facilitator;
- The Mediator will
  - Receive a summary of the complaint from the Facilitator;
  - Meet with the Complainant and Respondent;
  - Explore the initial complaint and why resolution has not been possible;
  - Identify the preferred outcome for the Complainant and Respondent;
  - Make a recommendation to resolve the issue to the Complainant and Respondent which is recorded and provided to the Chief Executive.

#### 7.7 Action to address complaint

- The aim of the Facilitation (and if required at that point in the process, Mediation) process is to agree on a course of action to address the complaint;
- The Facilitator will document the agreed course of action, facilitate the implementation of the plan, evaluate the implementation of the plan (with feedback from the Complainant and Respondent), and will close the complaint/

Note: Any action that involves any employment or resource issue cannot be agreed until the Facilitator has the agreement of the Chief Executive (who may consult appropriate experts or advisors).

## 8 REVIEW, EVALUATION AND PRACTICE DEVELOPMENT

- The Chief Executive will maintain the Complaints Register;
- The Chief Executive will ensure that issues identified in relation to complaints will be used to inform ongoing quality practice development such as:
  - Policy review
  - Professional development and contractual matters
  - Educational practice
  - Advice and expertise

*NOTE: Refer also to the NZQA website: International Students – How to make a complaint: <https://www.nzqa.govt.nz/assets/Providers-and-partners/Code-of-Practice/int-students-make-a-complaint-updated.pdf>*



## **APPENDIX 2**

### **Policy on Discipline**

(approved by Academic Board: 19 June 2015)

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#### **Related policies**

- Policy on Code of Conduct / Complaints (Policy Number: G1001)
- Policy on Ethics (Policy Number: G1003)

The College believes in both staff and students maintaining the highest standards of behaviour. If these standards – as listed in the *Academic Statute* - are not maintained then disciplinary action will immediately be taken – see *Regulations* section 13 (see below).

#### **Standards of Behaviour (from Academic Statute)**

- All staff and students must adhere to the standards of behaviour and ethics that regulate the profession;
- A student shall not refer to themselves as a natural therapist or naturopath, or lead others by their actions, or the spoken or written word, to believe they are a qualified practitioner;
- Student intervention shall be performed only under supervision of approved clinic personnel;
- A student or staff member must not at any time say, write or do anything in any forum that would damage the image or reputation of the College in the eyes of the community;
- A student or staff member must not say or write anything in any forum that portrays the College in a way that differs from the published mission and objectives;
- The Privacy Act must be complied with at all times. This means that no information about an individual or organisation shall be divulged in any way without the permission of the individual or their appointed representative, guardian or the organisation's appointed officer;
- Wilful or negligent conduct or damage to property in the College or community is unacceptable;
- Attendance at the College or its near environs, under the influence of illegal drugs and/or alcohol is unacceptable;
- Smoking on College property is unacceptable;
- Harassment, be it on the grounds of race, gender, sexual preference, religious belief, political belief, age or physiology, is unacceptable;
- Breaches of standards of behaviour, guidelines and rules will be dealt with in accordance with the Regulations.

### **Discipline (from General Programme Regulations)**

- Any complaint, in respect of a breach of the General Academic Statute or these Programme/s Regulations by a student, shall be made to the Academic Board;
- Where a complaint is made relating to a breach of the General Academic Statute or the Programme/s Regulations the following procedures shall operate:
  - The Academic Board shall refer the complaint for consideration to the Disciplinary Committee which is a committee of the Academic Board
  - The student shall be informed of the procedures that will be followed, and of a hearing date
  - The student shall be invited to submit a statement about the incident and/or to appear before the Disciplinary Committee
  - The student may be accompanied to any hearing by a Student Representative and/or up to two support persons of their choice
  - The Disciplinary Committee may hear any evidence it considers relevant
  - The decision of the Disciplinary Committee shall be notified to the Academic Board who will then notify the student.
- The Disciplinary Committee may impose one or more of the following penalties:
  - A reprimand
  - Require the student to complete an alternative assessment
  - Reduce the mark awarded for assessed course work or project
  - Recommend to the Academic Board suspension from attendance at the College for a stipulated period
  - Recommend to the Academic Board a limitation or prohibition on attendance at any class or classes for a stipulated period
  - Recommend to the Academic Board expulsion from the College
  - Report the offence to the police.
- A student may appeal a decision of the Disciplinary Committee on the following grounds:
  - There has been an error of procedures; or
  - The penalty is too severe given the nature of the complaint
- Any appeals against the decision of the Disciplinary Committee shall be submitted in writing to the Academic Board within one week of the communication to the student of the decision.
- The Academic Board may allow an appeal outside this period if the student can show good reason why a delay should have occurred, provided that no appeal shall be

considered if it is not lodged within one month of the date of the notification of the original decision.

- In respect of any such appeal the following procedures shall operate:
  - The Academic Board shall appoint a committee (minimum three, maximum five) to consider the appeal
  - The Appeals Committee should include two persons independent of the student's course
  - The student shall be informed of the procedures that will be followed, including a hearing date
  - The student shall be invited to submit a detailed statement outlining why the appeal should be upheld
  - The student may be accompanied to any hearing by a Student Representative and/or up to two support persons of their choice
  - The Committee may hear any evidence it sees fit
  - The recommendations of the Committee shall be notified to the student, and Disciplinary Committee.
  
- The decision of the Appeals Committee shall be final.

## **APPENDIX 3**

### **Other information about living and studying in New Zealand**

#### **Cost of living in New Zealand**

NZQA and Immigration NZ

<https://www.studyinnewzealand.govt.nz/live-work/cost-of-living#module-1078>

Studylink

<https://www.studylink.govt.nz/starting-study/thinking-about-study/cost-of-living.html#null>

University of Auckland

<http://www.education.auckland.ac.nz/en/for/current-students/cu-fees-and-money-matters/cost-of-living.html>

#### **Driving in New Zealand**

##### **You must have a legal driver's licence to drive in New Zealand**

You can legally drive in New Zealand for up to 12 months if you have either a current driver's licence from your home country or an International Driving Permit (IDP). After 12 months you are required to convert to a New Zealand licence. Please ensure you carry your driver's licence with you at all times.

If your overseas driver's licence is written in a foreign language, please have it translated into English and carry both with you. You can be fined if you drive without a licence, or if you have a licence but don't have it in the car.

##### **Always keep left**

We drive on the left-hand side of the road. If you are having trouble remembering, write "keep left" on a sticker and put it on your steering wheel.

##### **Always buckle up**

The driver and all passengers in the car must wear safety belts. If the passengers are under 15 years old and are not wearing safety belts, the driver can be fined.

##### **Insurance**

It is strongly recommended that you get insurance for your car. Leading insurance companies in New Zealand include State Insurance, AMI and AA.

## Accident advice

If you are involved in an accident, pull to the left of the road and find a safe parking space. If no one is injured, you can exchange details with the other party. Get the name of the driver, address, telephone number, car registration number (number plate number), make of the car and name of insurance company. Then report the accident at a police station within 24 hours. You can take a copy of the report to the insurance company and make your claim.

If someone is injured in an accident, call 111 for emergency services (ambulance, fire or police).

Do not drink and drive in New Zealand - you can be fined up to \$4,500 and possibly imprisoned if you are caught. If you've had a big party night, get a friend to take you home or catch a taxi.

## Speed kills

Excessive speed is one of the biggest killers in New Zealand, especially on rural roads. Keep to the speed limits and drive carefully. If you're feeling tired while driving, pull over and have a rest.

## More information

For more road safety information, visit the following websites:

- [Land Transport NZ](#)
- [New Zealand Police](#)

## Discover New Zealand

There are plenty of activities, events and places to go in Auckland. For ideas on what to do in Auckland and information about parks, beaches, walkways, sport, art, dance, music and much more, [visit the Auckland City Council website](#).

To find out more about things to do in Auckland, visit [Tourism Auckland's official website](#).

## Weekends away

Get out of Auckland for the weekend and experience the many delights that the North Island has to offer. The following regions are a two to four-hour drive from the city; visit their tourism websites for more information.

- Above Auckland is Northland and the beautiful Bay of Islands.  
Visit: [www.northlandnz.com](http://www.northlandnz.com)
- South-east from Auckland is the Coromandel Peninsula.  
Visit: [www.thecoromandel.com](http://www.thecoromandel.com)

- The geothermal city of Rotorua is to the south.  
Visit: [www.rotoruanz.com](http://www.rotoruanz.com)
- Not far from Rotorua is Taupo, including Tongariro National Park.  
Visit: [www.laketauponz.com](http://www.laketauponz.com)
- On the east coast is the sunny Bay of Plenty.  
Visit: [www.bayofplentynz.com](http://www.bayofplentynz.com)
- Explore caves, beaches and provincial city life in the Waikato region.  
Visit: [www.waikatonz.co.nz](http://www.waikatonz.co.nz)

## **South Island**

- Coastal fun in the Abel Tasman National Park.  
Visit: [www.abeltasman.co.nz](http://www.abeltasman.co.nz)
- Fiords, waterfalls and lakes in Fiordland and Milford Sound.  
Visit: [www.fiordland.org.nz](http://www.fiordland.org.nz)
- Giant rivers of ice at Fox and Franz Josef glaciers.  
Visit: [www.glaciercountry.co.nz](http://www.glaciercountry.co.nz)
- Whale watching and seafood in Kaikoura.  
Visit: [www.kaikoura.co.nz](http://www.kaikoura.co.nz)
- Kayaking, hiking and biking in Marlborough Sounds.  
Visit: [www.marlboroughsounds.co.nz](http://www.marlboroughsounds.co.nz)
- Crazy pancake rocks at Punakaiki.  
Visit: [www.punakaiki.co.nz](http://www.punakaiki.co.nz)
- Alpine scenery and adventure in Queenstown.  
Visit: [www.queenstown-nz.co.nz](http://www.queenstown-nz.co.nz)
- Mountains, rainforest and historic towns on the West Coast.  
Visit: [www.west-coast.co.nz](http://www.west-coast.co.nz)

# Banking in New Zealand

## Why put your money in the bank?

Do not carry large amounts of cash around with you or hide your money at home. Instead, keep it safe in a bank account.

Advantages of a bank account:

- Your money is safe, but still easily accessible.
- You can earn interest on credit balances.
- You can purchase items with an EFTPOS card, so there's no need to carry a lot of cash around.
- You can transfer and receive money from within New Zealand or overseas easily, quickly and safely,
- You can use bank statements to track spending, which helps you to live within your budget.

## Types of bank accounts

- Current account: Ideal for everyday use, such as buying food and paying bills. This type of account, also known as a cheque account, may pay interest on credit balances.
- Savings account: Ideal for any spare money that you don't need to use for day-to-day living. Earns a higher rate of interest.

Some banks, such as The National Bank, offer an 'International Student Package' with special benefits for international students. It's also possible to open more specialised accounts, such as foreign currency accounts.

## Opening a bank account

To open a bank account, you will need:

- your passport
- a residential address in Auckland
- an opening deposit
- proof that you are a student (such as pre-enrolment, fees receipt or letter of acceptance) if you want to take advantage of a special international or tertiary student package.

## **Accessing your money**

When your account is opened, you will be given an account number. With this account number you are able to make deposits (including international payments) and withdrawals immediately. You will also receive an ATM (Automatic Teller Machine) card in the mail.

ATMs (also known as cashpoint or money machines), allow you to withdraw money 24 hours a day, seven days a week. They are widely available throughout New Zealand. ATMs also allow you to check your account balance and transfer money between accounts.

You can also use your ATM card at most shops, cafés, bars, restaurants, hotels and service stations to pay for goods and services electronically via EFTPOS. When you make a purchase with EFTPOS, the amount is immediately debited from your account. Because EFTPOS is widely available in New Zealand, you don't need to carry a lot of cash around.

You can also check your account balance, transfer money or pay bills with telephone and internet banking. Ask your bank for details on how to use these services.

If you do need to go into the bank, branches are usually open Monday to Friday from 9.30am - 4.30pm, with many branches at shopping malls also being open on Saturday and Sunday.

## **Which bank should you choose?**

New Zealand's major banks are ASB Bank, Bank of New Zealand, ANZ, Kiwibank and Westpac.

There are branches for ASB and Kiwibank in Ellerslie. You will find branches for all the banks noted above, within driving distance of the College.

## **Keeping yourself safe**

If you find yourself in an emergency here is some information that might help you solve the situation as quickly as possible.

### **What to do in an emergency**

#### **Emergencies**

In an emergency (fire, crime or accident), phone the NZ emergency services free number 111 (including mobile phones). The emergency operator will ask for your name, address and the type of emergency. The operator will then send the appropriate service - ambulance, police or fire brigade.

Only use the 111 number to call the police when a crime is actually being committed or if life is at risk.



## **Non-emergencies**

For non-emergency calls to the police (for example, when a burglary has already taken place and the burglars are no longer on the scene), call Auckland City District Headquarters on +64 9 302 6400. You can go to your local police station.

For non-urgent service you can also phone your local police station. Contact details for local police stations around New Zealand can be found on [the New Zealand Police website](#).

## **Traffic incidents**

For traffic incidents and information, dial \*555 (not emergencies). People with impaired hearing can dial 0800 16 16 16 (text phone only) or fax 0800 16 16 10.

## **Essential safety advice**

- If you are walking home at night, go in a group and keep to well-lit streets or take a taxi instead.
- Do not carry large amounts of cash.
- If you must carry valuables, keep them hidden from view.
- Protect your mobile phone. Register your phone with the operator and if it is stolen ask them to bar the SIM card immediately.
- Take care when using ATM machines late at night. Do not walk away from the machine with your cash in full view.
- Never keep your PIN number with your EFTPOS or ATM card.
- Keep your home secure by locking all windows and doors. Leave some lights on while you are out.
- Take out property insurance so that you can replace your property in case of theft.
- Backup work on your computer regularly. Keep the backup disk in a special place, so that you don't lose vital work if your computer is stolen.
- If your credit and cash cards are stolen, inform the card provider immediately. Do not wait until you get home.