



Student Number: 1525542
Date of Birth: 26 June 2003
Reference: S1437/OCU/NONE/2026/15-04-2026

15 April 2026

Offer of Admission Letter

Dear Mr Abdulkhamidov,

Congratulations on your offer of admission to the University of Wollongong (UOW). I am delighted to inform you that your application has been successful, and you have been offered a place in the following course:

Master of Applied Finance (S1437)

You are joining a university that puts students at the heart of everything we do. UOW was recently ranked **number one among Australia's public universities for overall education experience*** (www.uow.edu.au/media/2025/students-rate-uow-australias-1-public-university-for-educational-experience.php) reflecting our commitment to creating a learning environment where every student feels supported and inspired.

We are also proud to be ranked in the **top 250 universities globally** in the Times Higher Education World University Rankings 2026. While we take pride in being a globally respected institution, at UOW you will be part of a close-knit community where you can find your place, feel you belong, and have every opportunity to succeed – not just while you study with us, but for life.

Your written Agreement with UOW is comprised of:

- (1) This Offer of Admission Letter; and
- (2) The document attached to this letter titled "Offer of Admission"; and
- (3) The document attached to this letter titled "Acceptance Agreement - UOW".

The documents apply in the following order in the event of any inconsistency:

- (1) Acceptance Agreement - UOW
- (2) Offer of Admission
- (3) Offer of Admission Letter

We look forward to welcoming you to UOW as you begin this exciting new chapter in your journey.

Yours sincerely,

Robert Sim
Director, Admissions and Compliance. Admissions and Compliance Division

Please note: Your official offer of admission, including information on how to accept your offer and conditions of enrolment, appear on the following pages.

* *Quality Indicators for Learning and Teaching (QILT) Student Experience Survey 2024.*



UNIVERSITY
OF WOLLONGONG
AUSTRALIA

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15 April 2026
Mr Asilbek Abdulkhamidov
17/42 Feruza Massiv
Tashkent Tashkent 100124
UZBEKISTAN

Student Number: 1525542
(Please quote in all future correspondence)

Offer of Admission

Dear Mr Abdulkhamidov,

I am very pleased to offer you admission, as outlined below:

Part 1: University Course:	Master of Applied Finance Major: Investing and Financial Technology	
Campus	Sydney CBD Campus	Indicative total course tuition fee \$57,187.20
Mode of Delivery	On Campus	Deposit Required: Tuition fee deposit \$10,722.60 Overseas Students Health Cover (OSHC) – Single \$1,772.00 Student Services & Amenities Fee for first session \$93.25 Fees Payable to Accept Offer \$12,587.85 For OSHC Couple or Family cover, visit: www.uow.edu.au/student/finances/international
Credit Points	96 credit points	
CRICOS Code	087684C	
Orientation/Enrolment Date	Orientation takes place before course commencement. For dates and further information please visit www.uow.edu.au/student/get-started/orientation	
Course Start Date	24 August 2026	
Course End Date	9 August 2028	
Condition(s) of Admission	Nil	
Note	Congratulations, you have been awarded the University of Wollongong Postgraduate Academic Excellence Scholarship which offers a 30 percent tuition fee reduction. Together with this offer you will find a Student Agreement which outlines the conditions associated with the scholarships. By signing and returning the Acceptance Agreement and the Scholarship Student Agreement you acknowledge that you have read, understand and agree to be bound by the offer and scholarship conditions.	

All fees are reviewed annually and are subject to increase during the period of study. It is the student's responsibility to check for fee increases. UOW may publish fee increases in all or any of the Course Finder pages (which can be found at: www.uow.edu.au/study), or your fee statement. UOW and UOW College Australia reserve the right to vary the terms and conditions of this offer.

You may incur non-tuition fees as part of your course. This includes but is not limited to fees for:

- equipment;
- class excursions and/or field trips;
- having study outcomes reassessed;
- deferral of study;
- late payment of tuition fees;
- administrative fees;
- reinstatement and late enrolment fees;
- replacement ID card;
- replacement testamur;
- transcripts, archived transcripts or AHEGS;
- application fee to amend academic record;
- graduation fee;
- registered/express mail or Courier charges; and
- other circumstances in which additional fees may apply.

For further information about non-tuition fees and the associated costs please visit: www.uow.edu.au/student/finances/other-fees.

Please note that students may also be required to pay fees to external authorities, such as fees associated with undertaking mandatory external checks, e.g., police checks and immunisations, as well as any incidental costs associated with undertaking work placement, such as parking fees and uniform requirements.

Admissions and Compliance Division
University of Wollongong NSW 2522 Australia
Telephone 1300 FOR UOW (1300 367 869) or +61 2 4221 3218
future-students@uow.edu.au www.uow.edu.au
University of Wollongong (ABN 61 060 567 686) CRICOS: 00102E
UOW College and UOW College Australia (Institute of Higher Education PRV12027; CRICOS: 02723D; RTO: 91159) are registered business names of UOWC Ltd (ABN: 14 105 312 329)



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For courses with a duration of greater than 24 weeks, you may choose but are not obligated to pay more than 50% of your tuition fees before your course commences. For courses with a duration of 24 weeks or less, all of your tuition fees are payable before the course commences.

How to accept your offer

Your offer must be accepted using the attached Acceptance Agreement. Please follow the steps to accept your offer of admission before you make a payment.

Step 1: Read this Offer of Admission.

Step 2: Clear any 'Conditions of Admission' contained in this Offer of Admission.

Step 3: Read the Acceptance Agreement (including any attachments or documents referred to in the Acceptance Agreement) and complete and sign the Acceptance Agreement to accept the offer of admission.

Step 4: Make your payment via flywire at: <https://landing-pages.flywire.com/landing/uow>.

UOW's 'Accept your offer' website has been designed to provide further details about your offer letter and how to accept it, as well as important information to help you prepare for study and life at UOW - please visit it today at: www.uow.edu.au/study/international/accept.

Please return your signed Acceptance Agreement and pay the required fee ('Fees Payable to Accept Offer') outlined in this letter no later than the 'Last date to accept your offer', published on UOW's Accept your offer website, please visit: www.uow.edu.au/study/international/accept.

UOW reserves the right to withdraw this offer of admission for any reason prior to acceptance by you, including but not limited to the circumstances set out in the Coursework Rules (located on the UOW Policy Directory at www.uow.edu.au/about/policy).

UOW reserves the right to refuse admission to you on the grounds specified in the Coursework Rules. In the event you have already accepted your offer under Steps 3 and 4 above, any refusal of your admission under the Coursework Rules constitutes termination of your agreement with UOW and you will be entitled to a refund of your payment, as set out in the Acceptance Agreement and the UOW Fees Policy (<https://policies.uow.edu.au/document/view-current.php?id=77>).

Congratulations on becoming a UOW student!

Yours sincerely

Robert Sim

Director, Admissions and Compliance. Admissions and Compliance Division

Admissions and Compliance Division

University of Wollongong NSW 2522 Australia

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ACCEPTANCE AGREEMENT - UOW

After reading this Acceptance Agreement, please:

1. enter your passport number and visa details,
 2. choose a payment option,
 3. sign and return the forms to the following email address: future-students@uow.edu.au.
- Please Note - this Acceptance Agreement must be returned to UOW prior to payment of any course money.

Student Number: 1525542

Date of Issue: 15 April 2026

Please check and complete the following information clearly and exactly the same as in your passport.

Title:	Mr	Gender:	Male
Given Name(s):	Asilbek		
Family Name:	Abdulkhamidov		
Date of Birth:	26 June 2003	Country of Birth:	UZBEKISTAN
Citizenship:	Uzbekistan	Passport No.:	
Emergency Contacts:		City:	
Visa Type:	☐ Student ☐ Visitor/Tourist ☐ Other: _____		

I accept the offer of admission to the University of Wollongong (UOW), as per the following details:

Course:		Master of Applied Finance Major: Investing and Financial Technology	
Campus	Sydney CBD Campus	Indicative total course tuition fee	\$57,187.20
Mode of Delivery	On Campus	Deposit Required:	
Credit Points	96 credit points	Tuition fee deposit	\$10,722.60
CRICOS Code	087684C	Overseas Students Health Cover (OSHC) – Single	\$1,772.00
Orientation/Enrolment Date	Orientation takes place before course commencement. For dates and further information please visit www.uow.edu.au/student/get-started/orientation		
Course Start Date	24 August 2026	Student Services & Amenities Fee for first session	\$93.25
Course End Date	9 August 2028	Fee Payable to Accept Offer	\$12,587.85
		For OSHC Couple or Family cover, visit: www.uow.edu.au/student/finances/international .	

UOW is required to provide you with information about how your course will be divided into sessions (study periods) and how tuition fees will be divided between each of those study periods. You can access this information at: www.uow.edu.au/student/finances/international. All fees are reviewed annually and subject to increase during the period of study without notice. The indicative total course tuition fee shown is an estimate based on normal course length and progression, and the current tuition fee. Subsequent fees are normally paid per session and payment is due before the Census Date (tuition fee due date) of the relevant session. For full details of payment dates, visit: www.uow.edu.au/student/dates.



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PAYMENT OPTIONS - Master of Applied Finance - Major: Investing and Financial Technology You must return this signed Acceptance Agreement before paying any course money. You must choose one of the following options: Option 1: Payment by Flywire Flywire allows you to pay from almost any country and any bank. You will be able to track the progress of your payment throughout the transfer process with a student dashboard and you will also be notified by email when your payment is received by UOW. Visit: www.uow.edu.au/study/international/accept to make your payment. ☐ I am required to pay the amount of \$A _____ by Flywire. Option 2: Sponsored Students (only if your fees will be paid direct to the University by your Government or Institutional sponsor) ☐ I am a sponsored student and have provided documentation from my sponsor (proof of sponsorship and/or Financial Guarantee). I authorise the University of Wollongong to provide and disclose to my sponsor information that is related to my enrolment, including information related to my admission, academic progress, fees and other administrative matters. I have read and understand the conditions of sponsorship located at: www.uow.edu.au/study/international/accept/sponsored. Signed: _____ Date: _____
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I understand that by signing and returning this form:

- I agree to be bound by all rules and regulations of UOW, any conditions of offer and fee payment due dates.
- Whilst I am in Australia and studying with UOW I am required to provide UOW with my contact details including my current residential address, mobile number, email address, emergency contacts, visa status ("My Details") and I am required to advise UOW of any changes to My Details within seven (7) days of the change, if there is any change to the information I have given to UOW.
- I am fully responsible for my education and living expenses while studying at UOW.
- I am bound by the terms and conditions of the UOW's cancellation and refund policy (see UOW Fees Policy below).
- I acknowledge that the information provided to UOW will be used for the administration of my application and enrolment, provision of student services and to verify or exchange information with relevant external bodies and Commonwealth, State and Territory government agencies. Information may be shared with the Australian Government and designated authorities and, if relevant, the Tuition Protection Service (TPS) to meet UOW's obligations under the ESOS Act and the National Code 2018; to ensure student compliance with the conditions of their visas and to meet obligations under Australian immigration laws generally. I have read and understand the: Student privacy & disclosure statement at: www.uow.edu.au/privacy/student-privacy-and-disclosure-statement. For further information on how UOW manages your personal information see 'Your Privacy' below.
- I agree to abide by the conditions of my student visa as set out on my student visa and: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions>.
- All UOW students have the right to access complaint and appeal processes (both general complaints and the review and appeal of academic decisions) which UOW seeks to apply fairly, transparently, impartially and in a timely way. Outcomes from complaints and appeals will be communicated to you and, when resolved in your favour, will be implemented as soon as practicable. Wherever possible we encourage you to informally resolve the issue at the first level before lodging a formal complaint.

General Complaints: If you have experienced a problem with a UOW service, product, staff member or student, and you would like a formal investigation to commence, then you should let us know by submitting a formal complaint. Anonymous general complaints will be investigated; however, if there is insufficient information UOW may decide we are unable pursue your complaint. You can contact the Complaints Management Centre at: uow-complaints@uow.edu.au or lodge a complaint at: www.uow.edu.au/about/governance/complaints-management.

Academic Complaints: You can request a formal review a mark or grade if you have first sought to resolve your concern with a relevant staff member such as your subject coordinator or tutor. For example, you can ask to see an exam paper and seek an explanation of your mark. If you are not satisfied with the informal response, you can submit a formal request for a review by the Head of School or their nominee.

If you have a concern about other academic decisions that have affected your academic progress, you can lodge a formal request for a review of that decision provided you have first sought to resolve your concern with an appropriate staff member. Academic decisions are typically those that relate directly to teaching, learning and the delivery of subjects in which you are engaged. You can lodge an academic complaint at: www.uow.edu.au/about/governance/complaints-management.

If you are not satisfied with the outcome of your complaint, UOW will carry out an internal review of the outcome. If you have exhausted any relevant internal appeal options that may apply to your circumstances, you may decide to refer your complaint to the NSW Ombudsman.

Further information on UOW's internal and external complaints and appeals processes is available at: www.uow.edu.au/about/governance/complaints-management.

Further information about academic complaints is available at: <https://policies.uow.edu.au/document/view-current.php?id=40>.

- I am responsible for keeping a copy of this written agreement as supplied by UOW, and receipts of any payments of tuition fees or non-tuition fees.
- I understand that I am responsible for applying for and obtaining an Australia visa that enables me to study at UOW. I understand that I am responsible for all costs associated with applying for and/or obtaining that visa. I understand I will be responsible for all costs associated with the visa application process, regardless of whether that application is successful or not.
- I understand that at no point will the University bear any responsibility for any cost associated with applying for and/or obtaining a valid visa for study at UOW. This includes, but is not limited to, the cost of submitting or resubmitting an application, fees associated with medical examinations, health cover, or any other



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out of pocket expenses that are incurred by me as a student.

Your Privacy

UOW is committed to ensuring that your personal information is managed in accordance with its privacy obligations and relevant privacy laws.

Information collected on this form will only be used for the purpose for which it was collected as outlined in this Acceptance agreement, or for a directly related purpose. In limited circumstances, UOW may use or disclose your personal information where:

- It is reasonably necessary to prevent or lessen a serious and imminent threat to a person's life, health, and safety.
- There is a requirement under law or authorised or permitted by law.
- There is a requirement under an enforcement body.

Further details about UOW's management of personal information can be found at www.uow.edu.au/privacy.

UOW Fees Policy: Once you have made payment, a refund will only be made in accordance with following terms and conditions. For full details of the UOW's Fees Policy please refer to: <https://policies.uow.edu.au/document/view-current.php?id=77>.

Refunds for International Students

I acknowledge and I agree to the following key terms with respect to **refunds of any tuition fees**:

1. I will be eligible for a full refund in the following circumstances:
 - a. where I am refused a student visa, except where the refusal is due to my action or inaction, in which case an administration fee of \$500.00 will apply and will be deducted from the refund.
 - b. where University of Wollongong ("UOW") withdraws the offer of a place or is unable to provide the program for which I have applied (as per the "UOW Offer Letter"), except where the offer is withdrawn due to incorrect or incomplete information supplied by me, in which case an administration fee of \$1,000.00 will apply and will be deducted from the refund.
 - c. where I make a reasonable attempt to satisfy all the conditions specified in my relevant UOW Offer Letter, but I am unable to satisfy all the conditions specified in my relevant UOW Offer Letter, except where I am unable to demonstrate that I have made a reasonable attempt to meet the conditions specified in my relevant UOW Offer Letter, in which case an administration fee of \$1,000.00 will apply and will be deducted from the refund.
2. I acknowledge and I understand that consideration of any refund request covered in the above clauses 1a, 1b and 1c requires me to do the following:
 - a. Complete the "Application for Refund of Fees - International"; and
 - b. document and attach evidence to the "Application for Refund of Fees - International" form that demonstrates:
 - i. offer withdrawal; or
 - ii. unavailability of offered course; or
 - iii. visa refusal from Department of Home Affairs.
3. If, as a new student, I am unable to commence a course, I acknowledge and I agree that payments of course tuition fees will be refunded as follows:
 - a. For refund requests that I submit before the Course Start Date as set out in my relevant UOW Offer Letter, I will be entitled to a refund of the course tuition fees paid less \$1,000.00 which will be deducted from the course tuition fees to be refunded.
 - b. For refund requests that I submit due to my failure to enrol in any subjects before the Census Date, I will be entitled to a refund of the course tuition fees paid less \$5,000.00, which will be deducted from the course tuition fees to be refunded.
 - c. For refund requests that I submit after the Course Start Date set out in my relevant UOW Offer Letter, but before the Census Date, I will be entitled to a refund of the course tuition fees paid less \$5,000.00, which will be deducted from the course tuition fees to be refunded.
 - d. If I am accepted at UOW and commence study, but wish to leave UOW before I have completed six (6) months of study, prior to submitting a refund request I must apply for a release from UOW and the International Student Release Policy and Procedure will apply. If I am declined a release, the following process applies:
 - i. I may appeal the decision to Associate Director, Admissions, Fees & Scholarships within twenty (20) working days of that decision based on one of two grounds if such grounds apply to me:
 - a. lack of due process; or
 - b. relevant new or additional information which may alter the outcome of the decision.
 - ii. the Associate Director, Admissions, Fees & Scholarships will advise me of the outcome of the conclusion of the appeal within ten (10) working days or as soon as practicable.
 - iii. if I am dissatisfied with the outcome of an appeal I may appeal to an external agency within ten (10) working days of the outcome of the appeal.
4. I acknowledge and I understand that refunds covered in above clauses 3a, 3b, 3c, and 3d require me to do the following:
 - a. follow the correct procedure outlined on the "Leaving the University" web page in order to withdraw from the University; and
 - b. complete the "Application for Refund of Fees - International".
5. I acknowledge and I understand that if I have accepted a Deferred UOW Offer Letter and then subsequently apply for a refund, the applicable refund will be calculated by UOW on the basis of the timing of the acceptance of the Deferred UOW Offer Letter, the timing of the refund application and relevant course commencement dates and Census Dates.
6. I acknowledge and I understand that if I intend on withdrawing from UOW, I must ensure that I have followed the correct procedures found at "Leaving the University" web page, and that I must complete the required "Leaving UOW International Form". I must follow these procedures to be considered (or assessed) for a potential release (I understand I am not guaranteed to receive a release and my application for a release will be considered by UOW in accordance with the policies and procedures of UOW). I further understand that I must be considered (or assessed) to be withdrawn from my course (which I acknowledge and agree UOW will consider in accordance with their policies and procedures), before any fees refund application can be considered by UOW and that I am not guaranteed to be withdrawn from my course.
7. I acknowledge and I understand that if I withdraw from the UOW course and/or make a refund request after the Census Date I will not be entitled to a refund of any part of my tuition fee deposit. In this case, the tuition fee deposit will be either allocated to other subjects I have enrolled in at UOW or held as credit in my account for a limited period of time and for future study at UOW only in line with Section 13 of the UOW Fees Policy.
8. I acknowledge and understand that the refund form submission date is an important factor in determining the refund amount I am entitled to (if any).

Admissions and Compliance Division

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9. If I am eligible for a refund, I acknowledge and I agree that any such refund will be made to me or the following other specified person(s) other than me, who can receive a refund in respect of me:
- the official sponsor, being the third party who has a sponsorship agreement with UOW (if any);
 - the University, if I have been approved for a UOW Tuition Award, in which case UOW is the sponsor;
 - the sponsor, if I have an approved Australia Awards scholarship; or
 - any other person(s) specified in this agreement that are to be given the right to receive a refund on behalf of me (if any).
10. In the event that a course is not delivered this will be considered a default of UOW and the following process applies:
- UOW will notify me, in writing, that the course will not be delivered, within twenty (20) working days prior to the commencement of the course;
 - UOW will notify, in writing, the Tuition Protection Service Director of the default by UOW within three (3) working days of the intended start day ("default day");
 - UOW will discharge its obligations to me within fourteen (14) working days after the default day;
 - UOW discharges its obligations to me if:
 - UOW arranges for me to be offered a place in an alternative course; and
 - I accept the offer for an alternative course, in writing; or
 - UOW provides a refund to me in accordance with clause 3.b.
 - UOW will notify the Secretary and the Tuition Protection Service Director of its discharge of obligations within seven (7) working days after the end of UOW's obligation period (the date UOW discharges its obligations to me).
 - The Tuition Protection Service requires UOW to report defaults by me and UOW to ensure I am looked after following a default in a timely way. The role of and one of the main objectives of the Tuition Protection Service is to ensure that placement and refund processes for me (and other students) are quick and streamlined.
11. This written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect my rights to take action under *Australian Consumer Law* if the *Australian Consumer Law* applies.
12. Refunds will be made in Australian dollars and UOW reserves the right to make refunds payable in the currency of my country of origin at its absolute discretion. Where possible, refund payments will be refunded to the originating payment source.
13. I acknowledge and I agree that these terms and conditions identify the key rights and obligations of the parties with respect to the refund of tuition fees, however for full terms and Conditions, please refer to the UOW Fees Policy at: <https://policies.uow.edu.au/document/view-current.php?id=77>.
14. I acknowledge and I understand that in order to find the Census Date for any study period I must complete the following steps:
- Check Course Start Date on the Conditional Offer of Admission Letter;
 - Go to the following web link: www.uow.edu.au/student/dates;
 - Click on the session that corresponds with your Course Start Date being either "Autumn, Spring, Annual, Summer Dates" or "Trimester Dates";
 - Scroll to the relevant session for the current year to find the relevant Census Date (Autumn session, Spring session, Annual session, Summer session, Trimester 1, Trimester 2 or Trimester 3); and
 - Refer to the date titled "CENSUS DATE", which is the Census Date applicable to this Written Agreement and that applies to every reference to 'Census Date' in this Written Agreement.
15. I acknowledge and I understand that:
- the "Application for Refund of Fees - International" form is located at: www.uow.edu.au/student/finances/international/refunds;
 - the "Leaving the University" web page and "Leaving UOW International Form" can be found at: www.uow.edu.au/student/visa-compliance/withdraw; and
 - the "International Student Release Policy and Procedure" can be found at: <https://policies.uow.edu.au/document/view-current.php?id=80>.

Signed: _____ Date: _____

Name of the Student: _____

Parent / Legal Guardian Signature (where initial signatory is under 18 at time of signing): _____ Date: _____

Name of the Parent / Legal Guardian: _____