

CONDITIONAL OFFER OF ADMISSION

ISSUE DATE 3 March 2021
APPLICANT NUMBER 1841223
APPLICANT NAME Mr Subhasish MUKHERJEE
DATE OF BIRTH 16 January 1998
AGENT Overseas Educational Services
admin@oesedu.com



THE UNIVERSITY
of ADELAIDE

CRICOS Provider Number 00123M

INTERNATIONAL ADMISSIONS
THE UNIVERSITY OF ADELAIDE SA 5005 AUSTRALIA
TELEPHONE +61 8 8313 7335

Dear Mr Mukherjee,

I am pleased to offer you admission as an international student to the following program(s) at the University of Adelaide:

ACADEMIC PROGRAM

Program (CRICOS Code) Master of Business Administration (Entrepreneurship) (0100294)

Units of Advanced Standing Not Applicable

Duration of Program 2 years

Faculty Professions

Campus North Terrace (Adelaide)

Valid Commencement Date(s) Trimester 2, 2021 - 24 May 2021

Indicative Annual Tuition Fee* AUD\$46,000

*The quoted fee is the tuition fee for studies undertaken in 2021 based on a full-time enrolment of 24 units. It is reviewed annually and may increase in future years. It will be possible to access the tuition fees for each future year of study in August of the preceding year.

Tuition Fee Deposit AUD\$14,000

Mode of Study^: Dependent upon Australian Government travel restrictions

Compulsory Work Component: No

Work Component Hours / Week: N/A

^ In many programs, all required learning activities and content will be supported remotely during COVID-19 pandemic travel restrictions. Some programs include compulsory courses that require students to attend classes in person (such as laboratory-based practicals). We hope that students enrolled in programs with compulsory on-campus classes will be able to join us in Adelaide. However, if that is not possible because of travel restrictions, we will be flexible and adjust study plans to enable students to progress. In some cases, this may mean that students will take compulsory on-campus classes at a future date, when it is possible to travel. In other cases, we will offer alternative remote courses. Students will be advised in advance if there are course components that require in-person attendance and, if prevented from joining us in Adelaide, we will continue to offer them high quality, remote learning for the courses in which they can enrol.

Upon the relaxation of travel restrictions, students will need to travel to Australia (if overseas) on a student visa to commence in-person studies at the University of Adelaide as soon as they are able. Students must be eligible to apply for a student visa as soon as they are able, to facilitate this process.

Congratulations! Based on your current academic performance, you are eligible for the University of Adelaide 15% Global Citizens Scholarship. The scholarship provides a 15% reduction of the tuition fee for the standard full-time duration of your chosen program. If you are still completing your qualification, your eligibility will be reassessed once we receive your final results. If you have already completed your qualification, simply accept your offer to receive the scholarship. For full terms and conditions, and information on our other scholarships, please visit www.international.adelaide.edu.au/admissions/scholarships.

CONDITION(S) OF ACADEMIC PROGRAM OFFER

You must provide:

- Certified evidence of meeting the minimum English language requirements for direct entry to the program. (This condition can be met by submitting an accepted English test at the required level or completing an English Language Centre Academic English Program at the required level [available for most programs]. More information is at <https://international.adelaide.edu.au/admissions/how-to-apply/admission-requirements>, and our certification requirements are detailed at <https://international.adelaide.edu.au/admissions/how-to-apply/certification>)
- Email correspondence from the University of Adelaide confirming you have satisfied the university's Genuine Temporary Entrant (GTE) requirements.

Should you need further assistance, please do not hesitate to contact Admissions Services via email: accept@adelaide.edu.au.

I would like to take this opportunity to welcome you to the University of Adelaide and wish you success in your future studies.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Jacqueline', is displayed within a light blue rectangular box.

Professor JACQUELINE LO
Pro Vice-Chancellor (International)

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Student Fees Refund Policy and Procedures 24 September 2020

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OVERVIEW

In certain circumstances, if a student has a credit balance on their University account, they may request a refund of that credit balance. This policy provides formal guidance on the circumstances under which fee refunds are to be provided to students, and the manner in which they may be paid.

SCOPE AND APPLICATION

This policy applies to:

- All enrolled students of the University of Adelaide, on all campuses both domestic and international;
- Students previously enrolled, not currently enrolled and students on program leave, where the relevant fee liability was incurred while they were enrolled or is directly related to their enrolment;
- Higher Degree Research Students including those awaiting examination of submitted theses;
- Students on exchange from other universities where they have paid fees to be refunded to the University of Adelaide; and
- International students who have accepted an offer of admission.

POLICY PRINCIPLES

1. Refunds

- A refund can only occur if a student has a current credit on their student finance account.
- Refunds will be processed after all other financial obligations to the University have been discharged, including (but not limited to) library fines, student loans, and accommodation charges.
- Refund payments are normally made directly into a bank account, unless paid by credit / debit card. Bank details are required for all refund requests, even if the refund is to the original credit / debit card, to ensure payment can be finalised.
- All refunds are made in Australian dollars and are payable to the student's nominated account, with the following exceptions:
 - The student is supported by a recognised third party sponsor and that sponsor is entitled to the refund (as per the Education Services for Overseas Students (ESOS) Act, s.47D(3)(b)).
 - In the event a country is subject to financial sanctions, refunds cannot be paid to a bank in a sanctioned country.
 - If the original payment was made by credit / debit card via BPOINT, the refund will be processed back to the original credit / debit card. The merchant surcharge fee will also be refunded unless a partial refund is being made, in which case the surcharge fee will not be refunded.
- The deadline for submitting an online Refund Request Form (www.adelaide.edu.au/student/finance/refunds/) to facilitate payment of a refund in any week is 5pm of the preceding Friday.

2. Special Circumstances Refunds, Remissions or Re-Credits:

- Students who withdraw from a course(s) after the Census Date due to special circumstances may apply for a Special Circumstances Refund, Remission or Re-Credit (<https://www.adelaide.edu.au/student/finance/special/>).
- International students who withdraw from their study after accepting their offer but prior to the Census Date in their First Teaching Period due to special circumstances may apply for a Repayment of Administration Fee (www.adelaide.edu.au/enrol/forms-downloads/students-only/special-circumstances-application-form).

3. Domestic Students: refer to <https://www.adelaide.edu.au/policies/4343/>

4. International Students:

- When a refund is payable, and the applicable refund form has been completed, the refund will be processed under normal circumstances within 3 weeks of the refund form being received by the University.
- Additional delays may occur for receipt of payments to overseas bank accounts.
- Refunds of Overseas Student Health Cover (OSHC) will only be processed where the University has arranged OSHC on behalf of a student, and the student has not arrived in Australia. If a student has arrived in Australia, they will need to contact their OSHC provider directly to arrange any refund of their OSHC policy.

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5. Refunds Not Payable:

- a. Refunds are not payable at all in the following circumstances:
- Student withdraws after the Census Date for courses in which student enrolled, and no special circumstances apply.
 - Student withdraws from their program after their First Teaching Period Census Date and part of their First Tuition Payment remains unused on their account.
 - Student visa cancelled by the Department of Home Affairs (DHA) for any reason.
 - Commencing student's visa application is denied by DHA after the last day to withdraw fail (WF) in their First Teaching Period; or continuing student's visa application is denied after Census Date in the Teaching Period in which currently enrolled.
 - Student does not complete the requirements for a course or program, including a preliminary program such as Pre-Enrolment English Program or foundation studies or bridging program, and no special circumstances apply.
 - Australian or international law [including but not limited to the Charter of the United Nations (Dealing with Assets) Regulations 2008, Autonomous Sanctions Regulations 2011, or the Anti-Money Laundering and Counter-Terrorism Financing Act 2006] prevents University from making the refund payment.

6. Exceptions

Transactions which are outside of these policy principles must be approved by the Director, Accounting Services (or their delegate), provided:

- It is their opinion that such a transaction is in the best interests of the University and is consistent with the objectives of this Policy; and
- The transaction is approved in writing prior to execution.

7. Appeals

Students who are not satisfied with the resolution of their application for a refund may lodge a grievance in accordance with the Student Grievance Resolution Process (<https://www.adelaide.edu.au/student/grievance/>).

8. Compliance

This Policy complies with the Education Services for Overseas Students Act 2000 (ESOS Act), Higher Education Funding Act 1988 (HEFA), Higher Education Support Act 2003 (HESA), and any other related legislation, except to the extent that the requirements conflict with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

9. Record Keeping

All records created during the application of this policy and associated rules and procedures must be retained in accordance with the University Records Policy (<https://www.adelaide.edu.au/policies/606/>).

PROCEDURES

Process for Claiming a Refund

To apply for a refund of a credit balance, please complete EITHER the online Australian Bank Account Refunds Form (www.adelaide.edu.au/student/finance/refunds/form/domestic) OR the online Overseas Bank Account Refund Form (www.adelaide.edu.au/student/finance/refunds/form/overseas). If you are not a current student, or do not have a current University log in password, please contact Student Finance via email (studentfinance@adelaide.edu.au) to request the Non-Current Student Refund Request Form.

Under normal circumstances, refund forms received by 5pm each Friday will be processed in the following week's payment run. Refunds that require additional processes may take longer to finalise.

1. Special Circumstances Refunds

See "2. Special Circumstances, Refunds, Remissions or Re-Credits" above.

English Language Centre (Academic English) students who withdraw from their English program and believe they meet the criteria of special circumstances may apply for a Special Circumstances refund here: www.adelaide.edu.au/elc/policies-and-procedures/english-language-centre-refund-conditions.

2. Domestic Student Refund; refer to: <https://www.adelaide.edu.au/student/finance/refunds/>

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3. International Student Refunds

The following table sets out the University's policy on refunds of First Tuition Payments or tuition fees paid by international students, other than under Special Circumstances (www.adelaide.edu.au/student/finance/special/).

If a refund is payable, students should complete and submit the applicable refund form (www.adelaide.edu.au/student/finance/refunds/#Refund).

The refund will be processed within 3 weeks* of the completed refund form being received by the University under normal circumstances.

Delays may occur for receipt of payments to overseas bank accounts.

*The exception to this timeframe is Circumstance 1 - refunds will be processed within 14 days.

Circumstance	Refund Payable
All Students	
1. University is unable to provide in full the academic program offered at any time on or after the agreed starting date	Full refund of all fees paid within 14 days*
Commencing Students Only	
2. University withdraws offer to award or non-award program because student fails a preliminary program - such as the Pre-Enrolment English Program or a foundation studies or bridging program - the successful completion of which is a condition of offer to their principal program	Full refund of all fees paid for the principal program (any refund payable for Pre-Enrolment English Programs will be determined separately to any award program refund)
3. Student's application for a student visa is denied by DHA prior to the last day to withdraw fail (WF)* in their First Teaching Period and the student presents certified evidence of the refusal to the University	Full refund of all fees paid (including, but not limited to, Pre-Enrolment English Programs, General English for Academic Programs, and all tuition fees paid)
4. ** (a) Student gives written notice to the University of their decision to withdraw from their Program at least four (4) weeks before the commencement of their First Teaching Period; or (b) University withdraws offer of enrolment based on incorrect and / or incomplete information provided by the applicant or their agent; or (c) Student does not meet the entry requirements of their conditional offer and has given written notice to the University prior to the commencement of their First Teaching Period	Refund of all fees paid less 10% of the First Tuition Payment
5. ** Student gives written notice to the University of their decision to withdraw from their Program less than four (4) weeks before commencement of their First Teaching Period, but before the Census Date	Refund of all fees paid less 50% of the First Tuition Payment
6. ** Research postgraduate student withdraws from program after acceptance and before the conclusion of their First Teaching Period (first semester)	Full refund of whichever is lesser: The total amount of tuition fees paid less 20% of the annual indicative tuition fee; OR The total amount of tuition fees paid, less the amount due for the period of time enrolled

*In 2020, the last day to withdraw fail (WF) is the same as the last day to withdraw without failure (WNF).

**International students who withdraw from their study after accepting their offer, but prior to the Census Date in their First Teaching Period and believe this is due to special circumstances, may apply for a Repayment of Administration Fee in Special Circumstances: (www.adelaide.edu.au/student/finance/special/).

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Continuing Students Only	
7. Coursework students - After First Teaching Period has been completed, and all deposit conditions (as per the offer letter) have been fulfilled, coursework student withdraws from a course(s) before any subsequent Census Dates	Full refund of tuition fees paid for that course(s)
8. Research students - After First Teaching Period (first semester) has been completed, and all deposit conditions (as per the offer letter) have been fulfilled, research student formally withdraws from, or submits their thesis for, their program	Full refund of any tuition fees paid from the date of submission or withdrawal date
Additional circumstances specific to Academic English program studies	
9. Student withdraws from their English Language Centre (ELC) Academic English Program after Census Date	The tuition fees will be retained by the University for any 5-week session, once the Census Date has passed. The student will receive a full refund of all tuition fees paid for any future 5-week session(s) remaining in their ELC Academic English program
Refunds are not payable at all in the circumstances set out in 10 - 16 below	
10. Student withdraws after the Census Date for courses in which student enrolled, and no special circumstances apply	No refund payable
11. Student withdraws from their program after their First Teaching Period Census Date and part of their First Tuition Payment remains unused on their account	No refund payable
12. Student visa cancelled by DHA for any reason	No refund payable
13. Commencing student's visa application is denied by DHA after the last day to withdraw fail (WF) in their First Teaching Period	No refund payable
14. Continuing student's visa application is denied by DHA after Census Date in the Teaching Period in which currently enrolled	No refund payable
15. Student does not complete the requirements for a course or program, including a preliminary program such as Pre-Enrolment English Program or bridging program, and no special circumstances apply	No refund payable
16. Australian or international law [including but not limited to the Charter of the United Nations (Dealing with Assets) Regulations 2008, Autonomous Sanctions Regulations 2011, or the Anti-Money Laundering and Counter-Terrorism Financing Act 2006] prevents the University from making the refund payment	No refund payable

4. International Students - OSHC Refunds

Refunds of OSHC will only be processed where the University has arranged OSHC on behalf of a student, and the student has not arrived in Australia.

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Repayment of Tuition Fee or Administration Fee in Special Circumstances - Minimum Criteria

Repayment of Tuition Fee:

In all cases, special circumstances must have a significant impact on the student and their ability to complete the course they have undertaken to study.

Therefore, students should demonstrate that the circumstances:

- are beyond their control; are not a result of their action or inaction; and are unusual, uncommon or abnormal; and
- occur on or after the census date or occur before the census date but worsen after that day or occur before the census date but the full effect or magnitude does not become apparent until on or after that day; and
- make it impracticable for the student to complete the attendance and / or assessment requirements of the course(s).

Repayment of Administration Fee:

In all cases, special circumstances must have a significant impact on the student and their ability to commence or complete the program they have undertaken to study. Therefore, students should demonstrate that the circumstances:

- are beyond their control; are not a result of their action or inaction; and are unusual, uncommon or abnormal; and
 - occur after their acceptance of their offer and before the date of their withdrawal (and before census date), or occur before their acceptance of their offer, but worsen after that day and before the date of their withdrawal (and before census date), or occur before their acceptance of their offer, but the full effect or magnitude does not become apparent until after that day and before the date of their withdrawal (and before census date); and
 - make it impracticable for the student to commence or continue the attendance and / or assessment requirements of their program.
- Applications must be received within 12 months of the date of withdrawal from program.

Tuition Protection Service

In the unlikely event that the University is no longer able to deliver a program to you, for which you have accepted and paid, at the location and start date agreed to in your Offer of Admission, or the program ceases to be available after you have commenced, the University will discharge its obligations to you under Section 47D of the ESOS Act. The University will either offer you an alternative program in writing or pay you a refund of any unspent tuition fees. If the University is unable to meet its obligations to you under Section 47D, the Tuition Protection Service (<https://tps.gov.au>) will assist you in finding an alternative course to accept or pay you a refund of your unspent prepaid tuition fees.

OFFER ACCEPTANCE AGREEMENT

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Terms and Conditions

The University Reserves The Right To:

- Suspend or cancel my enrolment should I fail to abide by the statutes, regulations, rules and policies of the University such as those available at www.adelaide.edu.au/student/affairs/policies;
- Withdraw an Offer if the University does not receive the tuition fees, Overseas Student Health Cover (OSHC) fees, and completed and signed acceptance and payment forms from me before the program places are filled;
- Verify any documents provided as part of my application and withdraw an Offer if they prove to be fraudulent or incorrect in any way;
- Refer fraud to other institutions and relevant government departments, including the Department of Home Affairs (DHA);
- Alter the terms and conditions of the Student Fees Refund Policy for international students from time to time;
- Alter, amend or delete any program, fee, course, admission requirement, mode of delivery or other arrangement without prior notice.

I understand that my personal information may be provided to the Australian Government and designated authorities, as required by Australian law. This information includes, but is not limited to, personal and contact details, program enrolment details and changes, and the circumstance of any suspected breach of my visa condition(s).

Note: Australian statutory authorities external to the University reserve the right to change conditions of professional registration (e.g. nurses, teachers) and the information currently provided by the University is therefore subject to change.

Student's Responsibilities:

Offer and Admission

I acknowledge and agree that:

- The Offer made by the University relies on the information I have provided to be true and correct and that any false information provided or lack of disclosure may lead to withdrawal of my Offer or termination of my enrolment;
- I accept the credit or advanced standing (if granted recognition of prior learning);
- I have read and understood the Student Fees Refund Policy provided in this Offer and am aware of the circumstances under which I may or may not be eligible for a refund of the amount paid;
- Australian Government regulations require international students to have OSHC for the proposed duration of their student visa and that the University will arrange OSHC for the standard visa length (unless I arrange my own);
- The University may share and discuss my contact details, academic progress, examination results, and any issues affecting or relating to my studies (including visa and health issues) with my sponsor, nominated award administrator or partner university;
- I am responsible for keeping a copy of this Offer and any receipts of payments made to the University;
- I, or my sponsor, will be responsible for the full costs of the program for which I am seeking admission, as well as any additional costs including study equipment, textbooks, travel and living costs incurred by me or my dependents. Incidental costs vary between programs. A full schedule of incidental costs can be viewed at www.adelaide.edu.au/student/finance/other-fees/.

Before I Start at the University

I consent to the University:

- Providing my personal details to Allianz for the purpose of creating my OSHC policy (if applicable);
- Checking and keeping a record of my visa status and study entitlements with the DHA (including via the Visa Entitlement Verification Online [VEVO] service);
- Providing me with information about its products, services and events. I understand that I can review how my personal information is collected and withdraw my consent at any time by visiting the University's Privacy Policy (www.adelaide.edu.au/policies/62);

I have read the information provided on Degree Finder that relates specifically to my program of study (www.adelaide.edu.au/degree-finder).

I have read and accept the scholarship terms and conditions (if applicable) at www.international.adelaide.edu.au/admissions/scholarships.

I am seeking temporary entry into Australia for educational purposes only, as a fee paying international student

(www.homeaffairs.gov.au/Trav/Stud), and I may be subject to different rules and conditions prescribed by the University and the Australian Government if I change my visa.

I understand that this acceptance constitutes a written agreement with the University under the Education Services for Overseas Students (ESOS) Act 2000 and I have read information about the ESOS framework located at www.internationaleducation.gov.au/regulatory-information/pages/regulatoryinformation.aspx.

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While at the University

I am aware that I must complete my academic program in 2 years.

I am aware that there are restrictions on accepting paid employment, consistent with visa regulations (www.homeaffairs.gov.au/Trav/Stud).

I understand that I must provide the University of Adelaide with my current residential address, mobile telephone number, email address, and emergency contact details and any changes to these within 7 days while enrolled in the program(s) and studying in Australia.

I understand that the University has a three-stage Student Grievance Resolution Process (SGRP) involving (1) Informal Discussion, (2) Formal Review, and (3) Internal University Appeal, and I may access this service free of charge with any complaint or appeal. I understand additional information about the SGRP may be sought from one of the University's Student Grievance Advisors or from www.adelaide.edu.au/student/grievance.

Fees:

TUITION FEES: The majority of the University's programs are offered in semesters, however some programs are taught across different teaching periods such as trimesters. Students will be invoiced at the beginning of their teaching periods. The actual tuition fees charged will be based on a student's unit enrolment and the published annual fees for the year of enrolment. Should a student 'overload' or 'underload', their fees will be increased or decreased accordingly. For example, students enrolled in 12 units will be charged half of the published annual tuition fee for the year of study. Degree Finder contains comprehensive information about this program at www.adelaide.edu.au/degree-finder.

STUDENT SERVICES AND AMENITIES FEE (SSAF): All students are required to pay an annual fee for the provision of essential, non-academic services (see www.adelaide.edu.au/student/finance/ssaf). The 2021 fee is \$313 based on full-time enrolment and is subject to increase annually. Students will be invoiced for this amount separately, after commencement in their program.

Declaration of Financial Capacity:

Student visa applicants must have sufficient funds available for the duration of their stay in Australia. The University of Adelaide can only issue your Confirmation of Enrolment (CoE) if you declare that you have access to sufficient funds. For more information visit www.international.adelaide.edu.au/admissions/tuition-fees and www.international.adelaide.edu.au/life-in-adelaide/cost-of-living.

- I declare that I have genuine access to the funds as outlined above for myself, my partner (if applicable) and dependent children (if applicable) for the duration of my stay in Australia. I understand that should I experience financial difficulties that I (or my sponsor) will continue to be responsible for my tuition fees and living expenses;
- I understand that the University may give advance notice of its intention to cancel my enrolment if my tuition fees are not paid by the census date. If my enrolment is cancelled due to non-payment of fees I understand that the University will be required to cancel my CoE and that I will have to seek advice from DHA regarding my ongoing eligibility for a student visa;
- I understand that the University may ask me to provide additional evidence of my financial capacity, should it be required, before issuing my CoE;
- I understand that I am responsible for ensuring that the Financial Guarantee (FG) provided by my sponsor remains current. If my FG expires, becomes invalid or my sponsor fails to pay, I understand that I will become responsible for payment of my tuition fees, OSHC and SSAF (sponsored students only).

Unique Student Identifier (USI):

The Australian Government is extending the USI to higher education students in 2021. A USI is a reference number that creates an online record of your training and qualifications attained in Australia. All students undertaking a higher education qualification need a USI in order to receive a qualification upon successful completion from 2023. International students will be required to obtain a USI before 2023: <https://www.usi.gov.au/>.

The University recommends you accept your offer four weeks prior to the start date to allow sufficient visa application time.

This written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

Please sign, date and return this page to the University to acknowledge and accept the terms of this agreement.

Signature:

Date:

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PAYMENT FORM

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I ENCLOSE THE ACCEPTANCE PAYMENT OF:

TUITION FEE DEPOSIT	AUD\$ 14000
ELC ACADEMIC ENGLISH PROGRAM STUDY PERIOD 1 FEE	AUD\$
ELC ACADEMIC ENGLISH ENROLMENT FEE	AUD\$
OVERSEAS STUDENT HEALTH COVER (OSHC)^	
^If you have not arranged your own OSHC, the University will arrange Allianz Global Assistance Essential Cover for you based on your selection below (please circle). For the policy document, please visit www.allianzassistancehealth.com.au .	
Single Policy	AUD\$ 1,470
Dual Family	AUD\$ 4,872
Multi Family	AUD\$ 7,245
TOTAL	AUD\$

METHODS OF PAYMENT:

Electronic Funds Transfer (preferred payment method)

Payment can be made to The University of Adelaide in AUD\$ using the bank transfer method (directly with your bank or via your own banking app or online service).

International Money Transfer

Bank Commonwealth Bank of Australia
Bank Address SWIFT 201 Sussex Street, Sydney, NSW
SWIFT Code CTBAAU2SXXX
Account Number 066763 1841223
Account Name The University of Adelaide
Payment Reference 066763 1841223

Domestic Transfer (from Australian Bank Account)

Bank Commonwealth Bank of Australia
Bank Address 96 King William Street, Adelaide, SA
BSB 066-763
Account Number 1841223
Account Name The University of Adelaide
Payment Reference 066763 1841223

IMPORTANT INFORMATION:

1. Payment must be made in AUD currency and for the full amount listed above. If payment is unable to be made in AUD\$, then pay using the Western Union Transfer option below.
2. The account number uses your 7-digit Student ID number and is unique to each student. Do not make multiple payments using these details as the funds may not be correctly allocated and could be returned unprocessed.
3. You are responsible for paying any fees charged by your bank.

Western Union Transfer

Payment can be made in your local or alternative currency via bank transfer or credit / debit card at:

<https://student.globalpay.wu.com/geo-buyer/uniadl>

ORDER RECEIPT NUMBER: E A U _ _ _ _ _ - A V _ _ _ _ _