

Refund Policy

Policy Owner	Commercial Finance Manager
Contact Officer:	Senior Financial Accountant – Finance Shared Services Australasia (FSSA)
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Approved by:	College Leadership Team
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Related Documents:	Appeals Policy Complaints Policy College Code of Conduct Refund Request form. Terms and Conditions

1. Overview

- 1.1. The purpose of this policy is to provide guidance to prospective, commencing and continuing students on the circumstances under which students are eligible for fee refunds.
- 1.2. This policy has been developed in line with requirements of the National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018, the Education Services of Overseas Students Act 2000, the Higher Education Support Act 2003 and the Higher Education Standards Framework (Threshold Standards) 2021.

2. Organisational Scope

- 2.1. This policy applies to all previous, prospective and current students of Curtin College (including student applicants).

3. Definitions

- 3.1. **CoE:** Confirmation of Enrolment is a document registered with Immigration (Department of Home Affairs) to confirm a student’s acceptance into a particular program for a specified duration.
- 3.2. **Commencement:** the published date of commencement of tuition at Curtin College.
- 3.3. **Commencing Student:** A student who is undertaking the first study period of their first program at Curtin College.
- 3.4. **Continuing Student:** A student who has completed at least one study period of their program and is undertaking a second or subsequent study period of their program
- 3.5. **Credit Points** [Curtin College only]: A measure used to identify the academic study load of units undertaken and the extent to which those units will contribute towards completion of program requirements.
- 3.6. **Deferment:** to delay commencement or continuation of program studies normally for one study period.
- 3.7. **Enrolment:** student has selected units of study (normally carried out online via the student portal).
- 3.8. **Enrolment Fees:** An enrolment-processing fee charged and payable up-front in the first study period of a program.
- 3.9. **Full time study load:** one study period normally consists of 4 units of study equating to a minimum of 100 credit points per teaching period.
- 3.10. **FEE-HELP:** is an Australian Government loan scheme that assists eligible fee-paying students pay all or part of their tuition fees. Australian citizens and holders of permanent humanitarian visas are eligible for FEE-HELP assistance.

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- 3.11. **International Student:** For the purpose of this policy, an international student is defined as one who is not an Australian or New Zealand citizen or the holder of a permanent residency or humanitarian visa. For the purpose of this policy, students who are in Australia because of their parents or legal guardians being on a temporary business visa (eg visa subclass 457) are also regarded as International Students.
- 3.12. **Domestic Student:** For the purpose of this policy, is anyone who is a permanent resident of Australia, citizen of Australia or New Zealand or the holder of a permanent humanitarian visa who will be resident in Australia for the duration of a program of study.
- 3.13. **Program:** A formal program of education and/or training made up of study components known as units.
- 3.14. **Self-Supporting Students:** Students who are financially independent from their parents or legal guardians and pay their own tuition fees.
- 3.15. **Student Default:** Where an international student does not start a program, withdraws from a program, fails to pay tuition fees, breaches a condition of their student visa or misbehavior by student.
- 3.16. **Study Period:** A discrete period of study within a program, namely a semester or trimester, in which a student undertakes and completes units of study.
- 3.17. **The College:** relates to Curtin College and its partner provider/s.
- 3.18. **Tuition Fees:** Fees charged for undertaking units of study in a study period, payable upfront (except for domestic FEE-HELP students).
- 3.19. **Unit:** is a discrete component of study within a program.
- 3.20. **Withdrawal from a unit:** Formal withdrawal, initiated by the student, from a single unit of study offered during a study period.
- 3.21. **Withdrawal from a program:** Formal withdrawal, initiated by the student from the primary award in which student is enrolled.

4. Policy Principles

- 4.1. Any student who has paid the College fees for the enrolment in a program has the right to request a refund as per the criteria in schedules 1 and 2.
- 4.2. This policy and the availability of the College’s Complaints Policy and Appeals Policy does not remove the right of the student to take action under Australia’s Consumer Law.

Schedule 1: Fee Refund Schedule – International Students

Reason For Refund	Notification Period	Cancellation Fee	Refund
Visa refusal – proof of refusal required	Prior to program commencement.	AUD\$500	Full refund of study period fees less AUD\$500
Commencing student who fails to meet a condition of their enrolment which prevents them from enrolling in their program	Before study period /program commences	AUD\$500	Full refund of study period fees less AUD\$500
Commencing International Student on a Navitas English package and withdraws from program	Before study period/program commences	AUD\$1000	No refund of \$1000 deposit for Diploma program

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Reason For Refund	Notification Period	Cancellation Fee	Refund
<p>Commencing International Student withdraws from program or Commencing International student's visa is refused, or their visa is cancelled for breach of visa conditions (proof of refusal or cancellation necessary).</p> <p>Study period fees relate to fees paid equivalent to 100 credit points. - Refer to policy rules 5.6 & 5.7</p>	More than 10 weeks before study period commences	AUD\$500	Full refund of study period fees less AUD\$500
	4-10 weeks before study period commences	30% of fees for study period	70% of fees for study period
	Less than 4 weeks before study period commences	60% of fees for study period	40% of fees for study period
	Weeks 1-4 of study period	70% of fees for study period	30% of fees for study period
	After Week 4 of study period	100% of fees for study period	No Refund
<p>Continuing International Student withdraws from program in any study period</p>	Before study period Commencement	No charge (Providing subject selection has not taken place)	100% of next study period fees
	Subject selection made but prior to commencement of study period	60% of fees for study period	40% of fees for study period
	Weeks 1-4 of study period	70% of fees for study period	30% of fees for study period
	After Week 4 of study period	100% of fees for study period	No Refund
<p>Continuing International student's application for Visa renewal is rejected following breach of visa conditions</p>	Weeks 1-4 of study period	30% of fees for study period	70% of fees for study period
	Weeks 5-6 of study period	50% of fees for study period	50% of fees for study period
	After Week 6 of study period	100% of fees for study period	No Refund
<p>International Student withdraws from a single unit (subject to policy rules 5.6 and 5.7)</p>	Weeks 1-4 of study period	No Charge	100% of unit fee credited to following study period
	After week 4 of study period	100% of fees for study period	No Refund
<p>Enrolment is cancelled due to gross or serious misconduct by the student</p>	At all times	100% of fees for study period	No Refund
<p>Continuing International student who has been</p>	Up to Week 4 of study period	No Charge	100% of fees for study period

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Reason For Refund	Notification Period	Cancellation Fee	Refund
Terminated as a result of Unsatisfactory Academic Progress re-enrolls in units pending the outcome of appeal (either internal or external). The appeal is unsuccessful, and the student is withdrawn from the College.	After Week 4 of study period	50% of fees for study period	50% of fees for study period

Schedule 2: Fee Refund Schedule – Domestic Students

Reason For Refund	Notification Period	Cancellation Fee	Refund
Domestic Student withdraws from program	Up to Week 4 of study period	AUD\$250	Full refund of fees less AUD\$250 for study period
	After Week 4 of study period	100% of fees for study period	No Refund
Domestic Student withdraws from a single unit	Before the 4 th week of study period	No Charge	100% of unit fee credited to following study period or FEE-HELP debt
	After week 4 of study period	100% of study period fees	No Refund or Credit
Enrolment is cancelled due to gross or serious misconduct by the student.	At all times	100% of study period fees	No Refund
Continuing Domestic student who has been Terminated as a result of Unsatisfactory Academic Progress re-enrolls in units pending the outcome of appeal (either internal or external). The appeal is unsuccessful, and the student is withdrawn from the College.	Up to week 4 of study period	No Charge	100% of fees paid for study period or full remission of FEE-HELP debt for study period
	After week 4 of study period	50% of fees for study period	50% of fees for study period or 50% remission of FEE-HELP debt

Version	Last changes:
V3.4 (Oct '21)	Schedules 1 and 2 updated
V3.3 (May '20)	Schedule 1 updated.
V3.2 (April '19)	Updated Section 5.5 Exceptional Circumstances (Policy Implementation update)

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5. Policy Implementation

5.1. Fees

- 5.1.1 Once an applicant accepts a place offered by the College and pays fees or incurs a FEE-HELP debt, a binding contract is created between the student and the College.
- 5.1.2 The person signing the acceptance forms is liable for payment of all fees.
- 5.1.3 Provision has been made to safeguard payments made in advance by students. All program fees will be deposited into the Curtin College Student Fees Account. When the student commences study, the College will draw down these funds from the Student Fees Account.

5.2. Refunds

- 5.2.1 A student may cancel their enrolment in a unit or program at any point in time. Depending on the timing of that request, a FEE-HELP debt and/or cancellation charges may apply.
- 5.2.2 A student who wishes to claim a refund will need to complete a refund application form and submit appropriate supporting documentation (forms are available at reception or emailing fees@curtincollege.edu.au). The refund will be calculated in accordance with the conditions set out in the Fee Refund Schedule (Schedule 1 and 2) as outlined in the tables below.
- 5.2.3 Cancellation charges for withdrawal from a program will be applied to the total tuition fees payable for the study period. For commencing students, the tuition fees payable are based on a full time study load, whereas continuing students tuition fees are based on the study load of units selected (enrolled in) in that study period.
- 5.2.4 Where a commencing student enrolls in less than a full time study load or withdraws from a single unit on or before week 4 of their first study period, tuition fees for that unit will not be refunded but will instead be credited to the following study period. If the student withdraws from the program before using the tuition fee credit, the credit will be forfeited.
- 5.2.5 Where a student wishes to withdraw from their program of study, the student must complete and submit a Program Withdrawal Form to obtain a refund. *Note: for international students on a 'student visa' the College will carry out any relevant reporting requirements in accordance with legislation.*
- 5.2.6 Where a student withdraws from their program of study, refunds will be paid within 4 weeks of the student withdrawing.
- 5.2.7 Where a continuing student with a tuition fee credit recorded on their account after week 4 of their study period wishes to obtain a refund, the student must complete a Refund Request Form and submit to Reception, showing their Student ID card.
 - 5.2.7.1. Where the student is entitled to a refund of fees under this policy the refund will be paid within 4 weeks of receiving a written (or online) request from the student and subsequent to all relevant details being supplied.
- 5.2.8 Refunds will only be made by direct deposit (electronic funds transfer) into a bank account nominated by the student on the Refund Request form, or, where fees were paid by credit card, by issuing a credit to that credit card.
- 5.2.9 Refunds will be paid in Australian dollars to the person who entered into the contract with the institution (normally the student), unless that person gives a written direction to the institution to pay the refund to another person.
- 5.2.10 Non-self-supporting students are required to declare that they have their parents' (or legal guardians) permission to obtain a refund of tuition fee credits. Whilst all care is taken, the institution takes no responsibility for refunding monies to a student who has misled the institution regarding permission of parents to do so.
- 5.2.11 Students who are officially sponsored will not be permitted to request a refund of any tuition fee credits. In such circumstances, the recorded sponsor must apply to Curtin College for a refund.

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5.2.12 Curtin College will use its best endeavors to ensure that students are aware of any available refunds under this policy, however, it is the responsibility of the student to be aware of any available refunds on their account and to maintain current contact details. Any balance remaining on the student account three months after the student has completed, cancelled or withdrawn from the program will be forfeited. Students can access their account details through the College's student portal.

5.3. Refund when a visa is refused or visa renewal rejected

5.3.1 On receipt of proof of visa refusal or if the letter of acceptance was not signed, the student will be entitled to a refund of funds received in accordance with Schedule 1.

5.3.2 The College will pay the refund due within four (4) weeks after the receipt of the paperwork. The receipt date is calculated from the date the completed (in full) refund form is submitted.

5.3.3 Where an international student's visa renewal is rejected due to a breach in visa conditions, the student must withdraw from the College and there will be no refund.

5.4. Deferral

5.4.1 Prior to commencing their program and subject to approval, students may apply in writing to defer program commencement to a later study period for reasons other than not meeting admissions requirements such as compassionate and compelling circumstances. The College will credit any fees paid to the relevant study period without penalty. If the student subsequently withdraws, the Refund Policy will apply as at the date the original request for deferment was received regardless of a subsequent offer being made.

5.4.2 A current student can apply to defer their program at any point in time. Depending on the timing of that request, a FEE-HELP debt and/or cancellation charges may apply.

5.4.2.1. Both international and domestic full fee-paying students applying for deferral of studies within the first four weeks of the commencement of the study period will have their fees transferred to the subsequent period. If the student subsequently withdraws, the Refund Policy will apply as at the date the original request for deferment was received.

5.4.2.2. International and domestic students applying for deferral of studies from the fifth week of the study period will have all fees applicable for that study period forfeited.

5.5. Exceptional circumstances

5.5.1 A student whose withdrawal or enrolment cancellation is due to exceptional or compelling circumstances can request that cancellation charges be waived or reduced.

5.5.2 Requests should outline the reasons for the withdrawal and include documentary evidence, such as medical certificates, to support the request. Requests must be made in writing within twelve months of the date of the withdrawal request.

5.5.3 Requests must be made in writing to the Commercial Finance Manager and submitted to the Curtin College reception or via email to support@curtincollege.edu.au

5.5.4 FEE-HELP students

5.5.4.1. A domestic student on FEE-HELP whose cancellation of enrolment was due to special circumstances can request that cancellation charges be waived or reduced or, if applicable, request a remission of their FEE-HELP debt.

5.5.4.2. Requests should outline the reasons for the withdrawal and include documentary evidence such as medical certificates to support the request.

5.5.4.3. Applications must be made within 12 months of either the date of withdrawal from the unit(s) or the end of the study period in which the unit(s) were undertaken.

5.5.4.4. Curtin College must be satisfied that these special circumstances:

- Were beyond the student's control, and

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- Did not make their full impact on the student until on, or after, the Census Date, and
- Made it impracticable for the student to compete the requirements of the unit(s) in the period during which the student undertook the unit(s).
- Medical circumstances, your medical condition must have changed to such an extent that you are unable to continue studying.

5.5.4.5. The student's application must include independent supporting documentation from, for example, the doctor or counsellor, to support the claims. The special circumstances must occur:

- Before the Census Date, but worsen after that day; or
- Before the Census Date, but the full effect or magnitude does not become apparent until after that day; or
- On or after the Census Date

5.5.5 Curtin College will respond to the student within 28 days from the date the application form is submitted.

5.6. International students granted Permanent Residency

5.6.1 International students granted Permanent Residency (PR) in Australia may become eligible for domestic student tuition fees. PR status is recognized from the date residency is granted by Immigration. If the international tuition fee has already been paid, the difference between that fee and any owing under the applicable rate for a permanent resident in that program will be refunded if the student provides original documentation to prove PR status by the census date for that study period.

5.6.2 If PR is granted after the census date, the student is classified as an international student for the remainder of the study period and must pay international tuition fees for that study period. From the following study period, the student is classified as a Permanent Resident and will be charged the appropriate domestic student fee.

5.7. Transfer from Curtin English and partner providers

5.7.1 Where an existing Curtin English student studying an English Language Intensive Course for Overseas Students (ELICOS) wishes to extend their English study at Curtin English leading to a request to defer their pathway studies at the College in their first study period, a refund equivalent to fees paid less an amount equivalent to 60% of the balance of the first study period's fees can be made available to the student. Any such refund will be paid directly to Curtin University

5.7.2 A Curtin English student who will commence their program at the College after the ELICOS extension is required to pay all tuition fees as per the Letter of Offer before commencing their first study period at the College.

5.7.3 Commencing student who fails to meet a condition of their offer relating to English or academic competency that prevents them from enrolling in their proposed program will be eligible for a full refund of Tuition Fees less an Administration charge of \$500 provided the institution was notified before the study period commenced. In addition to this, evidence of failure to meet (e.g results) the condition must be shown prior to the commencement of the study period as outlined in the Letter of Offer. The full refund policy will apply in cases where a student cannot provide sufficient evidence that entry requirements are not met.

5.7.4 Where a student enrolled in a Curtin College program receives an unconditional offer for direct entry to a program at a partner provider, the student will be entitled to a full refund of tuition fees received for future programs and fees will be transferred directly to the relevant institution.

5.7.5 Where a student enrolled in a Curtin College program receives an unconditional offer for direct entry to a program at another institution the student may be entitled to a refund of tuition fees in accordance with the Fee Refund Schedule (refer to schedule 1 & 2).

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5.8. Provider Default

- 5.8.1 The College reserves the right to withdraw a unit(s) or program from offer at its discretion. If a student is unable to enroll in a similar program or unit(s) at the institution and the enrolment is cancelled, all fees will be refunded.
- 5.8.2 In the unlikely event that the College is unable to deliver a student's program in full, the student will be offered a refund of all the program money paid to date, if alternative arrangements cannot be put in place. The refund will be paid within 10 working days of the day on which the program ceased being provided.
- 5.8.3 Alternatively, the student may be offered enrolment in a suitable alternative program by the College at no extra cost. The student has the right to choose whether they would prefer a full refund of program fees, or to accept a place in another program. If the student chooses placement in another program, they will be asked to sign a document to indicate that they accept the placement.
- 5.8.4 Where the College is unable to provide a refund or place a student in an alternative program the Tuition Protection Service (TPS) for international and domestic (FEE-HELP/Fee Paying) students, will place the student in a suitable alternative program at no extra cost. If TPS cannot place the student in a suitable alternative program, a partial refund may apply. For more information on the College's tuition assurance arrangements please refer to the Tuition Assurance Statement located the [College's website](#).
- Note:** Temporary residents are not covered under the TPS and will be dealt with on a case-by-case basis in the event Curtin College is unable to provide a course of study.
- 5.8.5 For FEE-HELP students, if written notice of withdrawal is received prior to Census Date, the institution will make the necessary adjustments to a student's record so no debt to the Australian Government will be incurred.

5.9. Student default – refund under the Letter of Offer

- 5.9.1 The Letter of Offer:
- a) Directs the student to read and acknowledge their understanding of the refund requirements that apply if the student defaults; and
 - b) Meets the requirements (if any) set out in the National Code.
- 5.9.2 In the event of a student default, the College will pay the refund due within four (4) weeks of receiving a written claim from the student.

5.10. False or misleading information

- 5.10.1 Where a student is found to have provided false or misleading documentation or information after accepting a place (refer 5.1), Curtin College reserves the right to retain up to 100% of any fees paid.
- 5.10.2 In the event that the student has enrolled, Curtin College may terminate that student's enrolment.

5.11. Appeals

- 5.12. Students who are not satisfied with any decision on any refund application may register a complaint in accordance with the Complaints Policy.
- 5.13. A student who is required to enroll in their next program or program but has registered an appeal and is waiting a determination, will be refunded as outlined in Schedule 1 and 2 of this policy if the appeal is not upheld through the internal or external appeal process.

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6. Administrative procedures

- 6.1. This policy and related documentation is accessible by clicking on the Policies and Procedures menu item on the Curtin College homepage at: <http://www.curtincollege.edu.au>
- 6.2. This policy and related procedures will be communicated to staff via email and ongoing staff information sessions. New staff will receive policy information during the induction process if an understanding of the process is related to their responsibilities.

Version	Last changes:
V3.6 (Aug '22)	Updated Section 5.5.4
V3.5 (Apr '22)	Updated email addresses 5.2.2 and 5.5.3 Updated 5.8.4 to include 'domestic fee paying' students
V3.5 (Oct '21)	Updated section 5.11