

FEE REFUND POLICY

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SECTION A - INTRODUCTION

A.1 Purpose

This policy outlines the circumstances under which students are eligible for fee refunds and the amounts refundable in such cases.

A.2 Scope

This policy applies to any of the programs operated by South Australian Institute of Business and Technology Pty Ltd trading as:

- South Australian Institute of Business and Technology (SAIBT)
- Centre for English Language in the University of South Australia (CELUSA)

A.3 Definitions

Word/Term	Definition
Bursary	A reduction in tuition fees granted under certain conditions
Census date	For students enrolled in a CELUSA program the census date is the first day of any teaching period
	For students enrolled in a SAIBT program the census date is the last working day of week four (4) of any study period
Domestic Student	An domestic student is defined as one who is an Australian or New Zealand citizen or the holder of a permanent residency visa
English Language Intensive Courses for Overseas Students	Elementary to Academic English provided by CELUSA
Enrolment	The record created in Navigate when an Offer is converted to a state of being accepted
Expulsion	Student expelled due to misbehaviour as defined in the SAIBT/CELUSA Student Code of Conduct
False or misleading information	Information that is not genuine
GSR/Genuine student requirement	Genuine Student requirement A 'genuine student' is an international student applicant who intends to obtain a successful education outcome and has the language, educational and financial background to have a reasonable chance of achieving this educational outcome

International Student	An International student is defined as one who is not an Australian or New Zealand citizen or the holder of a permanent residency visa
Letter of Offer	Written agreement between SAIBT/CELUSA and the student. Once signed and the fees paid this becomes a binding contract
Medical certificate	A signed statement from a registered medical practitioner, health practitioner or approved health specialist certifying a period of time during which a student is/has been affected by a medical condition impacting on their participation and/or attendance. A medical certificate may be issued by the following medical and health practitioners registered under the <i>Health Practitioner Regulation National Law:</i> medical practitioner psychologist chiropractor dentist optometrist osteopath physiotherapist podiatrist other health specialists as approved: <u>http://www.medicalboard.gov.au/Registration/Types/Specialist- Registration/Medical-Specialties-and Specialty-Fields.aspx</u>
Module	A SAIBT module is defined as a single unit of study offered during a study period
	A CELUSA module is defined as a five week teaching block
National Code of Practice	Set of nationally consistent standards that governs the protection of overseas students and delivery of courses to those students by providers registered on the Commonwealth Register of Institutions and Courses for Overseas Students (CRICOS).
Partner Institution	Any institution that the provider has an agreement with to package students
Program	A SAIBT program is defined as a number of modules leading to an award as specified in the Letter of Offer
	A CELUSA program is defined as defined in the Letter of Offer
Program fee	The sum of the tuition fees received and any non-tuition fees received (comparable to `course fees' in legislation)
Provider default	 SAIBT/CELUSA, as the provider, will have defaulted if: it fails to provide a program to a student on the starting day specified in the letter of offer; or it ceases to provide a program after it starts but before it is completed, as specified in the letter of offer, and the student has not withdrawn before then
Registered medical practitioner	https://www.ahpra.gov.au/Registration/Registers-of-Practitioners.aspx
Student default	A student will have defaulted if:
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	 they do not start the program on the starting day specified in the letter of offer and have not previously withdrawn they formally withdraw from the program either on or after the starting day specified in the letter of offer agreement; or they fail to pay an amount they were liable to pay SAIBT/CELUSA, as specified in the letter of offer
Study Period	 CELUSA – 10 teaching weeks unless a shorter period of study as per the student letter of offer and/or module progressions SAIBT – 12 teaching week trimester
Terminated	 A student may be terminated for the following reasons (not exhaustive) Unsatisfactory Academic Standing Poor Attendance Academic Misconduct Non-payment of fees Any other serious breach of SAIBT/CELUSA rules Termination is an action initiated by SAIBT/CELUSA
Tuition fees	Includes fees directly related to the provision of a module that SAIBT/CELUSA as the provider is delivering or offering to deliver. Tuition fees do not generally include such things as transportation, accommodation, books or equipment even if they are pre-paid by the student directly to SAIBT/CELUSA and purchased by SAIBT/CELUSA on behalf of the student.
Withdrawal from course	Formal withdrawal, initiated by the student, from a single unit of study offered during a study period
Withdrawal from program	Formal withdrawal, initiated by the student from the primary award in which the student is enrolled
Inactive Withdrawal from program	A student who does not return to study after arranged holiday break, suspension, deferral or leave of absence, or fails to enrol in any module(s) for a compulsory study period.
Withdrawal No Progress	A student withdrawn from one or more modules based on unsatisfactory academic progress within a study period as outlined in the Deferral, Leave of Absence, withdrawal, Suspension and Cancellation policy.

A.4 Acronyms

Abbreviation	Phrase or Word
CELUSA	Centre for English Language in the University of South Australia
DHA	Department of Home Affairs
ELICOS	English Language Intensive Courses for Overseas Students
GSR	Genuine Student Requirement
PR	Permanent Residency

SAIBT

South Australian Institute of Business and Technology

SECTION B - POLICY STATEMENT

B.1 Principles

This policy is based upon the formal relationship between SAIBT/CELUSA and the student for the provision of the education program. Students have the right to full information regarding the policy, and have opportunities for appealing decisions.

B.2 Policy

1 Fees

- **1.1** Fees are:
 - established by the management of SAIBT/CELUSA
 - payable to the SAIBT/CELUSA Student Fees Account
 - clearly stated on the letter of offer, and information is made accessible to potential students.
- **1.2** Once a student accepts an offered place and pays fees or submits a request for FEE-HELP, a binding contract is created between the student and SAIBT/CELUSA. Unless other arrangements have been made with the College Director, the following are payable at the time of acceptance for a program:
 - SAIBT program fees for the first study period as stated on the letter of offer
 - CELUSA the total program fee (up to a maximum of 25 weeks) as stated on the letter of offer
- **1.3** The person signing the acceptance forms is liable for payment of all fees.

2 Refunds

- **2.1** A student who wishes to claim a fee refund will need to complete and submit the appropriate paperwork. The refund will be calculated in accordance with the conditions set out in the Fee Refund Schedule (Appendix 1, 2 and 3).
- **2.2** 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 SAIBT/CELUSA for a refund.
- **2.3** Refunds will be paid in Australian dollars to the person who enters into the contract with SAIBT/CELUSA (usually the student) unless that person gives a written direction to pay the refund to another person.
- **2.4** Refunds will be made by direct deposit (electronic funds transfer) into a bank account (consistent with 2.3 of this policy) nominated by the student on the Refund Request Form unless the payment was made via credit card in which case the refund will be paid to the same credit card.
- **2.5** Refunds will be paid within four (4) weeks of receiving the completed Refund Request Form or the default day, except in cases of provider default where the refund will be paid within two (2) weeks.

- **2.6** In the case of Australian students who have elected to defer their payments through FEE-HELP, where the Refund Request Form is received before the census date, SAIBT/CELUSA will make adjustments to the student's record to ensure no FEE-HELP debt is incurred.
- **2.7** Refunds will be assessed in accordance with the refund policy that applies at the time the completed refund form has been submitted.

3 Census date

3.1 Any amendments to study received after the census date does not change the liability for the payment of fees.

4 Deferral

- **4.1** Where a student wishes to defer the start of their program, the fees will be held without penalty for 12 months only.
- **4.2** If the student subsequently withdraws, the refund will be calculated as at the date of receipt of the original request for deferral.

5 Leave of absence

- **5.1** For SAIBT, where the Academic Director approves leave of absence from their program within the first four (4) weeks of a study period the fees will be transferred to a later start date without penalty. If the student subsequently withdraws the refund will be calculated from the date of receipt of the paperwork.
- **5.2** For refund purposes, where a student is granted leave of absence from the fifth (5th) week of the study period, it will be treated as a withdrawal.
- **5.3** For CELUSA a leave of absence must be approved before the start of the module by the CELUSA Academic Director.

6 Exceptional circumstances

- **6.1** A student whose cancellation of enrolment was due to exceptional circumstances may request a change to the refund specified in the Fee Refund Schedule below, or request a reduction of their FEE-HELP debt.
- **6.2** Requests must be made in writing to the Commercial Finance Manager within 12 months of the date of the withdrawal or leave of absence.
- **6.3** Requests must outline the exceptional circumstances concerning the withdrawal and include documentary evidence such as medical certificates to support the request.
- **6.4** SAIBT/CELUSA will only accept medical certificates signed by registered medical practitioners, health practitioners or approved health specialists. Back-dated medical certificates will not be accepted except at the discretion of the Commercial Finance Manager .

7 International students granted Permanent Residency

7.1 International students granted Permanent Residency (PR) in Australia may become eligible for domestic student tuition fees.

PR status is recognised from the date residency is granted by Department of Home Affairs (DHA). 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.

7.2 If PR is granted after the census date, the student is classified as an international student for the remainder of that 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.

8 Return to Studies

- **8.1** A student who has been subject to a cancellation charge and returns to their studies no more than two (2) study periods after their withdrawal may apply to have 50% of their cancellation charges credited to their account.
- **8.2** Amounts will only be credited to the tuition account when the new application has been accepted and payment of the initial fee amount received.
- **8.3** Should the student subsequently withdraw, the amount credited will be reversed and new cancellation charges will be calculated in accordance with the applicable Fee Refund Schedule.

9 Provider Default

- **9.1** In the event of a provider default, SAIBT/CELUSA will compensate the overseas student within 14 days of the default day.
- **9.2** SAIBT/CELUSA will compensate by either:
 - a) Arranging for the student to be offered a place in an alternative program at SAIBT/CELUSA's expense and the student accepts the offer in writing; or
 - b) Providing a refund as stipulated in the Fee Refund Schedule
- **9.3** Where SAIBT/CELUSA is unable to place a student in an alternative program the Tuition Protection Service (TPS) for international and domestic (FEE-HELP and fee paying) students, will work with the student to identify a suitable alternative program at no extra cost. For more information on the SAIBT/CELUSA's tuition assurance arrangements please refer to the Policies and Procedures page on the SAIBT/CELUSA's website: https://www.saibt.sa.edu.au/policies

10 Student default – refund under the Letter of Offer

- **10.1** 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.
- **10.2** In the event of a student default, SAIBT/CELUSA will pay the refund due within four (4) weeks of receiving a written claim from the student.

11 Refund when a visa is refused or visa renewal rejected

- **11.1** On receipt of proof of visa refusal or if the letter of offer was not signed, the student will be entitled to a refund of funds received in accordance with Appendix 1 for SAIBT and Appendix 2 for CELUSA.
- **11.2** SAIBT/CELUSA 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.

- **11.3** Where a commencing student has a CELUSA/SAIBT packaged offer then the refund under a visa refusal will be calculated in the following manner:
 - (i) CELUSA offer assessed under Visa Refused/GSR Refused
 - (ii) SAIBT offer Withdrawal from Program (commencing) More than 10 weeks prior to the commencement of the program
- **11.4** Where an international student's visa renewal is rejected due to a breach in visa conditions, the student must withdraw from SAIBT/CELUSA and there will be no refund.

12 Withdrawal from study by bursary and scholarship recipients

- **12.1** Recipients of bursaries who withdraw from their packaged SAIBT/CELUSA pathway will have their bursary revoked and their refund of tuition fees will be reduced by the amount of the original bursary credit.
- **12.2** Recipients of scholarship who are eligible for a discount in the second trimester according to the terms of the scholarship, who do not enrol in the second trimester because they withdraw or are terminated, are no longer eligible to receive the discount.

13 Withdrawal from study

- **13.1** A student may be entitled to a refund of funds received by SAIBT/CELUSA in accordance with the relevant schedule (listed in Appendices 1-3).
- **13.2** A student who fails to meet the entry requirements for their program , and who is therefore required to withdraw will be charged an administration fee (as per Appendices 1-3)

14 Transfer between CELUSA and SAIBT and partner institutions

- **14.1** Where a student enrolled in a CELUSA program receives an unconditional offer for direct entry to a program at SAIBT or other partner institution, the student will be entitled to a full refund of tuition fees received for future modules and fees will be transferred directly to the relevant institution.
- **14.2** Where a student enrolled in a CELUSA or SAIBT program receives an unconditional offer for direct entry to a program at any institution other than a partner institution, the student will be entitled to a refund of tuition fees in accordance with the Fee Refund Schedule.
- **14.3** Where a CELUSA student seeks to extend their ELICOS studies beyond their expected SAIBT program start date, the student may apply for up to 70% of their SAIBT tuition account balance to be transferred to pay CELUSA tuition fees.

15 False or misleading information

- **15.1** If a student is found to have provided false or misleading information at any time, excluding visa refusal SAIBT/CELUSA reserves the right to retain up to 100% of any program fees paid and DHA will be informed.
- **15.2** In the event that the student has enrolled SAIBT/CELUSA may terminate that student's enrolment and there is no entitlement to a refund.

16 Other Conditions

16.1 All requests for refunds must be made in writing on the appropriate paperwork and must be completed in full to be considered lodged.

- **16.2** No refunds of tuition fees will be given unless a student has either completed their SAIBT/CELUSA program, withdrawn or had their enrolment terminated for unsatisfactory progress. A student whose enrolment is terminated by SAIBT/CELUSA during the course of a study period as a result of seriously breaching SAIBT/CELUSA rules will not be entitled to any refund of tuition fees.
- **16.3** A student withdrawn based on unsatisfactory academic progress (WNP) will not receive a refund of tuition fees of the respective module(s).
- **16.4** Any overpayment of fees by a student will remain credited towards their account and be applied against charges in the next study period, or refunded in full if there is no subsequent study period.
- **16.5** A student who fails to re-enrol in a study period by the last day to enrol will be deemed to have withdrawn from their program. Cancellation charges will be applied effective of the last day of enrolment.
- **16.6** SAIBT/CELUSA reserves the right, at its own discretion, not to offer a program previously made available. Where a student is unable to enrol in a similar program at SAIBT/CELUSA and the enrolment is cancelled they will be refunded in accordance with the Fee Refund Schedule.
- **16.7** Students who cancel their health cover and provide evidence of replacement cover will be entitled to a refund of the unused premium.
- **16.8** In the event of a student fatality, 100% of fees paid for the current and any future semester will be refunded.

17 Appeals

- **17.1** Students who are not satisfied with any decision may register an appeal in accordance with the **Student Grievances and Appeals Policy and Procedure**.
- **17.2** SAIBT/CELUSA's **Student Grievances and Appeals Policy and Procedure** applies to all students who have a current enrolment in any of the programs operated by SAIBT/CELUSA.
- **17.3** A student who is required to enrol in their next program or course, but has registered an appeal and is waiting a determination, will be refunded 100% of the fees if the appeal is not upheld through the internal or external appeal process.

SECTION C - GOVERNANCE

C.1 Responsibility

Identification	Fee Refund Policy
Policy Owner	Commercial Finance Manager
Approving Authority	SAIBT Executive Group
Initial Issue date	May 2010
Directory Location	Finance, Policies

C.2 Version Control

Current Version Number	v7.2
Date of Effect	06/2024
Review Date	02/2025
Privilege Level	Public

C.3 Legislative and Organisational Context

Name	
ESOS Act 2000	
ESOS Amendment Act 2014	
ESOS (Calculation of Refund) Specification 2014	
ELICOS National Standards	
Higher Education Standards 2021	
Higher Education Support Act 2023	
The National Code of Practice 2018	

SECTION D - PROCEDURE

D.1 Related Procedures

Student Grievances and Appeals Procedure

Fee Refund Procedure

D.2 Related Policies

Student Grievances and Appeals Policy

Appendix 1 - SAIBT FEE REFUND SCHEDULE

NOTIFICATION PERIOD	REFUND
Withdrawal from single course(s)	Domestic / International students
Prior to week 4 (online offshore, online onshore or face to face onshore)	100% of the module credited to the following semester. No FEE-HELP liability.
After week 4 (online offshore, online onshore or face to face onshore)	No refund and liability for any outstanding tuition fees.
Withdrawal No Progress	Domestic / International students
Within a study period	No refund of the tuition fee for Module(s) withdrawn.
Withdrawal from program	Domestic students
Prior to week 4	100% of tuition fee.
After week 4	No refund and liability for any outstanding tuition fees.
Withdrawal from program (commencing)	International Students
More than 10 weeks prior to commencement of program	100% of program fees less A\$500 administration fee , plus any unused non-tuition fees in accordance with appendix 3.
More than 4 weeks and up to 10 weeks prior to	70% of program fees for the study period less
commencement of program	A\$500 administration fee, plus any unused non- tuition fees in accordance with appendix 3.
4 weeks or less prior to commencement of program	40% of program fees for the study period less A\$500 administration fee, plus any unused non- tuition fees in accordance with appendix 3.
Weeks 1 – 4	30% of tuition fees for the study period less A\$500 administration fee, plus any unused non-tuition fees in accordance with appendix 3, plus 100% fees for any subsequent study period.
After week 4	No refund and liability for any outstanding program fees.
Withdrawal from Program (continuers)	
Prior to commencement of teaching	100% of prepaid tuition fees (after minimum of 4 modules).
Weeks 1 – 4	30% of tuition fees for the study period less A\$500 administration fee.
After week 4	No refund.
Inactive Withdrawal (Failure to Re-enrol by Friday of Week 2)	No Refund.
Visa Refused (student default when a visa is refused) or Cancelled	
Visa Refused/GSR Refused (prior to commencement of program*)	100% of program fees received less A\$500 administration fee.

NOTIFICATION PERIOD	REFUND
(Proof of refusal necessary or written agreement not	
signed)	
Vice Defined (Vice explication) of shows	Defende With durante from Durantee (Annendin 1)
Visa Refused (Visa application) off-shore	Refer to Withdrawal from Program (Appendix 1)
(after commencement of program*) (Proof of refusal necessary or written agreement not	
signed)	
Visa Cancelled	No refund and liability for any outstanding program
(For any reason)	fees.
Non-Arrival (student default under the written a	
Refund requested within 12 months of expected	30% of tuition fees for the study period.
commencement date	
Late arrival	No refund for missed classes.
Other reasons	All Students
Deferral	Program fees can be transferred to a later start
(prior to commencement)	date within 12 months.
Fail to meet entry requirements for program	Refer to Withdrawal from program.
(cancellation of application/offer)	
Leave of Absence	Tuition fees can be transferred to a later start date
(prior to Week 4)	within 12 months.
Transfer to other partner institution	100% of balance of tuition fees paid for future
	modules can be transferred to Eynesbury or the
	partner institution.
Transfer to any other institution	Refer to Withdrawal from program.
(Proof of meeting entry requirements must be	
provided)	
Student expelled	No refund.
Student terminated (for unsatisfactory	100% of unused tuition fees paid for the next
progress)	study period.
/	
Student terminated (for any other reason)	No refund.
/	
Program cancelled	100% refund.
Provider default	100% of balance of program fees.
Applications for refunds should be made on the Reque	st for refund form available from Student Services
and the SAIBT/CELUSA website. The form should be lo	
the reason for a refund arises.	

*Student commenced study in an online mode while outside of Australia, prior to obtaining a Student Visa

Appendix 2 - CELUSA FEE REFUND SCHEDULE

NOTIFICATION PERIOD	REFUND
Withdrawal before start of program	
(commencers)	
More than 28 days before the start date	100% of program fees, less A\$500 administration fee
28 days or less before the start date	80% of program fees, less A\$500 administration fee,
	plus any unused non-tuition fees in accordance with
	appendix 3.
Withdrawal after start of program (commencer	s and continuers)
Any time after the commencement of teaching	 No refund of tuition fees for the current module. No refund of tuition fees for next study period. 100% of remaining tuition fees.
Visa Refused (student default when a visa is re	fused) or Cancelled
Visa Refused/GSR Refused	100% of program fees received less A\$500
(Prior to commencement of program*)	administration fee.
(Proof of refusal necessary or written agreement	
not signed)	
Visa Refused (Visa application) off-shore	Refer to Withdrawal from Program (Appendix 2).
(after to commencement of program*)	
(Proof of refusal necessary or written agreement	
not signed)	
Visa Cancelled	No refund and liability for any outstanding program
(For any reason)	fees.
Non-Arrival (student default under the written agreement)	
Refund requested within 12 months of expected commencement date	30% of tuition fees paid.
Late arrival	No refund for missed classes.
Other reasons	
Deferral	Tuition fees can be transferred to a later start date
(prior to commencement)	within 12 months.
Fail to meet entry requirements for program (cancellation of application/offer	A\$500 administration fee.
Leave of Absence	Balance of tuition fees (after current program) can
(after commencement)	be transferred to a later start date within 12 months.
Transfer to SAIBT or Partner Institution	100% of balance of tuition fees paid for future
	modules can be transferred to SAIBT or partner
	institution or Eynesbury.
Transfer to any other institution	100% of the balance of tuition fees.
(Proof of meeting English language prerequisites	
must be provided)	
Transfer to another CELUSA program	100% refund of any difference in tuition fees for future modules.

NOTIFICATION PERIOD	REFUND
Student expelled	No refund.
Student terminated (for unsatisfactory progress)	100% of unused tuition fees paid for the next study period.
Student terminated (for any other reason)	No refund.
Program cancelled	100% refund.
Provider default	100% of balance of program fees.
Applications for refunds should be made on the <i>Request for refund</i> form available from Student Services	

and the SAIBT/CELUSA website. The completed form should be lodged with Student Services as soon as possible after the reason for a refund arises.

*Student commenced study in an online mode while outside of Australia, prior to obtaining a Student Visa

Appendix 3 – ADDITIONAL SERVICES FEE REFUND SCHEDULE

NOTIFICATION PERIOD	REFUND
Non-use of accommodation service or guardianship fee	100%
Overseas Health Care	100% of unused premium based on calendar months.
Applications for refunds should be made on the <i>Request for refund</i> form available from Student Services and the SAIBT/CELUSA website. The completed form should be lodged with Student Services as soon as possible after the reason for a refund arises.	