

This set of policies and procedures are formulated to comply with and address the administration of refunds to students in order to satisfy the Standards for RTOs (2015), the ESOS Act 2000 and the ESOS Legislation Amendment Act 2012, the ESOS Regulations 2001 (updated June 2012), the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018) and the Higher Education Support Act 2003 (Schedule 1A).

Background

This policy and procedure is the legal contract between the college and the student that is referred to in the student application form where students are required to sign off on refund arrangements prior to enrolment. It is also noted in the handbook (published at www.unity.edu.au) and also explained as part of the application process.

Provider Default

Provider default is defined where either:

- The course does not start on the agreed starting day
- The course ceases to be provided before it is completed
- The course is not provided in full to the student

Where this occurs, the total amount of course money received from the student is to be refunded. This is to be done within 10 working days after the provider default date. The refund will be made in Australian currency by either direct deposit into the students account or by a cheque.

The student will be asked to advise the college of bank account details within 5 working days of default to enable payments to be made direct to account. Otherwise payment will be made by cheque which will be sent to the students most recently advised address to satisfy the 10 working day time period requirement. The provider is also required to give the student a statement that explains how the amount has been worked out. This statement should identify refunds for course related fees such as application fees (where relevant).

Should the student agree to move into another course monies otherwise refunded can be used towards payment in the new course. However the student is not to be disadvantaged through being charged additional costs that they otherwise wouldn't have to pay by continuing their current course if it were being offered. For example an additional application fee (where relevant) should not be charged.



Refunds Policy & Procedure (cont)

Payment of Refunds in other Circumstances

Where a student chooses to withdraw from a course or subject and requests a refund the following processes shall be followed:

- The date for request for refund is the date that Unity College Australia receives a written claim. This is considered to be equivalent to a written signed notification of withdrawal
- The amount to be refunded is calculated as per Appendix A
- All refunds are to be paid within 20 working days
- The refund will be made in Australian currency by either direct deposit into the students account or by a cheque. The student will be asked to advise the college of bank account details within 5 working days of the refund request to enable payments to be made direct to their account. Otherwise payment will be made by cheque which will be sent to the students most recently advised address to satisfy the 20 working day time period requirement.

Refund Policy for VET Student Loans (VSL) approved courses and VSL eligible students

This refund policy applies to all students who studying an eligible VSL approved course and are eligible for a VET Student Loan, even if they choose not to access it.

Unity College Australia will repay to a student who is, or would be, eligible for a VET Student Loan any VET tuition fees that he or she may have paid upfront for a VET Unit of study if the student withdraws from that unit on or before the relevant published census day. There is no requirement for the student to apply for this repayment.

This does not apply where VET tuition assurance arrangements have been activated and the student has elected the VET course assurance option for that unit.

Where a student withdraws from a VET unit of study after the relevant census day, any refund of VET tuition fees is at the discretion of Unity College Australia.

Appeals

Any disputes to the proposed level of refund are to be taken up in writing with the campus Principal who will review the circumstances and advise the student of the outcome. Refunds are to be made promptly once agreement has been reached. This is not to exceed 4 weeks duration.

Students are advised at time of application that they are able to take further action under Australia's consumer protection laws and pursue other legal remedies outside of the college.

This Refunds Policy & Procedure is published at www.unity.edu.au/Policies and referenced in the following Unity College Australia documents:

- Handbook (publically available at www.unity.edu.au)
- Staff Handbook
- Fee Payment Policy and Procedures
- Student Enrolment Application
- Student Letter of Offer

Students eligible to access VET Student Loans (VSL)

Unity College is an approved VET Student Loans provider. Eligible courses at Diploma and Advanced Diploma level are approved for VET Student Loans.

To be eligible for a VET Student Loan a person must:

- be enrolled in a VET Student Loans approved course offered by a VET Student Loans provider;
- meet citizenship/residency requirements as outlined in the VSL Information Booklet;
- have a FEE-HELP balance of more than \$0; and
- meet student entry requirements (Language, Literacy and Numeracy)

Refunds are offered in accordance with the provisions of the Higher Education Support Act 2003 (Schedule 1A) as quoted in the Policy.

All other students

The refund policy takes into account the commitment the college has to make to trainers in deciding if courses/subjects have sufficient numbers of students enrolled to proceed.

If tuition fees have been paid, Unity College Australia will refund all or part of your fees on the following basis.

ALL STUDENTS:

- Student application fees (where applicable) are non-refundable.
- There is no refund for late commencements.
 - A late commencement is after a maximum of two weeks after the commencement date.
- The Principal of the local campus of Unity College will make the final decision about refunds. Refunds will be made in Australian dollars even if the initial payment was made in another currency and paid in accordance with Policy. The student is liable for any currency conversion costs.
- where the college defaults in its delivery (eg where a course doesn't run), the total amount of course money received from the student will be refunded.

OVERSEAS STUDENTS:

Refunds are provided in line with the provisions of the ESOS Act 2000 and the ESOS regulations 2001

(a) BEFORE COMMENCEMENT OF STUDY:

- If a visa application is refused all fees are refundable in full except for (a) administration expenses totalling no more than the lesser of (i) \$500 or (ii) 5% of the total amount of course fees received.
- Documentary evidence of the visa refusal must be provided with a refund request.
- Refunds will be paid within 10 working days after written advice is received.
- Once initial payment has been made and a study visa granted the first semester's course fees are non-refundable.

Refunds Policy & Procedure: Appendix A (cont)

(b) AFTER COMMENCEMENT OF STUDY:

This may be in the instance such as an on-shore visa renewal, or moving to a student visa from another visa type.

- As above in (a) except no refund is available for the tuition time already expended, calculated on a pro rata basis by week or part there-of.

(c) STUDENT WITHDRAWAL OR DEFAULT:

- Once study has commenced no refund is available for that semester if a student withdraws from a course or defaults.

OTHER (NON-OVERSEAS) STUDENTS studying courses not eligible for VET Student Loans:

- Prior to the cut-off enrolment date for each semester (one week prior to the first Monday of semester) - full refund less 10% of relevant semester subject fees paid.
- After the cut-off enrolment date - no refund is payable.
 - After the cut-off enrolment date, outstanding monies still owing within the current semester will remain payable.