



Pol-003 Refund Policy and Procedure

Purpose of the policy:

The purpose of this policy is to ensure the RTO's understanding and adherence to the relevant legislation directly and indirectly to the ESOS Act (2000), Education for Overseas Students Amendment Act 2014 National Code of Practice for Providers of Education and Training to Overseas Students

- The National Code 2018: In accordance with The Standards for RTOs (2015) Clause 5.3,

Scope

This policy applies to:

- Canberra Valley Institute Students
- Management staff

Responsibilities

- Admission officer
- Accounts Officer
- Chief Executive Officer (CEO)

Policy Statement:

This Policy and Procedure applies to all students enrolling in Canberra Valley Institute. It is also applicable to Accounts and Management staff who are required to record and issue financial statements to relevant parties. The Canberra Valley Institute Fees, Charges and Refunds Policy Procedure is reviewed annually. Canberra Valley Institute will issue itemized invoices that clearly state the rate charged for each qualification and where a concession applies, the invoice will clearly state the reduced rate. Canberra Valley Institute will report, in full, the actual course and ancillary fees charged to everyone. Students are required to pay fees within seven (7) days of issue of invoice. Canberra Valley Institute will maintain records of all student courses and ancillary fees via our accounting system (Xero).

Refund policy in the case of provider default

1.1 Provider default is defined where either:

- a) The course does not start on the agreed starting day.
- b) The course ceases to be provided before it is completed.
- c) The course is not provided in full and/or is significantly different to that which was marketed to the student.

1.2 Where this occurs, the total amount of course money received from the student is to be refunded.

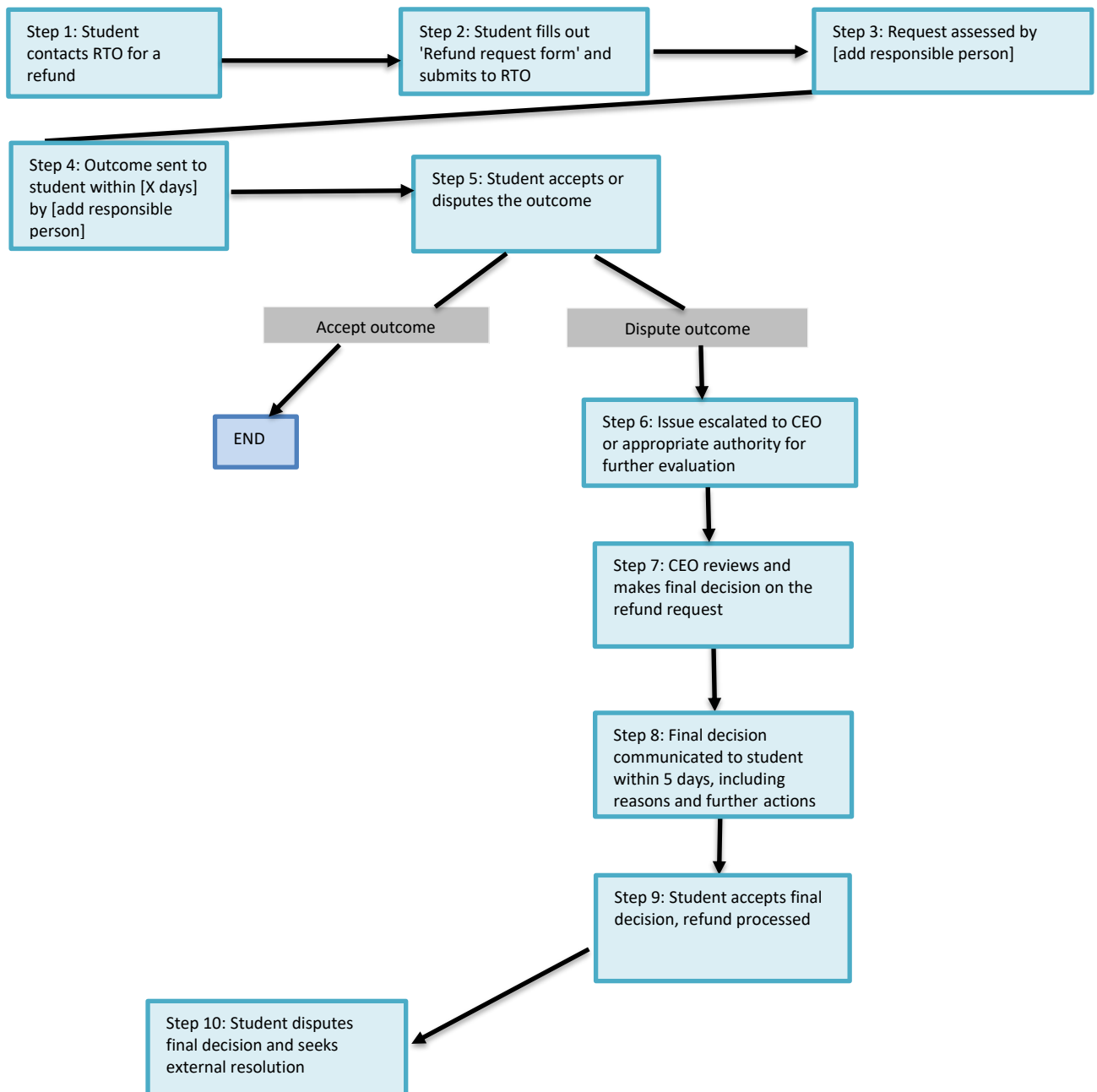
1.3 Process for payment of Refund in the case of Provider Default:

- a) The refund will be made in Australian currency.
- b) The refund payment will be made to the credit card or bank account from which payment was received. Where required, the student will be asked to advise the college of bank account details within five (5) working days of default to enable payments to be made direct to account. Verification of bank account ownership will be required. If money is paid by the agent on the student's behalf, it will go back to the student's own bank account.
- c) The refund payment is to be processed within 10 working days after the provider's default date when correct and verified account details are held by the college.

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- d) Canberra Valley Institute will give the student a statement that explains how the amount has been calculated. This statement will identify refunds for course-related fees such as application and materials fees (where relevant).
- e) Should the student agree to move onto another course monies otherwise refunds can be used for payment on the new course. However, the students will not be disadvantaged through being charged additional costs that they otherwise wouldn't have to pay by continuing their current course if it were offered. For example, an additional application fee (where relevant) will not be charged



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2 Refund policy in circumstances other than provider default

2.1 The refund policy considers the commitment the college must make to trainers in deciding if courses/subjects/units have enough students enrolled to proceed.

2.2 If tuition fees have been paid, Canberra Valley Institute will refund all or part of your fees on the following basis:

2.3 ALL STUDENTS

- a) Student application fees (where applicable) are non-refundable.
- b) There is no refund for late commencements (A late commencement is up to a maximum of two weeks after the commencement date).
- c) Refund decisions will consider the timing of the receipt of the refund request in writing, payment dates and the reason for the refund request, including evidence of compassionate or compelling circumstances.
- d) 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.
- e) The CEO of Canberra Valley Institute or delegate will make the final decision about refunds for domestic and international students.
- f) Compassionate or compelling circumstances (beyond the student's control) may include, but are not limited to:)

Compassionate or compelling circumstances (beyond the student's control) will be taken into consideration when assessing the student's refund application, these can and may include:

- i. Serious illness of the student or immediate family member
- ii. Family or personal tragedy
- iii. Events in the student's home country or Australia preventing the student from travelling or attending the college

2.4 INTERNATIONAL STUDENTS:

BEFORE COMMENCEMENT OF STUDY:

- a) If a visa application is refused:
 - i. All fees are refundable in full except for enrolment fees for the total amount of course fees received.
 - ii. Documentary evidence of the visa refusal must be provided with a refund request.
 - iii. Refunds will be paid within 10 working days after written advice is received.

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- b) Once a student visa has been granted, or if no application for a student visa is lodged:
- i. Withdrawal more than 4 weeks (28 calendar days) before the course start date, total course fees paid less an enrollment fee will be refunded.
 - ii. Withdrawal up to 28 calendar days prior to course start – 50% (of total course fees paid will be refunded, minus the enrolment fee (non-refundable)
 - iii. In all cases the final amount of a refund will be at the discretion of the principal or delegate and will consider the provision of documentary evidence of compassionate or compelling circumstances.
 - iv. In cases Canberra Valley Institute cancels or withdraws a course and for any reason a full refund of tuition fees will be paid.

AFTER COURSE COMMENCEMENT:

This may be in instance such as onshore student visa renewal, or application to move to a student visa from another visa type, or delayed issuance of a student visa.

- c) In case of visa refusal, as above in 4.4(a) except no refund is available for the tuition time already expended, calculated on a pro rata basis by week or part thereof.
- d) Once study has commenced, and a student visa has not been refused, no refund is available for the relevant study period for which a payment is due if a student withdraws from a course or defaults (including cancellation by the college). This policy may be reviewed in case of compassionate or compelling circumstances (documentary evidence will be required)
- e) Once a course has commenced and a student visa application has not been finalised, the student may choose to defer course commencement in which case no refund applies. Course fees paid may apply to the new course period. Documentary evidence of the visa application must be provided.

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3 Process for payment of refunds in circumstances other than provider default or student visa refusal

- 3.1 Where a student chooses to withdraw from a course or part of a course and requests a refund the following process shall be followed:
- a) The date for the request for a refund is the date that Canberra Valley Institute receives a written claim. This is equivalent to a written signed notification of withdrawal.
 - b) The refund payment will be made to the credit card or bank account from which payment was received. Where required 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 into account. Verification of bank account ownership will be required.
 - c) All refunds are to be paid within 20 working days of the college receiving the refund request in writing and where correct and verified account details are held by the college.
 - d) The student will receive information on how the refund was calculated, according to the relevant refund policy clause.

4 Appeals

- 4.1 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. The student may access further stages of Canberra Valley Institute's Complaints and Appeals Process if the agreement is not reached.
- 4.2 Refunds are to be made within 20 working days once the agreement has been reached.
- 4.3 Students are advised at time of application that they can take further action under Australia's consumer protection laws and pursue other legal remedies outside of the college.

Legal Basis

- Standards for RTOs (2015)
- Education Services for Overseas Students (ESOS) Act 2000
- ESOS Regulations 2001
- The National Code of Practice for Providers of Education and Training to Overseas Students 2018

This Refunds Policy & Procedure is published at www.cvi.edu.au/Policies and referenced in the following Canberra Valley Institute documents:

- Canberra Valley Institute Student Handbook (publicly available at www.cvi.edu.au)
- Student Enrolment Application
- Fee Payment Policy and Procedures
- Student Letter of Offer

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Development & Approval Information

Policy Author:	Sunil Baby
Policy Owner:	CEO
Approval Body:	Director
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Key Stakeholders:	CEO Admission Officer
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