

## Refund Policy

It is important that you read and have the information explained to you within the Refund Policy.

Fees are levied on all courses, details of which are contained in the relevant course brochure. All fees and charges are quoted in Australian (AUD) dollars. The College reserves the right to increase fees and charges. Students will be advised in writing of any changes.

Applications for refunds must be submitted to the College Admin desk in writing on the Fees Refund Application form.

- Refunds will be made within ten (10) working days of receipt of a Fees Refund
- Application form, which will include a calculation of how the refund was determined.
- The student will sign to confirm acceptance and receipt of refund.

A student may approach the college and request withdrawal from the course and a full refund under the following circumstances:

- illness resulting in a permanent disability that will affect their ability to complete any part of the course OR
- the death of a close family member (e.g. parent, sibling, spouse or child)

**Proof must be provided in both cases.**

## Provider Default (ESOS)

In the unlikely event that the College closes our business or your course is removed from CRICOS, your fees are protected under the Australian Government Tuition Protection Service.

## Student Default

Deferring your studies

- If deferral is applied within 10 working days of the start of the current study period and is approved, any amount of fees paid in advance will be transferred to the next study period you are enrolling in.
- If the deferral application is made after 10 working days no fees paid in advance will be transferred and will be forfeited by the student.

No refunds will be given:

- If the College cancels your enrolment because of misbehaviour or failing to pay course fees, as outlined in our Deferment, Suspension or Cancellation policy.
- If you are an international student and you breach a condition of your Student Visa.

## Additional charges not included in Course Tuition Fees

### Non-refundable Fees and Charges

Item	Charge
Enrolment Fee	\$500
Reissue Student Card	\$20
Assessment Re-Sits	\$100 - \$300
Deferment Charges	\$350
Late payment of Fees	\$50
Re-enrolment Fee	\$500
Replacement Certificate	\$100 each
Printing charges apply	\$0.20 - \$1.00 per item

### Non-refundable Assessment Re-sit Fees

Summary of Re-Sit Charges	
<i>Business, Management, CPC Courses</i>	
Student did not attend original assessment or is found cheating or plagiarising	\$200 1st re-sit fee
Student was not competent at 1st attempt	2nd attempt – free
Student was not competent at 2nd attempt	3rd attempt - \$100
<i>CPC Courses – Practical Assessments only</i>	
Student is not competent or did not attend any <i>Practical Wall and Floor Tiling</i> assessment or is found cheating, plagiarising.	\$300 per re-sit fee
If any student is still not competent after their 3rd attempt they must re-enrol and repeat the unit.	

### Course Acceptance Declaration

The Course Acceptance form must be signed as confirmation of your acceptance of the Refund Policy and returned with your payment of fees in Australian currency (AUD\$). In addition, payment of fees is deemed as acceptance of these terms and conditions. Your enrolment cannot be confirmed until we have received the Course Acceptance form (Letter of Offer), signed by the student. Refer to Camden College’s complaints and appeals procedure if you wish to appeal any refund calculations. The following table outlines reasons why a refund may be requested and the amount of tuition fees that will be refunded to the student by Camden College.

## Refunds for Course Tuition Fees

Withdrawal Reason	Amount Refunded
Visa refused prior to course commencement	Full refund (less enrolment application fee)
Visa refused after course commencement	Full refund (less enrolment application fee and any pro rata tuition fees if the student has commenced training)
Withdrawal at least 1 month prior to agreed start date	Full refund (less enrolment application fee)
Withdrawal less than 1 month prior to start date	No refund
Withdrawal after the agreed start date	No refund
Enrolment cancelled due to actions of the student	No refund
CT or RPL awarded after course commencement	No refund
Course withdrawn by Spencer Technical College	Full refund
Camden College is unable to provide the course	Full refund
Student Visa extension is refused	Return unused tuition fees

## Fee Protection

The Standards for Registered Training Organisations (RTOs) 2015 require that RTOs demonstrate financial. Camden College management are responsible for ensuring that fees paid in advance are protected. Fees are accounted for in a separate financial control centre and are clearly identified within the student record management system. Student refunds are based on unexpended tuition fees (rather than on total course cost).

Overseas Student Visa holder fees are protected by the Australian Government Tuition Protection Service [www.tps.gov.au/Information/Students/How](http://www.tps.gov.au/Information/Students/How). At the time of enrolment, you will be required to pay 50% of the tuition fees and your Overseas Student Health Cover (if not already paid upon enrolment) in Australian Dollars. Student or student's sponsor are allowed to pay more than 50% (up to 100%) of the total course fees if they wish to do so. If your course is less than one 24 weeks in duration, then 100% of the total course fees will be due. When your payment is received Camden College will provide you with an electronic Confirmation of Enrolment (CoE) that you can then use for your visa application.

## Terms and Conditions

Camden College operates a refund policy, which is fair and equitable. Please read the provided information carefully and choose your course options wisely. In making a contract to enrol in a course at Camden College the applicant acknowledges and agrees:

- That the information provided by the applicant in their application is complete and correct.
- To be bound by Camden College's rules and regulations and any amendments made to the rules and regulations.

- To comply with any entry requirements prior to any course entry, if deemed necessary by Camden College.
- To observe DHA Student Visa requirements.
- To pay all fees required on or before the due date as notified in writing by Camden College or as per the provided invoice.
- Camden College will not access your first payment of fees until we have received your signed declaration in the Course Acceptance in writing.
- Camden College reserves the right to accept or reject any application for enrolment at its discretion.
- Camden College reserves the right to cancel any course prior to the commencement date of the course should it be deemed necessary and in that event, shall refund all payments received from the applicant
- Requests for refunds will be made in writing and addressed to the International Student Support Officer at Camden College, using the Fee Refund Application form.
- Refunds are made in accordance with this Refund Policy and full refunds of amounts owed to the student will be made within 10 working days of a written refund application being lodged with the college.
- That all applicable fees and charges will be paid in full before the commencement of the training.
- If the student is not granted a visa or if circumstances beyond their control prevent them from attending the course (proof must be provided) the Refund Policy shall apply.
- That tuition fees are not transferable to another person or institution.
- Camden College reserves the right to withhold granting the Award attained by the student if the student's fees remain outstanding.
- Any information that you give to Camden College or that Camden College collects about you can be given to authorised State and Commonwealth Agencies, Regulatory Authorities or for legal requirements.
- Camden College reserves the right to expel a student who is in breach of Australian Government VISA requirements or whose conduct disrupts the normal operation of classes in accordance with its Deferment, Suspension and Cancellation policy. In such cases no refund will be made.
- Camden College reserves the right to change, alter or amend curricula, course structure, cost, and any other matter pertaining to the provision of a course at any time. Such changes, alterations and amendments will be made with written notice.
- If Camden College has to change any of the above conditions for any reason, all students will be notified of the change in writing.
- All payments and refunds will be paid in Australian Dollars (AUD).
- Refunds will only be paid to the student that makes the Agreement however if a person (other than the student) is specified in the agreement by the student to receive any refund, then the specified person will be paid the refund.
- This Agreement, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws.

## **Complaints and Appeals**

The *formal complaint or appeals process* is the process that takes place if a *complaint or grievance* cannot be resolved informally (for example, through affected parties discussing the matter).

## Internal Complaints or Assessment Appeal Process

Should there be any occasion where there is a complaint or appeal with any of Camden College's services the following steps should be taken to resolve the issue:

1. Discuss or resolve the issue with the other student, trainer or staff member involved. These discussions will not be reported or documented unless the staff member involved considers the matter is relevant to the wider operations of the College, or the student requests the matter be documented and placed in their file.
2. Students may nominate a support person to accompany them to meetings or assist them with the complaints or appeals process at any stage of the complaint/appeal resolution process.
3. If a resolution cannot be reached the student must then complete and submit a Complaints and Appeals Form to the Student Counsellor of Camden College within 10 working days.
4. All complaints and assessment appeals must be in writing and in English.
5. If the matter is regarding an appeal against an assessment decision then the student must notify their trainer or the Student Counsellor of Camden College within 5 working days of receiving the result.
6. Once the complaint or assessment appeal has been lodged with the Student Counsellor it will be registered as a *formal* complaint or assessment appeal and appropriate action will commence within 10 working days.
7. Once the Student Counsellor is able to resolve the complaint or assessment appeal you will receive a written response from the Student Counsellor or their delegate.
8. If the Student Counsellor is unable to provide a satisfactory outcome and the complaint or assessment appeal remains ongoing, then the matter will be referred to the Principal of Camden College.
9. The Principal of Camden College may attempt to resolve the problem through further negotiation, mediation or a determination as to the outcome. Once the Principal is able to resolve the complaint or assessment appeal you will receive a written response from the Principal or their delegate.
10. All formal complaints are documented in the Complaints and Appeals Register by the Student Counsellor and kept in the student's file.
11. Any complaints lodged as a result of or related to criminal activities are outside this process and will be referred to the appropriate authorities or legal representatives.
12. Student enrolment will be maintained during the formal complaints process, however this does not exclude Camden College from reserving the right to suspend a student from attending class or visiting the College campus if that is considered necessary during this period class.

## Internal Appeal Process

An *appeal* is a request by a student to reconsider a decision made by the College through the internal complaints or assessment appeal process.

1. Students have twenty (20) working days from the date they receive notification of the outcome of a formal complaint or assessment decision to lodge their appeal, if they are not satisfied with the outcome.
2. Students must complete and submit a Complaints and Appeals Form to the Student Counsellor of Camden College within 10 working days of notification.
3. All appeals must be in writing and in English.
4. Once the appeal has been lodged with the Student Counsellor it will be registered as a formal appeal and appropriate action will commence within 10 working days.
5. The Student Counsellor will refer the appeal to the Principal of Camden College who will attempt to resolve the problem through further negotiation, mediation or a determination as to the outcome. Once the Principal is able to resolve the appeal you will receive a written response from the Principal or their delegate.
6. All internal and external appeals are documented in the Complaints and Appeals Register by the Student Counsellor and kept in the student's file.
7. Student enrolment will be maintained during the internal appeals process; however, this does not exclude Camden College from reserving the right to suspend a student from attending class or visiting the college campus if that is considered necessary during this period class.
8. If the decision of the complaint or appeal supports the student, then Camden College will immediately implement the decision and advise the student of the outcome.
9. **Delayed Processes**  
Delayed processes in the unusual circumstance where Camden College considers more than 60 calendar days are required to process and finalise the complaint or appeal, Camden College will inform the complainant or appellant in writing, including reasons why more than 60 calendar days are required. In line with the importance that Camden College places on open and transparent processes and communication, the complainants or appellant will be regularly updated the on the progress of the matter.
10. All complaints and appeals will be reviewed at Camden College monthly management meetings. Continuous improvement procedures may be actioned when the complaint / appeal procedure results in identification of factors appropriate for improvement to internal operations. When the initial causative factor of the complaint identifies a problem with current Camden College policies and / or procedures, the continuous improvement procedure will ensure changes are made to prevent reoccurrence of the problem.

## External Appeal Process

If it is not possible to resolve the matter internally using the internal appeal process, Camden College has an *external appeals* process available to students if they have exhausted the above procedures and still feel unsatisfied.

1. The student can request the Student Counsellor and/or Principal of Camden College to assist them to access an external arbitrating body where they can formally present their case at minimal or no cost to them.
2. This request must be submitted in writing through the Complaints and Appeals form and the College will begin the process within three (3) working days of the student's written request.
3. Students may nominate a support person to accompany them to meetings or assist them with the complaints or appeals process at any stage of the appeal resolution process.
4. All internal and external appeals are documented in the Complaints and Appeals Register by the Student Counsellor and kept in the student's file.
5. Student enrolment will be maintained during the external appeals process, however this does not exclude Camden College from reserving the right to suspend a student from attending class or visiting the college campus if that is considered necessary during this period class.
6. If the decision of the complaint or appeal supports the student, then Camden College will immediately implement the decision and advise the student of the outcome.
7. Unless the external appeal is in relation to Unsatisfactory Course Progress, students are allowed one (1) external appeals process to determine the final outcome. This does not stop students from accessing multiple external appeals processes, however the College does not have to await the outcomes of these extra appeals before implementing the appeals decision or reporting the student to DHA. If a student wishes to access another appeals process after being reported, the student will need to discuss this with DHA.

## Independent Arbitrators

Independent Arbitrators are available upon request, depending on the case, by ringing:

The Dispute Resolution Branch Brisbane

Telephone: +61 7 3239 6007 Fax: +61 7 3239 0200 Toll free number: 1800 017 288

Address: 1<sup>st</sup> Floor, Brisbane Magistrates Courts, 363 George Street, Brisbane.

(Students outside Brisbane may use the toll free number. Most services are provided free of charge)

## Overseas Students Ombudsman

*If you wish to lodge an external appeal or complain about this decision, you can contact the Overseas Students Ombudsman. The Overseas Students Ombudsman offers a free and independent service for overseas students who have a complaint or want to lodge an external appeal about a decision made by their private education or training provider. See the Overseas Students Ombudsman website <https://www.ombudsman.gov.au/> or phone 1300 362 072 for more information.*

If an overseas student is concerned about Camden College as a provider, then they may approach the Australian Skills Quality Authority (ASQA) who the national regulator for Australia's vocational education and training sector. ASQA regulates courses and training providers to ensure nationally approved quality standards are met. This authority has the power to suspend or cancel Spencer Technical College's institutional registration or any course registration if a breach of the requirements of registration provision is proved.

## **DHA**

The student can contact the ESOS helpline 02 6240 5069 or make enquiries to Australian Education International at [aei@innovation.gov.au](mailto:aei@innovation.gov.au) or 1300 615 262. The student may send through a complaint at any point, including after he or she has exhausted the provider's internal appeals process and the external appeals process. DHA will only intervene where the provider's appeals process was not conducted correctly or if the provider did not make the appeals process available to the student.

**Please note:** The dispute resolution policy outlined in this handbook does not prevent an overseas student from exercising the student's right to other legal remedies including taking action under Australia's consumer protection laws in the case of financial disputes. Any disputes will be settled under Australian Law.

## **Assessment Appeals Procedure**

If a student wishes to appeal his/her assessment result, he/she must first discuss the issue with the Trainer. If the student wishes to proceed with the appeal then the student should complete an appeals application on the Appeal against Assessment Decision Form. Please note if students want to appeal against assessment results they must apply within (5) working days of their assessment results.

All appeals are recorded in writing, and the results of the appeal process will also be communicated to the student in writing including reasons for the decision made.

The appeals process will allow for the student to formally present their case, and will also allow for the appeal to be heard by an independent person or panel if requested. A copy of this communication will also be kept on file, both on the Complaints and Appeals Register and in the student's individual file.

## **Grounds for Appeal against Assessment Decision**

An application for appeal will be considered where a student claims disadvantage because:

- The Trainer did not provide a subject outline.
- The Trainer varied without consultation or in an unreasonable way the assessment requirements as specified in the subject outline.
- Assessment requirements specified by the Trainer were unreasonably or prejudicially applied to him or her.
- It is believed that a clerical error has occurred in the documenting of the assessment outcome.
- There appears to be a discrepancy between the practical observation and the formal assessment.
- Work handed in on time was not marked.



If the appeal for re-assessment is upheld Camden College will make all necessary arrangements to conduct the re-assessment of the student at a time that is mutually convenient for all parties concerned, and if required the appeal will be heard by an independent person or panel.

All appeals are recorded and reviewed at Management meetings. Refer to the Complaints and Appeals Policy and Procedure for further details.