



# Refund Policy and Procedure

## Purpose

Refund information provided to students is to be designed to ensure that all details relating to fees and charges are known prior to enrolment and comply with relevant legislation regulations and standards. This policy will result in a fair and equitable refund policy for students of CAMDEN COLLEGE.

## Scope

This policy relates to students of CAMDEN COLLEGE and applies to all staff and management of CAMDEN COLLEGE.

## Policy Statement

CAMDEN COLLEGE ensures that the Refund Policy adheres to the requirements of the Standards for Registered Training Organisation (RTO) 2015 and the National Code of Practice for Providers of Education and Training to Overseas Students 2018.

In compliance with Standard 3, this policy administers the following institutional standards as part of CAMDEN COLLEGE's operational and organisation standards:

- CAMDEN COLLEGE's written agreements with the students contain the amounts that may or may not be repaid to the student.
- CAMDEN COLLEGE's written agreements with students clearly state the process for students to make an application for a refund.
- CAMDEN COLLEGE's written agreements contain a plain English explanation of what happens in the event of a course not being delivered.
- CAMDEN COLLEGE's written agreements contain the statement, "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".

## Application

Refund of the fees will only be granted in accordance with the refund policy set out below. Enrolment fees (or the equivalent amount taken out of paid tuition fees if the original enrolment fee was waived) are non-refundable under any circumstances, except in the unlikely circumstances where CAMDEN COLLEGE is unable to provide the course.

## Refund policy

Refund of the fees will only be granted in accordance with the refund policy set out below. Enrolment fees (or equivalent amount taken out of paid tuition fees if the original enrolment fee was waived), are non-refundable under any circumstances, except in the unlikely circumstance where CAMDEN COLLEGE is unable to provide the course.

- Tuition fees and course credit are not transferable.
- The Administrative fees are non-refundable and will be charged for visa rejection refunds. The calculation of the administration fee will be in accordance with section 47E of the ESOS ACT 2000.
- If the 50% refund is less than \$100 then a late cancellation fee of \$100 will be charged.
- CAMDEN COLLEGE reserves the right to cancel or postpone any courses prior to their scheduled commencement dates, if necessary. In such circumstances, if a student is unable to enrol in a similar course at CAMDEN COLLEGE, all fees will be refunded within 28 days.
- If written notice of withdrawal is received from a candidate at least 28 days prior to the commencement of the course (based on an original course start date), full refund, less admin fee (or equivalent amount taken out of

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paid tuition fees) and where applicable, any agent's fees.

|                      | If you cancel more than 28days before original relevant start date | If you cancel less than 28days before original relevant start date | If you cancel upon original relevant start date |
|----------------------|--|--|---|
| <b>Enrolment Fee</b> | Nil  | Nil  | Nil   |
| <b>Tuition Fee</b>   | 100%   | 50%  | Nil   |
| <b>Material Fee</b>  | 100%   | 50%  | Nil   |

- The calculation applied for fees paid in advance and where a course of study is cancelled before the agreed Completion Date, CAMDEN COLLEGE will calculate the Cancellation Fee in accordance with the table below:

| Notification Period                            | Refund                                    | Cancellation Fee        |
|--|---|-------------------------|
| More than 4 weeks before the course commences  | Full refund less <b>cancellation fee</b>  | \$200                   |
| 4 weeks or less before the course commencement | 50% of a course fee less cancellation fee | 50% of the tuition fee  |
| After course commencement                      | No Refund                                 | 100% of the tuition fee |

- If an extension to the student's visa is not granted and the course has commenced, a refund will not be issued to the student for the course duration that has already finished.
- If the student seeks, and is granted approval by CAMDEN COLLEGE, to transfer to another provider prior to completion of six months' study of the principal course, CAMDEN COLLEGE will not refund any of the fees paid for the course. The student will also be required to pay any outstanding fees for the course.

### No Fee Refund

- If a student cancels their enrolment or fails to attend a program or course after the start of the program, except for visa refusal or any circumstances deemed to be compassionate and compelling by the CEO, CAMDEN COLLEGE will not refund any of the fees paid for the course as relevant to tuition fee up to and until the end of the current teaching period, within which the student's course cancellation is finalised.
- The student will also be required to pay any outstanding balances for the course, as relevant to the tuition fee up to and until the end of the current teaching period, within which course cancellation is finalised.
- Refunds for any monies received by CAMDEN COLLEGE on behalf of the student for services other than tuition fees must be requested from the company delivering the service, and students will be subject to the respective companies' refund policies.
- If an extension to the student's visa is not granted and the course has commenced, a refund will not be issued to the student for the course duration that has already finished.
- If the student seeks and is granted approval by CAMDEN COLLEGE to transfer to another provider prior to completion of six months of study of the principal course, CAMDEN COLLEGE will not refund any of the fees paid

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for the course as relevant to tuition up to and until the end of the current teaching period within which the release is finalised. The student will also be required to pay any outstanding fees for the course, as relevant to tuition up to and until the end of the current teaching period within which the release is granted, prior to release.

- If the student's enrolment is cancelled due to infringement of CAMDEN COLLEGE's disciplinary policy or breach of student visa conditions, no refund of any course money will be granted.

### Full Refund

- If your relevant visa application is denied, 100% of pre-paid course fees will be refunded directly to the student. All other fees are subject to the below terms. Written notification is required by the Department of Home Affairs (DHA).
- In the unlikely event that CAMDEN COLLEGE is unable to deliver your course in full, you will be offered a refund of all the course money you have paid to date. The refund will be paid to you within 4 weeks of the day on which the course ceased being provided. Alternatively, you may be offered enrolment in an alternative course by CAMDEN COLLEGE at no extra cost to you. You have the right to choose whether you would prefer a full refund of course fees or to accept a place in another course. If you choose a placement in another course, we will ask you to sign a document to indicate that you accept the placement. If CAMDEN COLLEGE is unable to provide a refund or place you in an alternative course, the Australian Government's Tuition Protection Service (TPS) will assist you with your placement in an alternative course or manage any applicable refunds.
- If a student has overpaid fees to CAMDEN COLLEGE, then the overpaid fees will be fully refunded.

### Partial Refund

- If a student cancels their enrolment or fails to attend a program or course after the start of the program, except for visa refusal or any circumstances deemed to be compassionate and compelling by the CEO. The refund amount shall be the multiplication of the weekly tuition fee studied weeks + 2 weeks' notice.

Example refund amount = average weekly tuition fee + 2 weeks' notice x remaining course weeks.

- Refunds for any monies received by CAMDEN COLLEGE on behalf of the student for services other than tuition fees must be requested from the company delivering the service and students will be subject to the respective companies' refund policies.

### Requests for Refund of Tuition Fees

A student who wishes to apply for a refund of tuition fees in accordance with this Refund Policy should do so in writing and state reasons and relevant details by submitting it to the Chief Executive Officer (CEO).

### Payment of Refund

All refunds for which a student is eligible will be forwarded, within 28 days, to the person who paid the fees in his or her home country, unless the student is transferring to another institution in Australia (subject to Visa conditions), in which case any refund may be remitted to that institution, as authorised by the student CAMDEN COLLEGE will provide the student with a statement detailing the calculation of the refund.

### Approvals

All refunds must be approved by the CEO. Exemptions to any of the above-mentioned cases may only occur where the student has extenuating or compassionate grounds as determined by the CEO. "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".

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### Non-payment of fees and debt collection for all students

Students are required to pay all their course fees as they become due (as per the conditions outlined in the enrolment documentation). If fees are not paid on time, staff will attempt to make contact with the student to arrange an appointment with the CEO, and they will be given the opportunity to discuss any compassionate and compelling circumstances and get their fees up to date. Should staff be unable to establish contact with the student, a week after fees are due, CAMDEN COLLEGE will charge a late fee of \$50 and will send a Notification of Intention to Report for outstanding fees, which may lead to the cancellation of the student's enrolment. Ongoing delays in payment of CAMDEN COLLEGE fees may result in the cancellation of enrolment.

### Refund Policy

Under Standard 3.2, CAMDEN COLLEGE is required to include information about what would happen in the case of both student and provider default. Students have the right to a refund when CAMDEN COLLEGE has:

1. Failed to provide the course at the agreed location and starting date
2. Ceased providing courses to students after it starts and before it is complete

Upon enrolment, the signed statement of fees and availability of complaints and appeals process does not remove the rights of the student to take action under Australia's consumer law.

- If a student withdraws from his or her course and would like a refund or to have fees reduced, they need to make a request in writing and submit a completed refund/remittance form.
- Applications for refunds must be received within 21 days of cancellation.
- Assessing refund requests will be based on the cost of the services CAMDEN COLLEGE provides to the student.

### Refund Procedure

Students must submit a completed Refund Application Form.

If your request for a refund is approved:

1. We'll let you know our decision in writing, along with any refund or adjustment notice.
2. All refund requests are to be authorised by the Principal Executive Officer, and applications are processed within twenty-eight (28) days of the application being received.
3. Refund requests are to be entered into the student management system, and copies of evidence are stored.

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