

Refund Policy

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1. Purpose

The purpose of this policy is to outline procedures related to refund of fees for Alphacrucis University College (AC) students.

2. Scope

This policy applies to all VET and Higher Education (HE) students.

3. Definitions

For the purpose of this policy, the following definitions apply:

- 3.1. **International student:** is defined as an Overseas student per the Education Services for Overseas Students Act 2000 (ESOS Act).
- 3.2. **Overseas student:** An overseas student is not an Australian or New Zealand citizen an Australian permanent resident or holder of an Australian permanent humanitarian visa. An overseas student is defined as a person who holds an Australian student visa, whether they are within or outside of Australia.
- 3.3. **Offshore student:** An offshore student is a student who is studying at an overseas location and not in an Australian campus or at an Australian address.
- 3.4. **CENSUS Date:** The last day that a student can withdraw from a unit without incurring a financial penalty.
- 3.5. **FEE-HELP:** A loan that helps eligible fee-paying students (i.e. those who are not enrolled in a subsidised place) pay their tuition fees.
- 3.6. **VET Student Loan:** A VET Student Loan is a government loan scheme in Australia that helps eligible students pay for their tuition fees when enrolling in approved vocational education and training (VET) courses.
- 3.7. **Tuition Protection Services (TPS):** The TPS is an initiative of the Australian Government to assist students whose education providers are unable to fully deliver their course of study. The TPS ensures that students are able to complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.

4. Policy Statement

4.1. Domestic Students

4.1.1. Refund of Tuition Fees when Student Withdraws before Census Date

- 4.1.1.1. Withdrawing from a subject or unit prior to the census date for that semester is permitted without affecting the student's transcript and fees will be refunded in full. The student must complete the Variation of Enrolment Form to indicate withdrawal.

4.2. Refund of Tuition Fees when Student Withdraws after Census Date



4.2.1. A student who withdraws from a subject or unit after the census date will receive a fail grade on his or her transcript and is not entitled to a refund.

4.2.2. **Exceptional Circumstances for Refunds when Students Apply to Withdraw after Census Date**

4.2.2.1. A refund may be granted to a student who makes changes to, or withdraws from a subject or unit, after census date, provided evidence is supplied that the student had ceased attendance by the census date, and was unable to notify AC for reasons beyond his or her control.

4.2.2.2. An application for a refund after census date will only be considered where AC is satisfied that the circumstances were:

- beyond the student's control; and
- did not make a full impact on the student until on or after the census date, and
- were such that it made it impracticable for the student to complete the subject(s) or unit(s) of study requirements.

4.2.3. **Re-crediting FEE-HELP/VET Student Loans balance**

4.2.3.1. A student who withdraws from a course and has received FEE-HELP/VET Student Loans assistance, will have their FEE-HELP/VET Student Loans balance re-credited with the amount equal to the amount of FEE-HELP/VET Student Loans assistance that they received for a subject or unit, if:

- the student withdraws on or before the census date; or
- the student applies in writing within 12 months after the census date of the subject or unit and AC is satisfied that special circumstances apply to the student; or
- the student applies in writing 5 years after the census date where there has been unacceptable conduct by AC or AC is unable to act or is being wound up or dissolved in relation to their VSL application.

4.2.4. **Circumstances where a refund will not be granted**

4.2.4.1. *Fail a subject or unit or do not attend classes*

4.2.4.1.1. If a student fails a subject(s) or unit(s), they will still be charged for that subject(s) or unit(s), regardless of whether or not the student attended classes or accessed the class content on Moodle. If the student did not formally withdraw before census date, they will still be charged for the affected subject(s) or unit(s).

4.2.4.1.2. Please note, special circumstances do not include a lack of knowledge or understanding of the census dates or AC's enrolment and withdrawal processes. Also, if a student withdraws from a subject or unit after the census date because they changed their mind about studying, the student is still required to repay the debt for that subject(s) or unit(s).

4.3. **International Students**

Note: *This section of the policy relates only to students who hold a student visa to study at AC.*

4.3.1. **Miscellaneous Fees for International Students**

4.3.1.1. Application fees and any accommodation booking fee and/or airport pick-up fees are non-refundable.

4.3.2. **Refund of Tuition Fees**

4.3.2.1. **Refund in case of student cancelling or withdrawing**



4.3.2.1.1. Tuition fees are refunded in full where:

- a) the student is unable to commence their course due to compassionate or compelling circumstances such as a serious and prolonged illness, disability or death of an immediate family member; or
- b) the course which was applied for ceases to be offered by AC.

4.3.2.1.2. Tuition fees will not be refunded where the international student has:

- a) supplied fraudulent, forged or deliberately misleading information and/or documentation to AC, immigration or any government agency; or
- b) had their enrolment terminated due to either academic or behavioural misconduct for the session in which the misconduct occurred; or
- c) failed to notify their request for refund within 90 days of the end of the session in which the tuition fee was applicable; or
- d) had their CoE cancelled due to non-commencement of studies, lack of academic progression, failure to attend the required classes or other reasons within the student's control; or
- e) submitted the request for withdrawal from the subject(s) or unit(s) after the census date of the course; or
- f) when a student is enrolled in a package course and has not yet commenced their principal course, a refund will not be available on any deposit or advance payment of tuition fees for their principal course.

4.3.2.2. Refund prior to course commencement

4.3.2.2.1. If the international student is eligible for a refund and withdraws prior to the commencement of a course, the following refund schedule applies:

- a) If the request for withdrawal is received 28 days or more before the commencement of the course, 90% of pre-paid tuition fees will be refunded.
- b) If the request for withdrawal is received less than 28 days before the commencement of the course, 75% of pre-paid tuition fees will be refunded.

4.3.2.3. Refund after course commencement

4.3.2.3.1. If the international student is eligible for a refund and withdraws after the commencement of a course, unless under the circumstances where tuition fees are refunded in full, the following refund schedule applies:

- a) If the request for withdrawal is received prior to the census date of the course, 50% of pre-paid tuition fees will be refunded.
- b) If the request for withdrawal is received after the census date of the course, 0% of pre-paid tuition fees will be refunded.

4.3.2.3.2. If the international student has not paid the required tuition fee prior to the commencement of studies, the amount refunded to the international student will be assessed on a case-by-case basis.

4.3.2.4. Refund in case of student visa refusal

4.3.2.4.1. If a student's Australian visa application is rejected or refused and the student is unable to commence their course, the student will be entitled to a full refund of the course fees minus an administrative fee of:



- a) 5% of the amount of the course fees received in respect of the student before the default day; or
- b) \$500;

whichever is the lesser amount.

4.3.2.4.2. if a student is unable to continue their course after commencement due to their Australian visa application being rejected or refused, AC will refund all unspent tuition fees, calculated as follows:

refund amount = weekly tuition fee × weeks in default period

4.3.2.5. Refund in case of provider default

- 4.3.2.5.1. Provider default occurs if AC fails to start or stops delivering a course to an Overseas Student at their designated location and the student has not already withdrawn from their course.
- 4.3.2.5.2. In the case of provider default AC will refund the student within 14 days, the proportion of pre-paid fees for the weeks not provided, unless
 - a) The student withdraws before the course is cancelled
 - b) The student accepts in writing an alternate course arranged by AC
- 4.3.2.5.3. If AC is unable to meet its obligation to arrange an alternative course that is accepted or pay the unspent prepaid tuition to the student, the Australian Government Tuition Protection Service (TPS) will assist the Overseas student to find an alternative course or get a refund.

4.3.2.6. Exceptional Circumstances

- 4.3.2.6.1. A refund may be granted to a student who makes changes to, or withdraws from a subject or unit, after census date, provided evidence is supplied that the student had ceased attendance by the census date, and was unable to notify AC for reasons beyond his or her control.
- 4.3.2.6.2. An application for a refund after census date will only be considered where AC is satisfied that the circumstances were:
 - a) beyond the student's control; and
 - b) did not make their full impact on the student until on or after the census date; and
 - c) such that it made it impracticable for the student to complete the subject(s) or units(s) of study requirements.

4.3.3. Payment of Tuition Fees

- 4.3.3.1. International students are required to pay tuition fees prior to the commencement of each semester. If, after the census date of enrolled subjects or units, a student's tuition fees are not paid, or the student has not made alternate arrangements, then the student will be notified of AC's intention to report them to the Department of Home Affairs.

4.3.4. Package Courses with Business Partners

- 4.3.4.1. For a package course (usually a VET and HE course package), where the initial course is offered by the business partner but the principal course must be with AC. International students taking package courses are required to pay the first semester's fees for both the initial course and the principal course of their package.



- 4.3.4.2. For package courses with business partners, the refund of fees for the initial course will be governed by the policies of the business partner. The refund of fees for the principal course (which must be with AC) will be governed by this refund policy.

5. Roles and Responsibilities

The following roles and responsibilities apply in relation to this policy:

- 5.1. **Chief Financial Officer:** The Chief Financial Officer is responsible for ensuring compliance with any TPS related processes in accordance with the relevant AC Standard Operating Procedure.
- 5.2. **AC Staff with responsibilities relating to TPS:** AC Staff with responsibilities relating to International Student prepaid tuition fees are responsible for following the relevant AC Standard Operating Procedure to ensure compliance with TPS requirements.
- 5.3. **Student Experience Department:** The Student Experience Department is responsible for receiving and processing Student Refund Requests in accordance with this policy.
- 5.4. **Finance Department:** The Finance Department is responsible for processing student refunds in accordance with this policy.
- 5.5. **Student Affairs Committee (SAC):** The SAC is responsible for receiving and considering student applications for 'special consideration' to withdraw after the census date.

6. Procedures

6.1. Refunds are not automatic - where a refund is due the student must complete two processes to receive a refund:

- a) the student must notify AC in writing of their intention to withdraw; and
- b) the student must seek a refund.

A. Written Notice of Intention to Change or Withdraw from Courses, Subjects or Units

- 6.1.1. Students wanting to change their course or to change or withdraw their enrolment in a specific subject or unit after their initial nomination should complete a Variation of Enrolment form, available via the Student Management System (Quercus).
- 6.1.2. Students applying for 'special consideration' to withdraw after the census date must apply in writing to the Student Affairs Committee (SAC). If approved by the SAC, the student can apply for a refund.

AND

B. Seeking a Refund

- 6.1.3. The student must formally request a refund by completing AC's Online Refund Request Form. This must be included with the written notice of intention to withdraw or received by the Student Experience Department within 30 days of this written notice.
- 6.1.4. International student's seeking a refund because of an Australian visa application rejection must provide AC with written notification and a copy of documents evidencing the refusal including an original letter from the Australian Embassy, High Commission or Immigration Office.

6.2. Transfer of Fees

- 6.2.1. AC will not authorise the transfer of fees to other institutions or any other student's account. Refunds for students will be completed in the same method by which the fees



were originally paid, and must be refunded to the country of origin, if applicable – for example, where fees are paid by Electronic Funds Transfer (EFT), they may only be refunded to the originating bank account. If a third party such as a sponsor or scholarship agency paid for the student fees, any refund will be paid to the third party.

- 6.2.2. Bank charges for refunds made by cheque, bank draft or electronic transfer may be deducted from the refund amount.
- 6.2.3. All refunds will be made within 28 days after AC receives a written refund claim unless stated otherwise. The amount of the refund made will be in accordance with the refund schedules above.

6.3. Refund Complaints Process

- 6.3.1. Student complaints in relation to refunds are processed using the AC grievance and appeals procedures. Please refer to the [Student Complaint, Grievance Resolution, and Appeals Policy](#) for more information.
- 6.3.2. There are no charges for this process. AC dispute resolution processes do not circumscribe the student's right to pursue other legal remedies; students may take further action under Australia's Consumer Protection Law.
- 6.3.3. If a decision was made to not re-credit a student's FEE-HELP/VET Student Loans balance for special circumstances, the student may ask for the decision to be reviewed within 28 days of being notified following Step 3 'Submission of Grievance Form' of AC's Complaints and Grievance procedures. The reviewer must provide written notice of decision and statement of reasons for making the decision, as well as notifying them of their right to appeal to the Administrative Review Tribunal (ART) if they are unsatisfied with the reviewer's decision.

7. Responsible for implementation

Chief Financial Officer

8. Related AC Policies or Documents, Standards and Legislations

8.1. AC Policies or Documents

- 8.1.1. Student Complaint, and Grievance Resolution and Appeals Policy
- 8.1.2. Fees, Payments and Tuition Assurance Policy
- 8.1.3. Refund Request Forms
- 8.1.4. Student Affairs Committee Application Form
- 8.1.5. Standard Operating Procedure: TPS Business Process

8.2. Relevant Standards and Legislations

- 8.2.1. Higher Education Standards Framework: Standard 1.1.2.c, 7.2.2.c
- 8.2.2. Federal Register of Legislation - Standards for Registered Training Organisations (RTOs) 2015: Standard 2.1 (*please note that the Standards for RTO's 2015 will be replaced by the following as of 01/07/2025: National Vocational Education and Training Regulator (Outcome Standards for Registered Training Organisations) Instrument 2025, National Vocational Education and Training Regulator (Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements) Instrument 2025*)
- 8.2.3. Education Services for Overseas Students Act 2000 (ESOS Act)

- 8.2.4. The National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018): Standards 2.1.7, 3.1, 3.3.4, 3.3.5, 3.3.8, 3.4. 3.4.1
- 8.2.5. Higher Education Support Amendment (2023)

9. Review and Revision

This policy will be reviewed by the Chief Financial Officer on a regular basis in accordance with the Policy Development and Review Policy. Any proposed changes will be tabled at the approving committee for considering. Revisions will be communicated to all relevant stakeholder once approved.

10. History of approval and amendments

Policy owner	Chief Financial Officer
Policy category	Management: Finance
Policy status	Approved
Approval Body	Council
Endorsement Body	Executive
Approval Date	2025.04.15
Last Review Date	2025.04.04
History of Policy Amendments	
V2 2025.04.15	Policy reviewed and amended in response to external ESOS audit findings. Reviewed refund requirements for international students for case when visa is refused after course / unit commencement; mapped to RTO Standards and National Code (2025.04.04); general amendments; amendments in response to benchmarks.
V2.1 2025.07.14	Minor typographical errors
V2.2. 2026.02.19	Change of policy owner title from VPO to CFO, New Template

Add a new row for each version of the policy. Do not remove previous changes.

Appendices

- N/A