

# Refund Policy & Procedure

## Purpose & Legislative Background

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Under Standard 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, Australian School of Business and Trade (ASBT) will provide all information including course details, prerequisites and conditions on enrolment, fees, refund and cancellation policies, and the complaints and appeals processes in its written agreement with the students. To support this standard, this policy provides a detailed explanation about the different circumstances in which the refund policy applies, the process involved, and its period.

The circumstances include withdrawal from a course by the student, visa refusal, misconduct by a student, cancellation of a course by Australian School of Business and Trade (ASBT), etc. which may arise by students' either default or Australian School of Business and Trade (ASBT) default.

As per schedule 6, Clause 7.3 of Standard 7 of Standards for Registered Training Organisations (RTOs) 2015 Australian School of Business and Trade (ASBT) will be responsible for protecting the fees prepaid by individual learners, or prospective learners.

## Scope

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This policy applies to all current & prospective students at Australian School of Business and Trade (ASBT).

## Policy

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All course fees for fee-for-service students include an Enrolment Fee (or non-refundable deposit) which will only be refunded where Australian School of Business and Trade (ASBT) is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.

A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.

RPL application fees are non-refundable.

Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the Student Refund Application Form. The application must include the details and reason for the request. Students who have not completed a Student Withdrawal Application Form are not eligible for consideration of a refund or reduction in fees.

In the unlikely event that Australian School of Business and Trade (ASBT) or any third parties responsible for delivering training and assessment on its behalf, is unable to deliver the course or any

portion of the course as promised, the student will be issued with a refund for the course or portion of the course that was not provided. This includes the following situations:

- Where Australian School of Business and Trade (ASBT) or any third parties delivering training and assessment on its behalf ceases to operate.
- Where Australian School of Business and Trade (ASBT) ceases to deliver the course in which a student is enrolled, and the agreement is terminated.
- Where Australian School of Business and Trade (ASBT) needs to make a change to the terms of the student agreement (such as the way the course is delivered or conditions of enrolment) and a new agreement cannot be reached with the student to account for changes.

In any of the above situations, Australian School of Business and Trade (ASBT) will automatically conduct a refund assessment of all affected students and issue the refund to the Fee Payer accordingly. In these cases, there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 business days.

The refund assessment will be based on reviewing the services and/or materials provided to the student and the costs incurred by Australian School of Business and Trade (ASBT) in their provision such as:

- Textbooks or other materials provided.
- Training already provided (e.g., number of meetings/classes/visits etc.).
- Individual support is provided by the trainer/assessor.
- Assessments marked or feedback provided (including RPL).

The outcome of the refund assessment will be provided in writing to the student's registered address within 28 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed by following Australian School of Business and Trade (ASBT) Complaints and Appeals Policy & Procedure.

## Recording and payment of refunds

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Refunds will be paid to the person or organisation that made the original payment.

- Refund assessments can be appealed following the Australian School of Business and Trade (ASBT) Complaints and Appeals Policy & Procedure.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounting system.

It is the policy of Australian School of Business and Trade (ASBT) to ensure that all applications for refund of fees are considered.

An initial non-refundable enrolment fee will apply to all courses. A course deposit is also required payable a minimum of two weeks (10 working days) before the commencement of the course.

Refunds are made following the policy below and full refunds of amounts owed to the students will be

made within four (4) weeks of refund application.

**REFUND TABLE FOR INTERNATIONAL STUDENTS**

<b>UNSUCCESSFUL VISA APPLICATION</b>	100% Refund of all unused prepaid Tuition fees excluding the enrolment fee. Fees to other parties are subject to their refunds policy. For example, OSHC, etc.
<b>CANCELLATION OF ENROLMENT MORE THAN 28 CALENDAR DAYS BEFORE THE COMMENCEMENT DATE</b>	Full Refund of Tuition Fees paid minus enrolment fee (non-refundable).
<b>CANCELLATION OF ENROLMENT LESS THAN 28 CALENDAR DAYS BUT BEFORE THE COMMENCEMENT DATE</b>	50% Refund of Tuition Fees paid minus enrolment fee (non-refundable).
<b>CANCELLATION OF ENROLMENT AFTER COMMENCEMENT DATE</b>	No Refund of Tuition Fees paid.
<b>VISA CANCELLATION DUE TO THE ACTIONS OF THE STUDENT</b>	No Refund of Tuition Fees paid.
<b>COURSE CANCELLED / WITHDRAWN BY AUSTRALIAN SCHOOL OF BUSINESS AND TRADE (ASBT)</b>	Full Refund of Tuition Fees paid.
<b>STUDENTS ARE UNABLE TO START THE COURSE ON SERIOUS MEDICAL GROUNDS. EVIDENCE WAS PROVIDED FROM A REGISTERED DOCTOR AT LEAST 14 CALENDAR DAYS BEFORE THE AGREED COURSE START DATE.</b>	Full Refund of Tuition Fees paid minus enrolment fee (non-refundable).
<b>ENROLMENT FEES</b>	Non-refundable

The above table is applicable for the tuition fee paid as per the Fee Schedule agreed with the students at the time of enrolment. If the paid tuition fee is less than the agreed deposit students are liable to pay the outstanding balance in line with the above table.

Once training has commenced in the course, no refund is available to participants who leave before the completion of the course unless the participant can provide a medical certificate or show extreme personal hardship.

Refunds will be considered on a pro-rata basis for students who fall ill or are injured to the extent that

they can no longer undertake the course, provided that a supporting Medical Certificate is supplied to Australian School of Business and Trade (ASBT). Should participants wish to finalise incomplete units of competency in a future course, the original fee can be used as a credit towards that course. This offer is available within 12 months from the time the initial payment is made.

Should Australian School of Business and Trade (ASBT) cancel a course, participants are entitled to a full refund (or pro-rata adjusted refund) or transfer of funds to another/future course at no extra cost. In the event Australian School of Business and Trade (ASBT) cancels a course, participants will be provided with their preferred option. In this case, the student will be refunded within two (2) weeks of the day on which the course ceased to be provided.

In all other cases, refunds are at the discretion of the CEO of Australian School of Business and Trade (ASBT) and may be negotiated on an individual case-by-case basis.

## Management Action and Responsibility

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Refer to the RSA Matrix for details.

The policy must be approved by the CEO before it takes effect