Tuition Refund Policy and Procedure for International Students

Policy

This policy and procedure sets out the conditions in which international students are eligible to apply and obtain a refund of tuition fee in accordance with the *Education Services for Overseas Students Act 2000* and the *National Code 2018*.

Scope

This policy and procedure applies to prospective, new and continuing international students who has applied or are enrolled in a higher education course of study at Whitecliffe Institute of Creative Arts and Technology ("Whitecliffe"); and relevant staff that assess and process fee refund requests.

Policy Statement

Whitecliffe ensures its refund conditions are easily accessible, transparent and comply with all Australian government legislative requirements in order to ensure that prospective and enrolled international students are fully informed of their financial obligations prior to enrolment. Each international student is required to acknowledge and agree to the terms of the *Tuition Fee Refund Policy and Procedure for International Students* when signing the *International Student Acceptance Declaration* document contained in their Letter of Offer issued by Whitecliffe.

Related Policies and Documents

These procedures form part of the **International Student Letter of Offer** (and associated International Student Acceptance Declaration) and should be read in conjunction with the following Whitecliffe policies and documents:

- Deferral, Suspension or Cancellation of Enrolment Policy
- Admissions to Coursework for Domestic and International Students Policy and Procedure
- Statement of Tuition Assurance Exemption
- Misconduct Policy
- Monitoring Academic Progression Policy
- Complaints & Appeals Policy and Procedure
- Application for Fee Refund for International Students

All documents referenced in this policy can be accessed via the <u>Forms & Policies</u> section at the bottom of Whitecliffe website and handbook section of the Moodle student portal via <u>myicat.edu.au</u>.

Definitions

"Administration Fee" if charged, is either a fixed amount or a percentage of the first trimester

tuition fees.

"Commencement Date" means the date set for that teaching period (trimester) to start.

"Course of Study" means a higher education award delivered by Whitecliffe as per the CRICOS

website managed by the Department of Education under the ESOS

Framework.

"CRICOS" means the Commonwealth Register of Institutions and Courses for

Overseas Students.

"International Fees" means a student pays their tuition fees upfront (i.e., in advance) for units of

study directly to Whitecliffe with no contribution from the Commonwealth

Government.

"International Student" means a student who is holding an Australian student visa and is enrolled

in a CRICOS registered course of study at Whitecliffe.

"Special Circumstances" means circumstances which are an exception to the rule and beyond

a student's control.

"**Trimester**" means each twelve-week teaching period.

"**Tuition Fees**" means the agreed amount of money charged to, and paid by, a student to

undertake units of study as part of a course of study at Whitecliffe.

"**Unit of Study**" means a single component or subject that a student undertakes as part of

a course of study that leads to a higher education award at Whitecliffe.

Refund Eligibility

The following section outlines the grounds for a refund of international student tuition fees. However, Whitecliffe may, in its absolute discretion grant a partial or full refund where they determine there are extenuating or compassionate circumstances.

To be eligible for a refund of tuition fees, a student must withdraw (or cancel their enrolment) or suspend their enrolment (for a leave of absence) on or before the Commencement Date. The "Non-refundable Enrolment Fee" will not be refunded in any circumstances.

1. Withdrawal of an Offer by Whitecliffe on/before the Commencement Date

a. Institute Default Event

Entitlement: Full Refund

In the event, Whitecliffe withdraws an offer of a place in a course of study before the agreed Commencement Date of that course of study, the student is entitled to a refund of any tuition fees paid in advance. No other administration fee is charged in the event of this Institute Default.

b. Fraudulent, Forged or Misleading Information and/or Documentation Provided by the Student

Entitlement: No Refund

In the event, Whitecliffe withdraws an offer of a place in a course of study as a result of fraudulent, forged or intentionally misleading information and/or documentation being supplied by the student, and it is not considered to be as a result of a Institute Default, the student will not be entitled to a refund of any tuition fees paid in advance.

c. Unsuccessful Student Visa Application

Entitlement: Full Refund (less 5% or \$500 of tuition fees paid (the lesser of the two amounts)

Where an international student's application for a student visa is unsuccessful, and on the provision of evidence of this decision, the international student is entitled to a refund of any tuition fees paid in advance, less an Administration Fee of 5% or \$500 of the total tuition fee paid, whichever is the lesser amount will be charged.

2. Withdrawal of Enrolment on/before the Commencement Date

a. Withdrawal Application Received on or before the Commencement Date

Entitlement: Full Refund (less 10% Administration Fee)

Where an international student withdraws from a course of study on or before the Commencement Date, the student is entitled to a refund of any tuition fees paid in advance, less an Administration Fee of 10% of the total tuition fee paid.

International students wanting to withdraw from their course of study before the Commencement Date should lodge an online application to Withdraw or Cancel Enrolment Form with the Registrar. For more information on how to withdraw (or cancel enrolment), please refer to the **Deferral**, **Suspension or Cancellation of Enrolment Policy** via the Forms & Policies section at the bottom of the Home Page of the Institute website and the Handbook section of the Moodle Student Portal via www.mylCAT.edu.au.

3. Withdrawal of Enrolment after Commencement Date

a. Withdrawal Application Received after Commencement Date

Entitlement: No Refund

Where an international student withdraws from a course of study after Commencement Date, and there are no extenuating or special circumstances, the student is not entitled to any refund of tuition fees.

b. Withdrawal Received after Commencement Date (Due to Special Circumstances)

Entitlement: Partial Refund (less \$500 Administration Fee) at Whitecliffe's Discretion

Where an international student withdraws from a course of study after the Commencement Date as a result of extenuating or special circumstances, the student may be entitled to a partial refund of 50% of the total tuition fees paid, less an Administration Fee of \$500.

Whitecliffe will only consider applications for tuition fee refunds after the Commencement Date where there are evidence of extenuating or special circumstances which make it impracticable for the student to complete the requirements for the course of study such as:

- Medical circumstances
- Family circumstances
- Personal circumstances
- Political or civil related circumstances
- Course-related circumstances

Special circumstances must:

- 1. Be beyond a person's control; and
- 2. Not make their full impact known until after the Commencement Date; and
- 3. Make it impracticable for a student to complete the requirements for the unit of study.

For circumstances to be considered beyond a person's control, the situation should be one which a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. The situation must be unusual, uncommon, or abnormal to be considered special circumstances. Whitecliffe must be satisfied that a person's circumstances did not make their full impact on the person until after the Commencement Date if the person's circumstances occur:

- 3. Before the Commencement Date but worsen after that day; or
- 4. Before the Commencement Date, but the effect of magnitude does not become apparent until after that day; or
- 5. After the Commencement Date.

4. Suspension or Cancellation of Enrolment due to Misconduct

Entitlement: No Refund

Where a student's enrolment is suspended or cancelled by Whitecliffe as a result of misconduct in accordance with the *Misconduct Policy and Procedure*, including the non-payment of tuition fees, the student is not entitled to a refund including any tuition fees paid in advance at the time of suspension or cancellation. For more information on the suspension or cancellation of enrolment as a result of misconduct, please refer to the *Deferral*, *Suspension or Cancellation of Enrolment Policy* and *Misconduct Policy and Procedure*.

5. Cancellation of Enrolment due to Unsatisfactory Course Progression

Entitlement: Refund of fees paid for part of course not yet delivered

Where an international student's enrolment is cancelled by Whitecliffe as a result of unsatisfactory course progression in accordance with the *Monitoring Academic Progression Policy and Procedure*, the student is entitled to a refund of tuition fees paid in advance at the time of cancellation for parts of the course not yet delivered. Previous trimester fees will not be refunded.

For more information on the cancellation of enrolment as a result of unsatisfactory course progression, please refer to the *Deferral, Suspension or Cancellation of Enrolment Policy* and *Monitoring Academic Progression Policy and Procedure*.

6. Changes to Enrolment

a. Granting of Advanced Standing

Entitlement: No Refund, Credit Applied

Where an international student applies for course credit and is granted Advanced Standing after the payment of tuition fees, the student is not entitled to refund of tuition fees for those units, including any paid in advance. However, the amount will be held by Whitecliffe and credited towards the next trimester fees.

b. Transfer to Another Course of Study at Whitecliffe

Entitlement: No Refund, Credit Applied

Where an international student applies for and is approved to transfer to another course of study at Whitecliffe after the payment of tuition fees, where the new course fee is lower than the original course, the student is not entitled to refund of the difference in tuition fees, including any paid in advance. However, the amount will be held by Whitecliffe and credited towards the next trimester fees.

7. Changes to Visa Conditions

a. Obtains Permanent Residency (Humanitarian Subclass) visa before/on Commencement Date

Entitlement: Partial Refund (less Any Agent Fees)

Where an international student is granted with a Permanent Residency (Humanitarian Subclass) visa, and the issued date is before Commencement Date, the international student can be classified as a domestic student and will be entitled to a partial refund being the difference between the international student fee and the domestic student fee for the enrolled course of study, less any payment to an agent who recruited the student if that payment relates to that trimester (if applicable).

b. Obtains Permanent Residency (Humanitarian Subclass) visa after Commencement Date Entitlement: No Refund, No Change to Fees

Where an international student is granted Permanent Residency (Humanitarian Subclass) visa after the Commencement Date, the student will be classified as an international student for the remainder of the relevant trimester and is liable for the relevant international student fee for that trimester. From the following trimester, the student will be classified as a domestic student.

c. Cancellation of Visa after Commencement Date

Entitlement: No Refund

Where an international student has their visa cancelled during a trimester, the international student is not entitled to any refund.

8. Institute Default

International students are eligible for a refund of tuition fees where, as the result of an event or action (Institute Default), Whitecliffe ceases to provide a course of study in which an international student is enrolled, including where the course of study:

- does not commence on the agreed Commencement Date;
- · ceases to be provided at any time after it starts but before it is completed; or
- is not provided in full due to sanctions placed on Whitecliffe by the Australian Government or Regulator

Whitecliffe will refund all the unused portion of prepaid tuition fees within ten days of the date of the Institute Default and provide the student with a written statement outlining how the refund amount has been calculated. Whitecliffe will notify the Secretary (or delegate) and TPS Director within three working days of the provider default and the outcomes of a provider default within 14 calendar days.

or

The international student may be offered enrolment in an alternative course by Whitecliffe at no extra cost. The student has the right to choose whether they prefer a refund of the unused portion of prepaid tuition fees, or to accept a place in another course. If the student chooses placement in an alternative course with Whitecliffe, the student will be issued with a new International Student Letter of Offer issued by the alternate provider.

If Whitecliffe is unable to provide a refund or place the student in an alternative course, the Tuition Protection Services (TPS) administered by the Director of TPS will place the student in a suitable alternative course at no extra cost to the student. Finally, if TPS cannot place the student in a suitable alternative course, the student will be eligible for a refund as calculated.

9. Transfer to another Provider

Entitlement: Refund paid directly to the new provider

In accordance with the National Code and the Tuition Protection Service (TPS), Whitecliffe is obligated to help the international student:

- by placing students in another provider to finish or complete their course of study with another provider; or
- by providing a refund of any unspent tuition fees paid directly to Whitecliffe.

As part of this cooperation, Whitecliffe may be also pay any refund directly to the alternate provider should the circumstances necessitate this.

Fee Refund Application Process

1. Applying for a Refund of Fees

1.1 Submit an online application to the Registrar

Responsible: Applicant

A fee refund is not an automatic result of withdrawing or cancelling enrolment. Applicants seeking a tuition fee refund should also lodge an 'Application for Fee Refund for International Students' using the online form located in the Forms & Policies section at the bottom of the Home Page of Whitecliffe website..

All applications are required to be completed, signed, and accompanied by appropriate documentary evidence in support of the application as outlined in this policy. The completed application form and attachments should be submitted to the Registrar.

1.2 Review and consideration of the Tuition Fee Refund Application

a. Confirm application for completeness

Responsible: Registrar

The 'Application for Fee Refund for International Students' form as submitted is checked for completeness by the Registrar. All sections of the application are required to be completed and the application signed (Completed Application). It is the responsibility of the applicant to attach any relevant supporting documentation in relation to the course of study for which a refund is being sought.

All attachments should be copies of originals certified by a Justice of the Peace or approved certifier. However, if this is not possible, the original documentation can be presented with the application and the Registrar will make copies of the documentation and witness them as being true copies of the originals presented. The original documentation is then returned to the applicant.

Whitecliffe only accepts Completed Applications for assessment.

b. Assessment of the Completed Application

Responsible: Registrar & Student Accounts Officer

The Registrar is the designated Fee Refund Officer responsible for the assessment of refund requests. The Student Accounts Officer is the designated Review Officer of any recommendations relating to the full or partial refund of tuition fees. The Registrar undertakes a review of the Completed Application against the assessment criteria as outlined in the *Tuition Fee Refund Policy and Procedure for International Students* and

makes a recommendation to the Student Accounts Officer to grant or deny the application for the refund of tuition fees within fifteen working days of the Submission Date.

1.3 Advise assessment decision in writing

Responsible: Registrar

Following assessment, the Registrar will forward written notification of the decision to grant or deny the application for the refund of tuition fees to the applicant.

Where an 'Application for Fee Refund for International Students' is successful, Whitecliffe sends the applicant an Approval of Fee Refund Letter advising the decision in writing and confirming the entitled refund amount and how the refund will be made (see 1.4 Processing Refunds).

Where an 'Application for Fee Refund for International Students' is denied, Whitecliffe does not grant the refund. The applicant is sent a Refusal of Fee Refund Letter outlining the reasons for the decision and informing them of their rights to appeal by lodging a formal complaint application within 20 working days of receiving the letter. Applicants wishing to make an appeal should refer to Whitecliffe **Complaints & Appeals Policy and Procedure**.

1.4 Processing refunds

The following table summarises the eligibility and entitlement for a refund of international student tuition fees as outlined in this policy. However, Whitecliffe may, in its absolute discretion, grant a partial or full refund where they determine there are special or compassionate circumstances. If applicable, any payment to an agent who recruited the student will be deducted from the *Refund Entitlement* amount.

Where an 'Application for Fee Refund for International Students' is successful, the refund is processed by the same method in which the tuition fees were originally paid. Where the original payment was made using Flywire payment platform, the refund must be re-credited to the same payee's account in Flywire. Alternatively, the student can request the refund to be paid by Electronic Funds Transfer (EFT) to a nominated bank account other than the student's account. The refund will be processed within 28 days and based on the Australian currency (AUD dollar).

Refund Table

Whitecliffe will pay refunds for fees related to tuition. Non-tuition fees like application or administration fees, and or Student Services and Amenities Fees will not be refunded.

Refund Eligibility	Refund Entitlement			
1. Withdrawal of an Offer by ICAT on/before Commencement Date				
a. Whitecliffe withdraws the offer on/before	Full Refund (no Administration Fee)			
Commencement Date (Institute Default Event)				
b. Student provides fraudulent, forged, or	No Refund			
misleading documentation				

Refund Eligibility	Refund Entitlement			
c. Unsuccessful visa application	Full Refund less 5% or \$500 Administration Fee			
	whichever is the lesser amount will be applied.			
2. Withdrawal of Enrolment on/before the Commencement Date				
Student withdraws on/before	Full Refund less 10% Administration Fee			
Commencement Date				
3. Withdrawal of Enrolment after Commencement Date				
a. Student withdraws after Commencement	No Refund			
Date				
b. Student withdraws after Commencement	Partial Refund (if approved) of 50% total tuition			
Date due to Special Circumstances	fees paid less \$500 Administration Fee			
4. Suspension or Cancellation of enrolment	No Refund			
due to misconduct				
5. Cancellation of Enrolment due to	Refund of fees paid for part of course not yet			
Unsatisfactory Course Progression	delivered			
6. Changes to Enrolment				
a. Granting of Advanced Standing	No Refund. Credit applied to next trimester fees			
b. Transfer to another course of study at	No Refund. Credit applied to next trimester fees			
Whitecliffe				
7. Changes to Visa Conditions				
a. Obtains Permanent Residency on/before	Refund of difference between the domestic fee			
Commencement Date	and international fees			
b. Obtains Permanent Residency after	No Refund			
Commencement Date				
c. Cancellation of visa	No Refund			
Other				
8. Institute Default	Refund of unused portion of prepaid tuition fees			
9. Transfer to another Provider	Any refund paid directly to the new provider			

Change and Version Control

Version	Date Approved	Authored by	Approved by	Description
1.0	25 Jun 2021	QA Manager	Academic Board	Policy prior to change of Ownership
1.1	23 Jun 2022	Collaborative	Academic Board	Update TEQSA default notification to 14 days
1.2	19 Dec 2022	Compliance & QA Manager	Academic Board	Minor modifications align with relevant ESOS legislation and updated branding
1.3	28 Apr 2023	QA	Academic Board	ICAT branding updated
1.4	28 Nov 2023	Director of Operations and Compliance	Academic Board	Minor revisions made to explicit reference of National Code for CRICOS purposes
1.5	01 Jul 2025	CEO	Governing Board	Updated procedure to reflect the online application process.
				Added requirements for meeting National Code 2018 Standard 3.4.3 regarding who can receive the refund other than the student.

Policy Information

Author:	CEO
Policy owner:	CEO
Approved by:	Governing Board
Approval date:	01 July 2025
Status:	Approved
Next review due:	01 July 2028