



IHSI Refund Policy

Policy Name	Approval body	Approval date	Next review	Version
Refund policy	Board of directors			

Policy Applies to	All students, staff, contractors, third parties
Related Documents/ Policies / Standards	TEQSA Higher Education Standard (2021) Domain 7 Representation, Information and Information Management IHSI Code of Conduct Board of Directors Terms of Reference (ToRs), Academic Board Terms of Reference (AB ToRs)
Other related documents	The ESOS regulatory framework (ESOS Act 2000, the National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 or National Code 2018), the ESOS Regulations 2001, the ESOS (Registration Charges) Act 1997 and the Education Services for Overseas Students (TPS Levies) Act 2012, and other legislative instruments as applicable.

Policy Statement	
Background	The International Health & Science Institute (IHSI) aims to adhere strictly to the Higher Education Standards Framework (Threshold Standards) 2021, Domain 7: Representation, and subdomain 1.1 Admission, as well as the ESOS Act and Standard 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as the Education Services for Overseas Students (Calculation of Refund) Specification 2014.
Purpose	The purpose of the Refund Policy is to set out the principles and procedures to be followed when a student applied for tuition fees refund due to withdrawal from a course, deferral or cancellation of course. This policy also outlines the criteria under which a full or partial refund may be granted.
Scope	This policy applies to all papers produced or shared with the Board, the Academic Board, Course Advisory Committees, actions, decisions and discussions of these bodies, of staff, contractors, related third parties and students at IHSI.



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1. Definitions

Academic Board: the governing body responsible for academic matters, including learning and teaching, course approval, workforce planning, academic staff appointments, research and professional development, academic policies and procedures, overseeing student grievances and appeals processes. The Academic Board reports to the Board of Directors.

Board of Directors: the highest level of governing authority at IHSI. The Board of Directors is responsible for providing leadership and supervision over IHSI's governance, operations, including its ongoing viability and quality of its higher education delivery. The Board of directors guides the CEO and delegates responsibility for its academic matters to the Academic Board, holding the ultimate decision power.

CEO: the most senior member of executive staff at IHSI who is the principal point of contact between the Board of Directors, the Academic Board, and academic staff.

2. Principles

The staff, contractors and third parties to whom this policy applies must adhere to the following principles:

- Transparency in decision-making processes surrounding all aspects of IHSI's operations
- Integrity in all higher education operations
- Accountability for all decision-making
- Commitment to excellence in teaching, learning and student outcomes.
- Integrity, ethics, social responsibility and accountability

3. Policy and procedure

Provider Default Occurs

In the unlikely event of default by IHSI, such situations are covered by the provisions of the ESOS Act 2000 and the ESOS Regulations 2001.

In the circumstances of provider default where the refund option is chosen by the student, IHSI must refund the student all course fees.

Under section 46A of the ESOS Act a registered provider defaults, in relation to an overseas student or intending overseas student and a course at a location, if:

- the provider fails to start providing the course to the student at the location on the agreed starting day; or
- after the course starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.



Notifying the Secretary, the TPS Director and students

- Under section 46B of the ESOS Act, you must notify the Secretary and the TPS Director of the default within 3 business days of the default occurring. Under section 46B you must also notify students in relation to whom you have defaulted.
- The notices must be in writing and meet the requirements of section 46B.

Provider obligation period

- Under section 46D of the ESOS Act, you have 14 days after the day of the default (the provider obligation period) to satisfy your tuition protection obligations to the student as set out in the section.
- If you fail to discharge your obligations to the student under section 46D, it is an offence under section 46E of the ESOS Act and serious penalties apply.

Notification of the outcome- discharge of obligations

- Under section 46F of the ESOS Act, you have 7 days after the end of your obligation period to give a notice to the Secretary and the TPS Director of the outcome of the discharge of your obligations. This notice must comply with the requirements of section 46F.
- If you do not meet your obligations affected students may be assisted by the TPS Director.

However, if the student agrees to accept an alternative (replacement) course or part of a course, to be provided to the student at IHSI’s expense, then IHSI is relieved of its liability to make the payment. The student must advise IHSI in writing whether they agree to the alternative arrangement.

The tuition fees **will be refunded** only under the following circumstances as shown in the table below:

Enrolment Fee	The lesser of 5% of initial deposit or \$500 is non-refundable
Tuition Fees	
Visa refused prior to course commencement	Full refund
Withdrawal at least 10 weeks prior to agreed start date	90% refund
Withdrawal at least 5 weeks prior to agreed start date	70% refund
Withdrawal less than 4 weeks prior to agreed start date	No refund
Withdrawal after the agreed start date	No refund



Visa cancelled due to actions of the student	No refund
Visa extension is refused	Return of unused tuition fees
Withdrawal from study - current students	Refund of unused tuition fees (of the following term/s) (<i>Notification of Withdrawal</i> form must be received 4 weeks prior to term commencement by Student Administration)
Compulsory Health Insurance (Student Visa holders only)	Refer to OSHC provider
Airport Pick-up	Full Refund if service cancelled prior to flight arrival

Tuition fees **will be not refunded** under the following circumstances:

- The course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
- The student withdraws from the course at the location (either before or after the agreed starting day); or
- The registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following:
 - The student failed to pay an amount payable to the provider for the course;
 - The student breached a condition of their student visa;
 - Misbehaviour or misconduct by the student

All requests for refund should be made in writing on the Refund Application Form with documented evidence of the reason for withdrawal and refund and forwarded to Student Support.

Eligible refunds will be refunded within 28 days of receipt of the said claim. No administrative fee is charged for processing refunds. However, the lesser of 5% of initial deposit or \$500 is not refundable.

Refund Calculations

All refund considerations are strictly limited to the total of fees IHSI has actually received. The refund calculation will not include:

- The non-refundable enrolment fee;
- The part of expenses for travel, bank charges, accommodation and other domestic services that cannot be offset by providing the services to someone else;
- The cost of books, equipment and other materials needed for the course;



- The proportion of course money received for the proportion of the course provided to the student before the default date;

All refunds will include a statement outlining the calculations for the refund amount. A refund will only be given to the person who paid the tuition fees. For example, if the tuition fee was paid by an agent or parents, the money will only be refunded to either the agent or parents.

All refunds will be provided in Australian currency and where the refund is required to be made in a foreign currency it will be made at the current exchange rate as of day of the IHSI refund deposit. Students will have the currency exchange fee taken out of the refund total amount paid.

This refund policy does not remove students' rights to take further action under the Australian Consumer Law.

4. Review

The Board of Directors shall review this policy every three years. Early review may be initiated in response to changes in the law or regulations, or other circumstances deemed relevant by the Board.

5. Version Control and Change History

Version	Date	Author	Section