

## RTO Policy | Refund Policy

## **Policy**

This policy is to ensure that students do not incur a financial liability for a unit until after the census date. It also ensures that processes at RuralMedEd are fair, equitable and transparent and that all students will be treated in a fair and equitable manner.

This policy applies to tuition fees paid for VET units of study that are approved for VET Student Loans. It also applies to all students whether they pay their tuition fees up-front or seek VET Student Loans.

This policy is compliant with requirements under the VET Student Loans Act 2016 and the Higher Education Support Act 2003.

International students who have signed the International Student Offer and Acceptance Agreement are deemed to have agreed to the terms and conditions outlined in this policy.

## **Definitions**

**Approved Course**: a qualification or course of study that has been approved by the Department of Education as eligible for VET Student Loans.

**VET Course of Study**: a VET course of study is an eligible VET course of study if each of the VET units of study forming part of the course meet the course requirement in accordance with the Higher Education Supports Act 2003.

**Census date**: the last day a student may withdraw from a VET unit of study in which they are enrolled without incurring financial liability for tuition fees, a VET Student Loan debt.

**Students**: Refers to all persons enrolled in a unit of study who may be eligible to apply for a VET Student Loan under the Act.

**The Act:** Refers to the VET Student Loans Act 2016 and the Higher Education Support Act 2003.

**VET Student Loans**: VET Student Loans is a loan program to assist eligible students enrolled in higher level vocational education and



training courses at approved course providers to pay their tuition fees. **VET unit of study**: a published unit of study that forms part of an Approved course/VET Course of Study.

**TPS:** Tuition Protection Service (TPS) helps international and domestic students if their education provider closes, stops offering their course, fails to start their course or discontinues units of study they are enrolled in. It is primarily funded by a levy paid by the education providers of the students, it is designed to assist students.

#### 1. Procedure

- 1.1 To receive a refund of tuition fees, students must withdraw from their course/units of study on or before the Census Date.
- 1.2 To withdraw the enrolment from a unit(s) of study, students must complete a Student Withdrawal Form and return any RuralMedEd property that is in their possession (e.g. student card, loaned equipment).
- 1.3 A minimum of two Fee periods will be set over the total Approved course duration, a minimum of two census dates will be set. The fee periods will be sequential and proportionate to the total approved course duration ranging from 6 months to two years.
- 1.4 A student who withdraws from a VET unit(s) of study on or before the census date will not incur a VET Student Loan debt for the unit(s). In addition, no financial or administrative penalties (fines or fees) or other barriers will apply in this situation. A Student Withdrawal Form must be completed and returned to RuralMedEd.
- 1.5 Up-front payment Students who have paid their VET tuition fees up-front are eligible for a refund of their tuition fees if they have withdrawn from their VET units(s) of study on or before the Census Date. After the VET unit(s) of study Census Date students are not entitled to a refund.
- 1.6 VET Student Loan applicants VET Student Loan applicants must withdraw on or before their VET unit(s) of study Census Date to ensure they do not incur a VET Student Loan.



# 2. Withdrawal from courses and cancellation of enrolment

- 2.1 If a student withdraws (or partially withdraws) from an Approved course or VET course of study, RuralMedEd will not enrol the student in an approved course/VET Course of study or part of an approved course or VET course of study, without the written permission of the student (which must be given after the withdrawal).
- 2.2 Students are able to apply for admission in part of an Approved course or VET course of study where the student had earlier withdrawn from a part of the Approved course undertaken with RuralMedEd. (Refer to Student Selection and Admission Policy and Procedures and Student Entry Procedure).

Where RuralMedEd cancels or partially cancels a student's enrolment in an Approved course or VET Course of study, after the census date, as per circumstances outlined in the Cancellation Policy, RuralMedEd will:

- 2.3 Inform the student of the proposed cancellation in writing at the earliest available opportunity; and
- 2.4 Allow the student at least 28 days to initiate grievance procedures before the cancellation takes effect; and
- 2.5 Withhold the cancellation of enrolment pending the outcome of the grievance procedures; and
- 2.6 Confirm in writing to the student, which fees, if any, will or will not be refunded as a result of the cancellation.
- 2.7 Students will be referred to the RuralMedEd website to access the process to initiate a grievance procedure due to cancellation of their enrolment.

## 3. Advise students

This VET Tuition Fee Refund Policy will be made available to enrolled



students or applicants intending to enrol in an Approved course or VET course of study through publication on the website or in written form.

### 4. International students

International Student fee amounts are in Australian dollars.

Commencing international students are required to pay the tuition deposit fee and the administration fee as specified in the International Student Offer and Acceptance Agreement before the issue of a Confirmation of Enrolment (CoE).

RuralMedEd does not require the student to pay more than 50% of their course tuition fees prior to starting except where the course has a duration of less than 25 weeks; however, the student can choose to pay more than 50% of tuition fees before they start their course.

Failure to make payments by the due date will result in a 20 working day intention to report to the Department of Home Affairs for non-payment of fees. This may lead to cancellation of enrolment at the Institute and could have student visa implications.

Payment Terms and Conditions relating to packaged student offers are partnered with our provider.

#### Refunds for RuralMedEd Defaults

RuralMedEd will refund all course fees paid by the student in the event that:

- the course is cancelled or undelivered; or
- the commencement of the course is postponed for more than four weeks; or
- the student is refused an offer of a place due to capacity limits.

In the unlikely event that RuralMedEd is unable to deliver the course in full, the student will be offered an alternative place at no extra cost or, the student will be refunded the unspent portion of the tuition fees paid to date within ten working days of the day on which the course ceased to be provided. If an international student chooses placement in another course,



a new International Student Offer and Acceptance Agreement must be signed to indicate the student accepted the placement.

In the unlikely event RuralMedEd is unable to provide a refund or place student in an alternative course, the RTO Lead will provide the student with options for suitable alternative courses (if any such courses are available) or if this is not possible, the student will be eligible for a full refund.

#### Refunds for Student reasons

RuralMedEd will refund all course fees paid by the student less a \$200 admin fee in the event that:

- the student is refused a visa to study in Australia (unless the refusal is as per clause 3.6.2); or
- the student is prevented from entering a course by reasons beyond the student's control, including but not limited to Acts of God, Acts of Government Authorities, civil strife and riot; or
- the student withdrew from the course and returns home before a course commences because of compassionate and compelling circumstances; or
- the student does not satisfy conditions attached to the offer and RuralMedEd withdraws the offer.

If a student receives a visa refusal or withdraws for compassionate and compelling circumstances after they have commenced the course, RuralMedEd will refund all tuition fees paid less the fees incurred for the study period already completed.

In the case of an international student withdrawing due to change of mind or where there is a determination that compassionate and compelling circumstances do not exist:

- 28 days or more before course or term commencement, then 100% of the fees paid in advance will be refunded, less \$200 admin fee.
- less than 28 days before course or term commencement, then



75% refund is granted, less \$200 admin fee.

Requests for refunds will only be assessed on receipt of the Withdrawal and Refund Application Form and when accompanied by supporting documentation or evidence.

Students are directed to the Tuition Protection Service (TPS) website for further assistance and advice https://www.dese.gov.au/tps

#### **Approval**

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#### **Modification history**

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