

Refund Policy

Scope

This Policy applies to all prospective and enrolled domestic and international students ("students") and staff of Kaplan Higher Education Pty Ltd, trading as Murdoch College ("the College").

Purpose

This Policy aims to provide fair and equitable guidelines outlining the circumstances under which Course Tuition and Non-Tuition Fees are refunded to or on behalf of students and the eligibility for transfer requests.

Policy Statement

All applications for refunds will be assessed and processed in accordance with the requirements of this Policy and with regard to:

Department of Home Affairs Visa Regulations
 Education Services for Overseas Students Act 2000 (ESOS Act)
 Education Services for Overseas Students (Calculation of Refund) Specification 2014
 Education Services for Overseas Students Regulations 2019
 Higher Education Standards Framework (Threshold Standards) 2021 (Standard 1)
 National Code of Practice for Providers of Education and Training to Overseas Students 2018 (Standards 2 and 3)
 Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act)

Definitions

Appeal	means the request by a student to review a decision made by the provider.
AQF Levels	refer to the criteria required to demonstrate the achievement of a qualification as per the Australian Qualifications Framework (AQF). For example, Level 5 = Diploma, Level 7 = Bachelor Degree.
Award Courses	are the AQF qualifications, specifically diplomas, associate degrees, bachelor degrees, graduate certificates, graduate diplomas or masters degree issued by a higher education provider.
Census Date	means the date when students become liable for fees for the units they are enrolled in. It is the last date Domestic Students can withdraw or change their enrolment without incurring a financial or COE academic penalty.
Compelling and compassionate circumstances	means circumstances that may negatively impact a student's study, including but not limited to serious illness or injury, bereavement of close family members, major political upheaval or national disaster in their home country, or a traumatic experience such as a serious accident or crime.
Confirmation of Enrolment (CoE)	means a document issued by education providers to verify the applicant's enrolment in a specified Course.
Course	means a sequence of subjects required to achieve stated learning outcomes.
Course Commencement Date	is the first day of the Course as identified in the Offer of Admission.
Course Fees	means the total tuition and non-tuition fees paid by or on behalf of a student and may apply to a current or future study period.
Default Date	means the date the visa non-grant notification is received in PRISMS.

CRICOS	means the Commonwealth Register of Institutions and Courses for Overseas Students prescribed under Section 14A of the ESOS Act.
Domestic Student	means a student who is an Australian or New Zealand citizen, a permanent resident of Australia or the holder of a permanent Australian humanitarian visa.
Enrolment	means acceptance by the provider that the student is now progressing toward the completion of the course requirements. The period of enrolment includes scheduled breaks between study periods.
FEE-HELP	means the Australian loan scheme that assists eligible fee-paying students to pay part or all of their tuition fees for subjects studied as part of an Award Course.
International/Overseas student	means a student on an Australian student visa (if studying in Australia) or a New Zealand student visa (if studying in New Zealand).
Non-Award Courses	are non-AQF qualifications. Examples of non-award courses include English Language Intensive Courses for Overseas Students (ELICOS) courses, Foundation Studies courses, or Postgraduate Qualifying Programs.
Non-Tuition Fees	means fees that are not directly related to subject or course tuition, such as enrolment fees, Overseas Student Health Cover (OSHC), late payment fees, or airport pick-up fees. Non-tuition fees are outlined in the student's Offer of Admission.
Packaged Offer	means the Offer of Admission and corresponding CoE(s) issued to a student for two or more courses of study. Successful completion of earlier courses is required for progression to the next course.
Principal Course	means the main course of study to be undertaken by an international/overseas student. In a packaged offer, it is generally the final course in the package that leads to the highest qualification. When a student visa is issued for only one course, that course is the principal course of study.
PRISMS	means Provider Registration and International Student Management System – an Australian Government secure online system that enables providers to issue Confirmations of Enrolment, which government agencies use to monitor student compliance with visa conditions and provider compliance with the ESOS Act.
Student Management System (SMS)	means the system used to record a student's personal information and results.
Study Period	means a discrete period of study within a course, namely term, semester, trimester, short course or similar or lesser duration, or as otherwise defined by the registered provider as long as that period does not exceed six months.
Suspension	means pausing a commenced course for a specific period of time. It may be initiated by the student (e.g., leave of absence) or by the provider (e.g., misconduct).
Tuition Fees	means fees paid by a student or intending student to receive tuition in a unit(s) or course of study. Tuition fees are outlined in a student's Offer of Admission.
TPS	means the Tuition Protection Service, which is an initiative of the Australian Government to assist eligible students whose education provider are unable to fully deliver their course of study.
Unit	means a subject of study that a student enrolls in as part of their course.
Withdrawal	means terminating a course that is initiated by the student.

Guiding Procedures

Application Process

All Students

To request a refund, students (or a parent or legal guardian for students under the age of 18 years) must submit a request for a refund via the SMS with the correct refund details provided (including any third-party recipients), regardless of whether they have or have not yet commenced the course. Requests for refunds made verbally or via email to Kaplan staff will not be accepted.

Kaplan will process all student refund requests and will provide written responses **within ten (10) working days** from the date of receipt of a completed application and all required documentation. Incomplete applications may be rejected. If the refund request is rejected, a new request for a refund must be submitted via the SMS.

It is Kaplan's policy for every refund to be transferred back into the account or to the credit card from which it was paid.

Approved refunds are paid in Australian dollars only. The refund payment will be made **within four (4) weeks** from when Kaplan receives a complete and accurate refund request (provided all banking information for payment of the refund is received on the application).

In the event of a refund rejection by the bank due to insufficient date or incorrect data supplied by the student, any bank fees charged by Kaplan's bank to Kaplan will be deducted from the amount due to the student.

Refund amounts transferred by international telegraphic transfer will attract a bank charge.

Note: Course fees are not transferable to other students.

Domestic Students

Award Courses

Domestic students accessing a FEE-HELP loan from the Commonwealth Government who withdraw on or before the published Census Date of the study period will not be charged a tuition fee for the enrolled unit(s). Failure to do so may result in incurring a debt to the Commonwealth Government.

Further information on FEE-HELP is available at <http://studyassist.gov.au/>.

Non-Award Courses

Domestic students enrolled in Non-Award Courses who withdraw from within two (2) weeks of the published course start date will not be charged a tuition fee for the enrolled unit(s).

Refund Refusal

Course enrolment fees will not be refunded if an Award Course student withdraws from the unit(s) after the Census Date for the trimester or if a Non-Award Course student withdraws from the unit(s) more than two (2) weeks after the published course start date, except under the following circumstances:

- Where the student's application for enrolment is declined by the College
- By reasons beyond the student's control, including acts of government authorities, civil strikes or riots, where the student is prevented from studying a module or unit.
- The College cancels a course in which the student has enrolled or where the commencement of the course is postponed for more than two (2) weeks.

Tuition Fee Refunds

In the event a student wishes to withdraw from their course, the following refund rules apply:

Withdrawal timeframe	Refund	Additional Costs Refund
International Students		
Withdrawal because of incorrect or incomplete information supplied by the student at the time of enrolment	90% refund of tuition fees paid	100% refund of additional costs paid, excluding enrolment fee and services used.
Withdrawal at least 4 weeks prior to the course commencement date	80% refund of tuition fees paid	100% refund of additional costs paid, excluding enrolment fee and services used.
Withdrawal less than 4 weeks prior to the course commencement date	50% refund of tuition fees paid	100% refund of additional costs paid, excluding enrolment fee and services used.
Withdrawal after the course commencement date of the study period	No refund of the first/current study period, a full refund of subsequent study periods in that course	No refund of additional costs paid, excluding services not used.
The College is unable to provide the course offered before, or on the day of, the course commencement date.	100% refund of tuition fees paid	100% refund of enrolment fees and other associated costs, excluding services used.
The offer of enrolment is withdrawn for reasons other than incorrect or incomplete information supplied by the student at the time of enrolment.	100% refund of tuition fees paid	100% refund of enrolment fees and other associated costs, excluding services used.
Domestic Students		
FEE-HELP Students withdrawn on or before the published Census Date of the study period	100% refund of FEE-HELP tuition	100% refund of additional costs paid excluding enrolment fee and services used
Non-Award Course students withdrawn within 2 weeks of the published course start date	100% refund of tuition fees paid	100% refund of additional costs paid excluding enrolment fee and services used

Visa Refusal

Where a student visa application is refused by the Department of Home Affairs, regardless of the reason, the following refunds are available to the student:

Visa Refusal	Refund
Visa is refused prior to or on the course commencement date*	Full refund of Course Fees paid minus the lesser of: 5% of the total course fees paid before the default day, or \$500
Visa is refused after the course commencement date*	Refund of all unused tuition fees** from the default day

***Note:** To be eligible for this refund the student must provide satisfactory evidence (such as the visa refusal letter from the Department of Home Affairs) along with the request for refund via the SMS.

****Note:** The ESOS Act defines "tuition fees" as being directly related to the provision of a course that the provider is providing or offering to provide to the student. Tuition fees include lectures, tutorials, training, learning materials, excursions, fieldwork, or practical experience that form part of a course that the provider offers. The College will calculate the refund based on all unused tuition fees on a weekly basis. For example, a student pays tuition fees for a course with a duration of 12 weeks prior to their student visa being approved, the student attends the course for 3 weeks and then receives notification that their student visa application has not been successful, a refund will be given to the student for the remaining 9 weeks.

Welfare Arrangement Fees for Students under the Age of 18 Years

The following rules apply for refunds for welfare arrangements and airport pick-up fees.

Fee Type	Payment Terms	Refund Terms
Welfare Administration Fee	Payable when accepting an Offer of Admission	Non-refundable
Welfare Monitoring Fee	Payable when accepting an Offer of Admission	Non-refundable
Airport Pick-up Fee (Compulsory)	Payable when accepting an Offer of Admission	Non-refundable

All refund applications made by students under the age of 18 years must be signed by their parents or legal guardians.

International Student Withdrawal and Early Release

An international student may request release from the College and University courses prior to completing six (6) months of their Principal Course (being the University course). The first 6 months are calculated as 6 calendar months from the date an overseas student commences their Principal Course.

Any request for release will be assessed by the College with subsequent approval required by the University. Based on the University's decision, the College will either release or not release the student.

If the student has progressed from the course(s) with the College and they are within the first 6 months of the Principal Course with the University, they must apply for release from the University.

A student who has had a release application approved prior to commencing with the Principal Course provider (the University) will have any refund application assessed based on their withdrawal and as per the 'Tuition Fee Refunds' table in this Policy.

Payment of Refund

It is important to recognise that the following fees and charges are Non-Tuition Fees and are, therefore, **non-refundable**:

- Enrolment fees
- Course transfer fees (if applicable)
- Late payment administrative charges
- Ancillary charges, including credit card surcharges
- Reprints of transcripts
- Postage, printing, or Student ID Card replacement charges
- Airport pickup

Approved refunds are paid in Australian dollars **only** into the same account or credit card from which the original payment was made at the time of enrolment.

Refund Refusal

No refunds will be offered under the following circumstances:

- A student who has been issued a Confirmation of Enrolment (CoE) for a course(s) with the College, has not had a release request approved and holds a visa type that does not restrict them from ongoing studies, will not be entitled to receive a refund for any initial deposit amount.
- A student who has had a course cancelled by the College under the following circumstances will not be entitled to receive a refund for any tuition fees paid in advance for that study period or as part of an initial deposit amount:
 - The cancellation was due to a student's failure to enrol in a compulsory study period/trimester/semester.
 - The cancellation was due to unsatisfactory course attendance or progress at the conclusion of the appeals period.
 - The cancellation was due to a student's failure to comply with visa conditions relating to their course with the College.
 - The cancellation was due to a student providing false or misleading information at the point of application and this has been substantiated (e.g., falsified documentation such as passport, qualifications issued by other education providers, etc.)
 - The cancellation was due to misbehaviour under serious disciplinary action.
 - The terms and conditions of "the Agreement" between the student and the College are breached (e.g., non-payment of tuition fees).

Tuition fee refunds after the census date are given solely at the discretion of the College and only if there are compelling, compassionate, or exceptional circumstances which can be verified.

Tuition fee transfers after the course has commenced are solely at the discretion of the College and are only made if the student is more suitably placed in another course for academic reasons.

Overseas Student Health Cover

Overseas students who have organised their OSHC premium through the College will be entitled to a full refund of their OSHC premium prior to their arrival in Australia. If a student arrives in Australia and wishes to return home early and receive a refund of unused OSHC, they must submit a refund request via the SMS.

Compassionate and Compelling Circumstances

The College understands that, on occasion, a student may be required to withdraw from a course due to unforeseen compassionate or compelling circumstances. Therefore, provision is made under this Policy for a student to provide appropriate documentary evidence with their refund application for consideration by the College for a full or partial refund.

To be considered, the situation must:

- be outside of the student's control; and
- make it impractical for the student to continue with their studies; and
- be supported by documentary evidence.

Compassionate and compelling circumstances do not include:

- failing to progress adequately or successfully complete a pathway course to meet an entry requirement for the course.
- Inability to pay tuition fees alone (overseas students) as it is a visa condition to have sufficient funds for study and living purposes.

Requests for refunds on compassionate or compelling grounds should be submitted via the SMS and accompanied by independent supporting documentation in English (or translated by an NAATI accredited translator if the documents are in another language).

Students will be informed of the outcome **within ten (10) working days**.

Protection of Student Fees

In the unlikely event that the College is unable to deliver a course in full, students will be offered a refund of all unspent tuition fees. This refund will be paid **within ten (10) working days** of the day on which the course ceased being provided.

Alternatively, students may be offered enrolment in an alternative course at no extra cost. Students have the right to choose whether they would prefer a refund of unspent tuition fees or to accept a place in another course. If they choose placement in another course, students will need to sign documentation to indicate their acceptance of the placement.

In the unlikely event that the College is unable to provide a refund or place a student in an alternative course, the Tuition Protection Service (TPS) will assist overseas students in finding an alternative course or to get a refund if a suitable alternative is not found. Further information concerning TPS can be found at <http://www.tps.gov.au>.

New Students (course not yet commenced)

If the College is unable to offer the course for which a prospective student has accepted an offer, a full refund will be provided for all tuition fees paid for that course.

Continuing Students (course commenced)

If the College is unable to continue offering a course for which a student is enrolled, a full refund of tuition fees paid for units **NOT studied** will be made.

Enquiries

Any enquiries about this Policy should be raised with the Kaplan International Pathway Enrolments team: enrolments.pathways@kaplan.edu.au.

Complaints and Appeals

Students who are dissatisfied with the application of this Policy, or who wish to appeal a decision made by the College, may refer to the College's Grievances, Complaints and Appeals Handling Policy (available on the College's website) for information regarding their options.

Relevant Legislation

As a registered higher education provider, Murdoch College operates under strict laws and regulations. Policies and procedures are in place to ensure compliance with such laws.

Below, please find the most relevant legislation which applies to this Policy:

- Department of Home Affairs Student Visa Regulations
- Education Services for Overseas Students Act 2000 (ESOS Act)
- Education Services for Overseas Students (Calculation of Refund) Specification 2014
- Education Services for Overseas Students Regulations 2019
- Higher Education Standards Framework (Threshold Standards) 2021
- National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code)
- Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act)

Related Policies

This Policy should be read in conjunction with the following policies available on the College's website:

- Terms and Conditions of Enrolment
- Fees and Charges
- Grievances, Complaints and Appeals Handling Policy
- Tuition Assurance Statement

Version Control and Accountable Officers

It is the joint responsibility of the Implementation Officer and Responsible Officer to ensure compliance with this Policy.

Policy Category		Corporate and Finance		
Responsible Officer		Executive Director, Kaplan International Pathways ANZ		
Implementation Officer(s)		College Director		
Review Due Date		1 October 2025		
Approved by		Finance and Commercial Director		
Version	Authored by	Brief Description of the changes	Date Approved	Effective Date
1.0	Pathway Admissions and QRS Team	New Policy	06.10.2022	06.10.2022
1.1	Quality, Regulations and Standards Team	Inclusion of refund entitlement where a student's visa is refunded and other minor wording and formatting changes.	05.09.2023	05.09.2023
1.2	Quality, Regulations and Standards Team	Addition of definitions for AQF, Award Courses, and Non-Award Courses. Clarification of obligations for domestic and international students. Minor editing and formatting changes.	03.06.2024	03.06.2024