

STUDENT FEE CHARGES AND REFUND POLICY

1. PURPOSE

The purpose of this policy is to outline CG Spectrum Institute's (**CGSI**) tuition refund procedures for higher education students withdrawing from a unit of study or course of study. CGSI is committed to making fair and consistent decisions about student refund applications for tuition fees and other charges.

This policy is in accordance with the Higher Education Support Act 2003 (Cth) (**HESA**), Higher Education Provider Guidelines 2012 (**HEPG**), Higher Education Standards Framework 2021 (**HES**) and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (**National Code**).

2. SCOPE

This policy applies to all prospective, new and continuing students of CGSI, however, does not cover a Fee-Help loan. For prospective, new and continuing Domestic Students that have a Fee-Help loan, please refer to the *Fee-Help Refund Policy* and *Student Fee-Help Review Procedures* for further information.

3. DEFINITIONS

Term	Definition
Census Date	the last date a student may withdraw from a course of study or unit of study without incurring financial penalty.
Course of Study	a course that leads to a higher education award of CGSI.
Domestic Student	a student who: <ol style="list-style-type: none"> is an Australian citizen; or holds an Australian permanent residency visa, including a humanitarian visa; or is a New Zealand citizen.
FEE-HELP	a Commonwealth Government loan scheme that assists eligible domestic students to all or part of their tuition fees.
Higher Education Award	<ol style="list-style-type: none"> a diploma, advanced diploma, associate degree, bachelor degree, undergraduate certificate, graduate diploma, masters degree or doctoral degree; or a qualification covered by level 5,6,7,8,9 or 10 of the Australian Qualifications Framework; or an award of a similar kind, or represented as being of a similar kind, to any of the above awards, <p>other than an award offered or conferred for the completion of a vocational education and training course.</p>
International Student	is a student that is not a domestic student.
Special Circumstances	are unusual or uncommon circumstances that: <ol style="list-style-type: none"> are beyond the student's control; did not make their full impact on the student until on or after the census date for the unit of study; and made it impractical for the student to complete the unit of study.
Tuition Protection Services	a Commonwealth Government service that assists students to continue their studies through another course or different provider, or in obtaining a refund or loan re-credit.
Unit of Study	a single unit or component that forms part of a course of study.

4. PRINCIPLES

CGSI will follow the following principles in setting student fees and charges:

- Fees and charges shall be applied in accordance with the requirements of the relevant legislation, regulations, standards and guidelines;
- Tuition fees for domestic students are governed by HESA; and
- All fees and charges will be set out in the *Student Charges Schedule* available on the CGSI website: <https://cgspectrum.institute/fees-and-payment>

5. IMPLEMENTATION OF POLICY

It is the responsibility of CGSI to provide clear, accurate and accessible information to all prospective, new and continuing students about:

- (a) tuition fees
- (b) census dates;
- (c) course transition and teach out
- (d) Fee-Help; and
- (e) Tuition Protection Services

CGSI shall ensure fair and equitable procedures are implemented in respect of course transition and teach out, Tuition Protection Services and tuition refunds in accordance with the HESA, the Fee-Help guidelines and any other relevant laws, standards and policies.

For further information on Fee-Help, please refer to the [Fee-Help Refund Policy](#) and [Fee-Help Review Procedures](#).

6. RESPONSIBILITIES AND AUTHORITIES

- 6.1. The **CEO** is responsible for approving applications for fee refunds according to recommendations from the Academic Director.
- 6.2. The **Academic Director or delegate** is responsible for:
 - receiving [Fee Refund Application Form \(Non FEE-HELP\)](#) from students and ensuring adequate supporting documentation is provided;
 - assessing grounds for fee refund applications against this document; and
 - making recommendations to the CEO.

7. REFUND POLICY

7.1. Overview

- (a) All fees and charges will be determined each year prior to the opening of enrolment.
- (b) CGSI is committed to providing complete, accurate and transparent information to prospective and current students about tuition fees and charges.
- (c) The [Student Charges Schedule](#) will set out the dates by which all fees and other charges must be paid. The Student Charges Schedule is available at: <https://cgspectrum.institute/fees-and-payment>
- (d) Students are required to make a deposit on tuition fees for enrolled subjects on the date of enrolment. Subject to the terms of this policy, the deposit may be non-refundable.
- (e) Students are entitled to participate in and afforded protections under the Tuition Protection Services

DOMESTIC STUDENTS – NO FEE-HELP

7.2. Payment of fees

Domestic students are required to make full payment for tuition fees for enrolled subjects in advance of timetabled subject dates.

7.3. **Withdrawal by student**

A prospective, new or continuing student may withdraw their enrolment at any time; however, the date of that withdrawal shall determine whether the student will be entitled to a refund.

7.4. **Withdrawal by student more than one month in advance of timetabled subject date**

A domestic student who withdraws from an enrolled subject more than one month in advance of a timetabled subject commencement date will have their tuition fees fully refunded by CGSI, including any deposit paid on tuition fees.

The timetable is available at: <https://cgspectrum.institute/ieft/timetables>

7.5. **Withdrawal by student less than one month in advance of timetabled subject date**

A domestic student who withdraws from an enrolled subject less than one month in advance of the timetabled subject commencement date may apply for a fee refund using CGSI's Fee Refund Application Form (Non FEE-HELP), together with supporting documentation. Grounds for fee refunds include:

- bereavement;
- medical conditions;
- personal, family or relationship circumstances;
- employment-related reasons; and
- any other matter affecting the student's capacity to attend the subject(s).

The timetable is available at: <https://cgspectrum.institute/ieft/timetables>

The **Academic Director or delegate** will assess the fee refund application and make a recommendation to the CEO within ten (10) working days for full, partial or no refund, according to the circumstances and supporting documentation.

The **CEO** will make a final decision on the fee refund application within ten (10) working days and notify the student by email and mail. The decision will be documented in the student's records.

8. **INTERNATIONAL STUDENTS**

8.1. **Full Refund**

An international student shall have their tuition fees refunded in full if:

- (a) CGSI is unable to provide the unit of study or course of study which was offered to the student;
- (b) an Australian visa application is refused prior to commencement of the unit of study or course of study and the student provides evidence of the visa refusal;
- (c) approval of an Australian student visa is delayed for reasons beyond the student's control, resulting in the student being unable to commence the unit of study or course of study and the student provides evidence that the visa has been delayed; or
- (d) the offer of enrolment is withdrawn by CGSI.

8.2. **No Refund**

An international student will not be entitled to have their tuition fees refunded if:

- (a) the student formally withdraws from the unit of study or course of study after the Census Date;
- (b) the student has breached any binding terms and conditions with CGSI; or
- (c) the student's enrolment has been cancelled by the student.

8.3. **Transfer of Tuition Fees**

If a course has commenced, tuition fee transfer will only be made at the discretion of CGSI.

8.4. **Non-Refundable Fees**

Late fees, fines, Overseas student health cover fees and other administrative fees incurred are non-refundable.

8.5. **Exceptional Circumstances**

Where an international student or their representative gives written notice prior to the census date that he or she is withdrawing from a unit of study or course of study due to exceptional circumstances, CGSI may grant, at its discretion, a total or partial refund of tuition fees. Exceptional circumstances may include:

- A political, civil or natural event which prevents full payment of fees or the student's attendance;
- death of the student or close family member; or
- evidence of illness or disability.

8.6. **Obtaining permanent residency**

An international student who is granted Permanent Resident status in Australia is eligible to pay domestic student fees. Permanent Resident status is recognised from the date stamped on the student's passport.

A student must show proof of stamped passport details before the commencement date in order to be eligible to pay domestic fees. If the student has already paid the tuition fees applying to international students for the semester, the difference in fees will be credited back to the student account.

If the student has obtained residency after the commencement date, the student must pay the relevant International student fees and will be classified as an International student for the remainder of that trimester.

9. **INTERNATIONAL STUDENT REFUND PROCEDURE**

The following rules apply in relation to the processing of refunds:

- (a) Applications for a refund must be made in writing and submitted to the Academic Director.
- (b) Where payable, refunds are made in Australian dollars and are paid within 28 business days from the date the application is lodged.
- (c) If CGSI is unable to provide the course offered, a full refund is payable within two (2) weeks of the default day.
- (d) Should CGSI be unable to either provide a refund or place the student in an alternative course, and the student is entitled to a full refund, payments can be made out of the Overseas Students Tuition Fund to refund the student and reimburse the provider of an alternative course.

10. **PROVIDER DEFAULT – ALL STUDENTS**

If CGSI does not commence, continue or complete the delivery of a subject or course of study, the student is entitled to:

- (a) transfer to another suitable replacement unit or course (if available);
- (b) transfer to another provider to complete your studies; or
- (c) request a refund of unspent tuition fees paid directly to CGSI.

The student has a right to choose between the alternative course or a refund. Refer to the Teach Out Policy

Eligible students are entitled to participate in and be afforded protections under the Tuition Protection Services. Refer to: <https://www.dese.gov.au/tps>

11. DEFERRAL– ALL STUDENTS

If a student gives written notice prior to the census date of their intention to defer their place in the course to the next available intake, all tuition fees will be transferred to that intake. A place may be deferred for up to twelve (12) months. If a student has deferred and subsequently gives written notice that they do not intend to take their deferred place, a refund will be processed in accordance with the timeframes and conditions relevant to the original deferral.

12. DEFAULT ON FEE PAYMENT – ALL STUDENTS

Students who have not paid the required tuition fee by the due date will be sent a warning letter. Non-financial students may not access CGSI's facilities and are not permitted to sit final examinations. Debt collectors may be engaged to recover any unpaid fees.

If a non-financial International student does not pay their fees by the date specified, their enrolment will be cancelled and they may be reported to the Department of Immigration and Border Protection (DIBP) for non-payment of fees.

13. COMPLAINTS AND APPEALS

A student may appeal against any decision made under this policy in accordance with CGSI's:

- Student Grievance Complaints and Appeals Policy; and
- Student Grievance Complaints and Appeals Procedure.

All students may appeal a decision using the Formal Complaints and Appeals Lodgement Form

14. RELATED DOCUMENTS AND POLICIES

Fee Refund Application Form (Non FEE-HELP)
Formal Complaints and Appeals Lodgment Form
Fee schedule for CGSI for 2021 and 2022

Teach Out Policy
Fee-Help Refund Policy
Student Fee-Help Review Procedures
Student Welfare and Support Policy
Student Welfare and Support Procedure
Grievance Complaints and Appeals Policy
Grievance Complaints and Appeals Procedure
Critical Incident Policy
Critical Incident Procedure

15. RELATED LEGISLATION

HESA;
HEPG;
HES; and
National Code.

16. VERSION CONTROL

Document:	Student Fee Charges and Refund Policy		
Approved by:	Board of Directors	Date: August 2022	
Version: V2.3	Replaces Version: V2.2	Next Review: August 2023	
V2.2	New logo, formatting, minor amendments		
V2.1	New logo, formatting, minor amendments		
V2.0	CRICOS minor adjustments 24/06/2021		
V1.4	Referred to a Refund Policy not fee charges. Fees and refunds noted together.		