

# Fees, Charges and Refunds Policy

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## Purpose

The Sydney International School of Technology and Commerce (SISTC) has developed this Policy and Procedure to establish principles and provide a guide to all student tuition fees and charges, and the process, timelines and conditions under which students can apply for a refund of tuition fees.

These principles and guidelines are consistent with the *National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018* (“the National Code 2018”) Standard 3: *Formalisation of Enrolments and Written Agreements*.

## Scope

This Policy applies to all prospective and enrolled international SISTC students.

## Definitions

All terms are defined in the SISTC Glossary.

## Principles

The Board of Directors approves the annual Fees and Charges Schedule (including tuition and all additional fees).

We ensure that all information about fees, charges and refunds is clear and transparent.

Information about fees, charges, refunds and deadlines will be published early to assist students to make informed choices.

Our fee processes are procedurally fair. Increases are not applied retrospectively, nor to fees that have been paid in advance.

All refund payments are made in Australian Dollars (AUD).

Scholarships may be available for priority equity groups as outlined in the Equity and Diversity Policy to ensure that these groups are not excluded from study in the School on the basis of their financial capacity to meet fees. Please complete the *request form* to apply for consideration.

Special arrangements may also be made for students who are experiencing financial hardship brought about by circumstances beyond their control.

International Students Fees are protected by the Australian Government’s Tuition Protection Service (TPS) as described in the *SISTC Tuition Protection, Teach Out and Transition Policy*.

Tuition fees may be transferred from one course to another course within SISTC.

## Roles and Responsibilities

Refunds are granted according to this policy. Any request which falls outside this policy will be referred to the Director of Operations, Chief Executive Officer or their nominee, for consideration and decision.

## Procedure

### 1 Communication

The following information is published on our website and referenced in promotional materials and correspondence to students:

- key dates by study period such as student orientation, unit commencement, census dates (important last dates to withdraw without financial or academic penalty) and withdrawal provisions
- the Fees, Charges and Refund Policy and annual Fees and Charges Schedule
- The annual academic year timeline to which fee schedule applies and the annual fee setting process and timeframes
- any additional costs which an international student can reasonably expect as part of choosing to study in the School including indicative information for international students about living in Australia, including for example, mandatory health insurance requirements, accommodation, travel (public transport) and living costs
- costs of repeating a unit which are the same as the initial enrolment into the unit
- how priority equity groups can apply for access to scholarship discounts via the Special and Compelling Circumstance Policy and Form.

### 2 Refund conditions and timelines

In accordance with *National Code 2018* requirements, a full refund of tuition fees is granted when:

- SISTC does not start the course on the agreed starting date; or
- the course ceases to be provided by SISTC at any time after it starts but before it is completed; or
- the course is not provided in full to the student because a sanction has been imposed on SISTC under Part 6 of the *ESOS Act 2000* and the student has not withdrawn before the day of default.

#### Protection of Student Fees in case of Provider Default

In the unlikely event that SISTC stops delivering a course or is unable to deliver a course in full, students enrolled in that course will be offered a refund of their unspent tuition fees received by SISTC. This refund will be paid within fourteen (14) days or two (2) working weeks from the date on which the course ceased to be provided.

Students may be offered alternative enrolment in an equivalent course at no extra cost. They have the right to choose whether they would prefer to accept a place in another course or be given a refund of the unspent fees. If they choose to accept the offer to be enrolled in another course, they will be issued with a new offer letter and enrolment agreement.

If SISTC is unable to provide a refund or provide an alternative course in accordance with the ESOS Act and National Code, then the Tuition Protection Service (TPS) will assist international students to find an alternative course or obtain refunds if a suitable alternative course is not found. Further information regarding the TPS arrangements is provided at [www.tps.gov.au](http://www.tps.gov.au) and on the SISTC website at [www.sistc.nsw.edu.au](http://www.sistc.nsw.edu.au).

SISTC reserves the right not to offer a course/ unit previously made available at our discretion and in relation to minimum student numbers. If this occurs, and the student is unable or unwilling to enrol in a similar course at SISTC and the enrolment is therefore cancelled, all fees paid will be refunded except the non refundable application fee.

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## Refunds for Offshore Visa Refusal

If a student study visa is refused prior to course commencement, SISTC retains the application fee.

Where a student provides proof of refusal of a student study visa and evidence of payment, fees paid in advance in respect of their tuition will be refunded. No refund is given if visa refusal is based on breaches of visa conditions or cancellations.

## Refunds for Student Deferral, Suspension or Cancellation

Refunds for withdrawal or deferring course commencement are made according to the schedule set out in the table below and processed according to the Student Deferral, Suspension and Cancellation of Study Policy and Procedure.

If a student cancels enrolment or withdraws without special or compelling circumstance approval, the application fee is not refunded. The refund is determined according to the schedule set out below.

International student tuition fees are refunded according to the following circumstances:

Reason and timing of the cancellation		Refund	
Cancellation given with more than 30 calendar days prior to the course commencement date		A full refund of tuition fees less \$250 AUD application fee	
Cancellation given with less than 30 calendar days prior to the commencement date		No refund of tuition fees	
Cancellation of student enrolment due to student default		No refund of tuition fees	
Provider default		A full refund of tuition fees	
<b>Notification to withdraw or defer received after the commencement of the study period</b>			
Course/ Unit withdrawal			
	Penalties	Financial	Academic
After Commencement date	No refund	Full tuition fee charged and \$250 application fee not refunded	Fail grade recorded on academic transcript (FE, FW or FN)

### Other circumstances in which refunds may be paid

Full refunds may also be granted where evidence is provided for special or compelling circumstances.

## 3 Circumstances under which student fees are not refunded

A student whose enrolment is terminated by SISTC as a result of seriously breaching SISTC policies (including but not limited to academic or other misconduct) will not be entitled to any refund of fees with respect to that study period.

Where a student is found to have provided false, fraudulent or misleading information in their SISTC enrolment application and/or does not meet the Genuine Temporary Entrant Requirement (GTE) SISTC will retain up to 100% of any fees paid and terminate any associated enrolment.

Where an international student enrolls onshore, a valid student study visa must be held. If an onshore student study visa expires after course commencement, the student is not entitled to a refund.

## Refunds for when Student Default occurs

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Students who default on tuition payments are not entitled to a refund for tuition fees paid.

If a student enters into an agreement as part of an articulation pathway, the higher education program is considered to be the principal course of study, in accordance with the National Code 2018.

If a student withdraws prior to or after the Commencement Date of their principal course of study while enrolled in the articulation pathway course, they are deemed to be in default of their visa requirements to maintain their principal course of study and they are not entitled to a refund of any fees paid in advance. In this instance, a student is cancelled on non-commencement and no refunds are provided.

Students who withdraw from a pathway enrolment are also liable to pay for the balance of any fees due for the remainder of their enrolment.

Students who apply for a Letter of Release to transfer to another provider must pay all outstanding fees including all invoices prior to the issuing of a Letter of Release.

### Non-Refundable Fees

The following are non-tuition fees and as such are non-refundable fees

- Application fee
- Late payment fees
- Other fees as listed on the *Fees and Charges Schedule* on the website.

## 4 Applying for a Refund

To apply for a refund, students must submit the *Refund Request Form* stating a valid reason for the refund request with applicable documented evidence in relation to the refund conditions listed above.

There is no cost for this process.

Refund requests must be submitted within 12 months of the end of the enrolled study period. Requests submitted more than 12 months afterwards may be considered where a student provides clear special circumstances documentary evidence that demonstrates that they were unable to submit their application within the 12 month period.

For amounts paid for Overseas Student Health Cover (OSHC), airport pickup, accommodation booking and board, students must contact the provider of the service for details of their refund policy and procedures as SISTC is not the provider or agent.

## 5 Processing of Refunds

SISTC will assess whether the evidence required is sufficient, and let the student know if further information is required and advise the student of the outcome.

Staff may request additional reasonable evidence at their discretion to support the application.

Incomplete applications with insufficient evidence may be rejected.

If a refund application is declined, the student will be given a clear reason for that decision and advised of the applicable appeal process and timeline.

A student whose application is approved will receive their refund within twenty (20) working days (or 4 weeks).

The refund is credited to the original credit card used to pay the fees. In rare cases due to international electronic banking limitations, where this is not possible, alternate refund arrangements are agreed with the student.

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### 6 Grievances and appeals

A student who is dissatisfied with the outcome of their refund request may appeal on the grounds that SISTC has not followed policy and due process using the Student Grievance and Appeal Form within twenty (20) working days of being informed of the decision.

International students who wish to lodge an external appeal or complaint about a refund decision can contact the Commonwealth Ombudsman. The Overseas Students Ombudsman offers a free and independent service for overseas students (student visa holders only) who have a complaint or want to lodge an external appeal about a decision made by their education provider, including into course fees and refunds.

See the Overseas Students Ombudsman website <https://www.ombudsman.gov.au/complaints/international-student-complaints> or phone 1300 362 072 for more information.

## Fees, Charges and Refunds

### Document Details

Accountabilities and review cycle		
<b>Delegate</b> <i>(Records and reporting)</i>	CEO & DoO	Ref: Fees and Charges Schedule
<b>Approval body</b>	Board of Directors	
<b>Reporting Body</b>	Board of Directors	
<b>Approval date</b>	20230509	
<b>Review date</b>	3 years from last review 202605	

### Supporting information

<b>Related legislation</b>	Higher Education Standards Framework (HESF) <i>(Commonwealth)</i> <a href="https://www.legislation.gov.au/Details/F2022C00105">https://www.legislation.gov.au/Details/F2022C00105</a> Domains 1 & 7 Educational Services for Overseas Students Act & Regulations (ESOS) <i>(Commonwealth)</i> <a href="https://www.legislation.gov.au/Details/F2021C01320">https://www.legislation.gov.au/Details/F2021C01320</a> <i>Standard 3: Formalisation of Enrolments and Written Agreements</i> National Code of Practice for Providers of Education and Training to Overseas Students 2018 Standard 3.1 – 3.6 <i>(Commonwealth)</i> <a href="https://www.legislation.gov.au/Details/F2017L01182">https://www.legislation.gov.au/Details/F2017L01182</a> Higher Education Sport Act (HESA) <i>(Commonwealth)</i> <a href="https://www.legislation.gov.au/Details/C2022C00005">https://www.legislation.gov.au/Details/C2022C00005</a>
<b>Acknowledgements and sector benchmarking</b>	Yes

### Supporting documents

<b>Related documents</b>	Course and Unit Changes and Discontinuation Policy and Procedure Fees, Charges and Refund Policy Letter of Offer Templates Tuition Assurance Statement Tuition Protection Teach Out and Transition Policy Request for Refund Form Student Complaints Appeals and Grievances <a href="#">SISTC Business Plan</a> <a href="#">SISTC Marketing Strategy and Plan</a> <a href="#">SISTC Equity and Diversity Policy</a> <a href="#">SISTC Student Recruitment Information Policy</a> <a href="#">SISTC Marketing and Communications Policy</a>
<b>Superseded documents</b>	NA

### Type and location

<b>Document type</b>	Corporate Governance Academic Governance Academic Management Operational Management
<b>Location/access</b>	Website Student access Staff access

### Document History

Version No	Delegate	Approving body/delegate	Approval date	Amendment type	Key changes
01.00	CEO	BoD	20170727 20181129 20190802	New	Annual minor amendments and improvements
02.00	CEO		20200506	Major	Updated with SISTC logo
02.01	CEO		20210205 20210428 20210701	Minor	Updated with consideration given to a material change that may impact a student's ability to pay their fees and enrol in a full-time load due to the COVID-19 Pandemic (or similar)

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					and enforcement of Government regulations both in Australia and overseas Updated to accommodate HESF amendments
02.02	CEO		20211109		Minor changes to naming of Corporate Plans for Policy durability
03.00	CEO &DoO		20210826	Major	Simplified, plain English policy and new consistent procedure added, aligned with regulation and aligned with revised Refund Request form.