

Refund Policy

Educare College's refund policy is in accordance with the ESOS Act 2000 (as amended), and its accompanying regulations, and it applies to all overseas students. This and other information may be provided to the Australian Government (ASQA, Department of Education and Training, DIBP) and, if relevant, the Tuition Protection Service (TPS) Director in relation to administering the ESOS Act 2000, the National Code 2017 and/or the Migration Act (as amended).

All requests for a refund must be made in writing by the student(s) and submitted to Educare College together with any supporting documentation, if applicable.

In the case of a student visa refusal and/or student default, refunds will be made within four (4) weeks of receiving a written claim from the student and will include a statement explaining how the refund was calculated.

1. Student Visa refusal

Written documentation of the student visa refusal must be provided by the course applicant to Educare College.

- 1(a) **Tuition fees** paid at the time of cancellation will be refunded **in full** if a student visa application lodged **overseas** is rejected. However, the Enrolment Fee of AU\$200.00 is non-refundable.
- 1(b) If a student is **off-shore** and a student visa has not been issued in time to commence a course at the agreed starting date, and the student contacts Educare College in writing to agree to a deferred starting date, another commencement date would be arranged without additional fees. Should the deferred starting date be unacceptable, the **tuition fees** paid will be refunded **in full** at the time of cancellation. However, the Enrolment Fee of AU\$ 200.00 is non-refundable.
- 1(c) A student who is **on-shore** must commence a course on the agreed commencement date, even though a decision for their student visa application may still be awaiting a decision from DIBP. A **pro-rata refund** of the **unused portion of the tuition fees** at the time of their refusal/rejection of their **on-shore** student visa application will be granted to the student after the course commencement date has passed. However, the Enrolment Fee of AU\$ 200.00 is non-refundable.

2. Student defaults – Occurs where an overseas student does not commence a course, or withdraws from a course as defined in section 27(2) of the ESOS Act. The student is required to provide written notice to Educare College for the course cancellation.

Refunds will be made as follows:

- 2(a) **80%** of the **tuition fees** paid if notice of cancellation received at least 6 weeks prior to the course commencement date. The enrolment fee of AU\$ 200.00 is non-refundable.
- 2(b) **70%** of the **tuition fees** paid if notice of cancellation received at least 4 weeks prior to the course commencement date. The enrolment fee of AU\$ 200.00 is non-refundable.

- 2(c) **50 % of the tuition fees** paid if notice of cancellation received at least 2 weeks prior to the course commencement date. The enrolment fee of AU\$ 200.00 is non-refundable.
- 2(d) **No refund of tuition or enrolment fee** will be made if notice of cancellation or withdrawal is made either on or after the course commencement.
- 2(e) **No refund** will be paid where Educare College terminates an enrolment due to a student **failing to satisfy course requirements** relating to attendance or academic progress, in accordance with the obligations of the student under the student visa regulations.
- 2(f) **No refund** will be paid where Educare College terminates an enrolment due to a student **failing to pay** an amount he/she was liable to pay the RTO, directly or indirectly, to undertake the course.
- 2(g) **No refund** will be paid where Educare College terminates an enrolment due to a student **misbehaving** (i.e. consuming drugs, alcohol or smoking anywhere on campus) and causing problems for other students, staff, the RTO's reputation and its relationship with other organisations (such as building management) or for breaking laws anywhere in Australia. This does not affect the student's rights to access Educare College's complaints and appeals processes.

3. Provider defaults – Occurs where the registered education provider fails to provide a course or ceases to provide a course to an overseas student in accordance with section 27(1) of the ESOS Act.

Reimbursement in the case of provider default is within two (2) weeks of the default day occurring to the student and will include a statement explaining how the refund was calculated.

- 3 (a) In the unlikely event that Educare College is unable to deliver a course in full, a student will be offered a refund of the **unused portion of the tuition fees** that they have paid to the institute.
- 3 (b) Alternatively a student may be offered enrolment in an alternative course by Educare College at no extra cost to the student. A student has the right to choose whether he/she would prefer a refund of the **unused portion of the tuition fees**, or to accept a place in another course at Educare College. If a student chooses placement in a new course, Educare College will require the student to sign a new **Letter of Offer and Student Agreement** to indicate that he/she accepts the placement in the new course.
- 3 (c) If Educare College is unable to provide a refund, or place a student in an alternative course, the Tuition Protection Service (TPS) will assist the student in finding an alternative course. If a registered education provider of an alternative course offers the student a place in the course, the student may accept the offer in writing within thirty (30) days of the provider obligation period ending, unless the period is varied by the TPS Director. The TPS will transfer any **unused portion of tuition fees** to the new registered education provider.
- 3 (d) If there are no suitable alternative courses or course offers, the student may apply for a refund to TPS for the amount of any **unused portion of the tuition fees** that the student has paid to Educare College. These fees are any tuition fees that student has already paid and that are directly related to the course for which the tuition has not yet been received by the student.

Requests for refunds will be processed and recorded in the refund register and in each students file via the Student Management Database.

Refund application requests are to be made in writing on the Student Refund Request Form provided by Educare College and submitted to the Student Management Officer for processing.

The Student Management Officer will ensure all the relevant information has been recorded correctly, including Bank details as to where the money is to be deposited, before submitting to the Principal Executive Officer of Educare College for consideration.

The Principal Executive Officer will authorise eligible student refunds and a written explanation as to how the refund was calculated and a copy of the refund agreement that was signed by the student will be sent to the student and a copy placed in the student file for Educare College's records.

- All refunds will be paid in Australian dollars.
- Any enrolment fee is non-refundable under any circumstances.

4. Refund for OSHC – Educare College is in partnership with **nib OSHC** about student health cover. The nib OSHC is one of Australia's largest health insurers, covering over one million people in Australia and New Zealand. International students may claim by uploading a photo of receipt, on their phone or online. They have access to over 460 agreement private hospitals within Australia and with friendly service with real people in our retail and customer call centres. The OSHC payment will be remitted to nib OSHC upon receipt from student by Educare College. Should there be a refund, the student will formalise the request and submit directly with nib OSHC. For more information about nib OSHC refund policy please visit: <https://www.nib.com.au/overseas-students>

Note: The written agreement, and the availability of a complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws.