



Student Fees and Refund Policy

Purpose

This policy outlines how the Victorian School of Commerce (VSC) deals with fees and requests for refunds of fees of both commencing and existing domestic and international students. It also provides a guideline about the circumstances in which refunds are granted and the amount of refund that may be granted.

Scope

The Student Fees and Refund Policy applies to all domestic and international students commencing and enrolled in higher education and the staff involved in the administration and provision of education for VSC.

Definitions

Cancellation – refers to the cancellation of any course or unit by VSC, or the withdrawal of a student from a unit or course because of a breach of any condition in this policy, its related procedure, the Letter of Offer, Student Agreement or Terms and Conditions entered into at the time of applying to study at VSC. Cancellation will automatically invoke the Student Fees and Refund policy and procedure.

Census Date – applies to Domestic students only and is the date in a relevant semester at which enrolment is considered to be finalised. Students must pay the fees by this date and if not, the student's enrolment may be cancelled. In case of student withdrawal after the Census Date, students are liable for the financial costs associated with this unit.

Deferment – refers to when a student postpones study prior to commencement and after the offer of a place has been made by VSC.

Domestic student – Australian citizens, New Zealand citizens, or holders of an Australian permanent visa (all categories of permanent resident visa holders including Humanitarian Visas).

International Student – Enrolled students who have been granted a student visa by the Australian Department of Home Affairs which entitles them to study full time in Australia.

Overseas Student Health Cover – a requirement of the Australian Government by which all overseas students in Australia on an international student visa are covered by Overseas Student Health Cover (OSHC) for the duration of their visa. If the student has family with them, they must have the compulsory family cover.

Terms and Conditions – means the Terms and Conditions that a student agreed to upon applying to study with VSC.

Withdrawal – refers to when a student ceases their registration in a course or unit after they accept their Letter of Offer.

Policy

Fees

VSC provides students with accurate fee information and collects student fees for courses in compliance with the Tuition Protection Service (TPS) for overseas students. All students are



charged tuition and non-tuition fees for its registered courses according to the level of study and the provisions of applicable legislative requirements.

Fees are reviewed annually and updated in the Letter of Offer. Students are appropriately advised of fees and charges in their Letter of Offer. VSC will publish fees for all the courses in the Student Handbook and on the VSC website. All students will therefore at all times have access to information about tuition and non-tuition fees, charges, and refunds involved in studying at VSC, including tuition assurance arrangements.

Fees are payable differently by Domestic Students and International Students. For Domestic Students, fees are payable by start date of the study period for continuing students and course start date for commencing students. VSC may charge a late fee if the amount due is not paid in full by the due date. VSC will not allow students to continue enrolment until they have paid the fees in full. In case the tuition fees remain unpaid, the student will be issued a notice informing them that VSC may suspend their enrolment.

For International students, fees are payable in accordance with the Terms and Conditions, the Student Letter of Offer and Student Agreement for commencing students. For continuing International Students, fees are payable no less than 8 weeks prior to the study period. VSC may charge a late fee if the amount due is not paid in full by the due date. VSC will not allow students to continue enrolment until they have paid the fees in full. In case the tuition fees remain unpaid, the student will be issued a notice informing them that VSC may suspend their enrolment and eventually be reported to the Department of Home Affairs for non-payment of fees.

VSC will provide information about the total amount of all fees including tuition fees, non-tuition fees and any other charges which may include Overseas Student Health Cover (OSHC). Information about tuition and non-tuition fees is available to all students via the VSC website, Student Handbook, Letter of Offer and Student Agreement.

VSC will inform the students about the payment terms, including the timing and amount of fees to be paid and any component that forms part of non-refundable deposit prior to enrolment for new students and otherwise at all times for continuing students through the website or student services. ***Please note that NO non-tuition fees are refundable.***

As per usual VSC practice in relation to informing students of any material change in VSC operations, students will be given three (3) month's advance notice for any course fee changes. This information will be directly sent to students by email, updated in the Student Handbook/s and will be available in the VSC website.

If a student needs to repeat a unit or extend their study period in an existing course, VSC will charge the full fee for each unit when the unit is repeated, or a study extension is approved. VSC will inform the students about the fees for repeating units and extended study period.



In case of Credit Transfer students, VSC will charge the tuition fee on a pro-rata basis for each unit undertaken for the duration of the course. All non-tuition fees will be charged in full where applicable and are not refundable once paid.

Tuition Protection Service

The Tuition Protection Service (TPS) assists international students on student visas whose education providers are unable to fully deliver their course of study. Underpinned by the *Education Services for Overseas Students Act 2000* (the ESOS Act), the TPS framework protects international students on student visas when their provider defaults. That is, their provider closes, fails to start, or stops offering a course. In an unlikely event of a provider default, VSC will discharge its obligations to the student, which may include issuing a refund, within 14 days in accordance with the Section 46D of the ESOS Act.

If VSC is unable to provide a refund or provide an alternative course in accordance with the ESOS Act and the National Code, the TPS will assist international students in finding an alternative course or to obtain a refund. Further information regarding the TPS, please visit <https://www.dese.gov.au/tps>

Overseas Student Health Cover

As per Australian government legislation, international students are required to have Overseas Student Health Cover (OSHC) in place. In accordance with the ESOS Act, students are responsible for contacting the OSHC Provider directly to apply for the OSHC refund.

In making the refund application student must provide all relevant information including:

- Full name
- Date of Birth
- OSHC membership number
- Reasons for their application for the refund and
- Evidence of transferring to another education provider or their departure date from Australia.

Refund

Please read this section carefully – please also refer to the Student Fees and Refund Policy. Please also refer back to the Terms and Conditions, the Letter of Offer and the Student Agreement to confirm your understanding of fees refund.

VSC recognises that on occasion, there may be circumstances that warrant a refund of tuition fees collected by the School. VSC aims to provide a fair, transparent and efficient approach in its process for refunds of tuition fees where that may be applicable. This policy also lays out the conditions under which full or partial refunds may apply. It also ensures that VSC discharges its responsibilities in relation to all relevant legislation and sets all student fees to conform with



relevant legislation. There will always be extenuating circumstances in which fees will be refunded despite falling outside the categories covered in this policy.

This policy does not remove the right of the student to take further action under Australia's Consumer Protection Laws nor does it prevent the student from pursuing other legal remedies.

Circumstances where a refund will be paid

To be eligible for a refund, the student must be enrolled in a VSC higher education course leading to an accredited award.

Domestic Students

Withdrawing from a unit before census date is permitted and will not affect a student's transcript. When the student withdraws before census date all fees will be fully refunded. VSC must be informed by the student in writing on or prior to the Census date to apply for a refund.

A domestic student will be eligible for refund if the student wants to take a Leave of Absence for the entire semester and withdraw from units of study before the Census Date of the semester. Once approved of a Leave of Absence, the student will be refunded.

In case VSC is unable to offer a course, a domestic student will either be refunded or offered an alternative place at VSC's expense that is accepted by the domestic student in writing (no refund in this case).

International Students

The primary documents relating to refunds for International Students are the Terms and Conditions, Letter of Offer and Student Agreement. In summary, where a student withdraws earlier than 28 days before the commencement date of any given semester they are entitled to 50% of the fees paid in advance. Any withdrawal after this time will not result in any refund of fees.

An international student will be eligible for a full refund if their visa application has been unsuccessful and the student has notified VSC prior to 28 days before the commencement of the semester. Only the unused portion of course fees paid in advance will be refunded. The enrolment administration fee which is part of the non-tuition fees (as published on VSC website and Student Handbook) will NOT be refunded.

If VSC fails to offer a course, the international student will either be refunded the unused portion of the prepaid tuition fees or offered an alternative place at VSC's expense that is accepted by the student in writing (no refund in this case).

Refund of Tuition Fees when student withdraws after the census date – (Domestic Students only) When a student withdraws after the Census date, a Withdrawn (W) will be recorded on the transcript. If the student provides evidence that they had ceased attendance by census date and for circumstances beyond their control they were unable to notify VSC, a refund may be granted.

Such an application will only be considered if VSC is satisfied that:



- The circumstances were beyond the student's control
- Circumstances were such that it would not be practical for the student to continue studies

The following circumstances will be considered by VSC as **reasons beyond their control** and for which withdrawal may be granted without financial penalty:

- A serious health problem or the onset of a chronic health problem not previously diagnosed and for this a medical certificate will be required as evidence
- Serious personal or family trauma and evidence by mental health workers or counsellor
- Changes in personal or family circumstances that can be demonstrated and evidenced by a Statutory Declaration, such as severe financial loss and hardship, illness or death of a family member.

Failure in unit or course or prolonged absenteeism

In the event of failure in a unit the student will still have to pay the tuition fee, regardless of whether the student attended class or not, or whether they availed themselves of access to the learning portal. If formal withdrawal did not take place before the Census date (Domestic Students only), they are still liable for the tuition fee.

Special circumstances listed above will be considered. However, it does not include lack of knowledge of the Census date as students are fully informed in their Student Handbook, at Orientation and on the Website. Failure to follow correct procedures and academic ability being less than was expected are also not reasons for claiming a refund. If a student changes their mind about study after the Census date, they are still responsible for paying the fees unless they can give evidence of special circumstances.

VSC will not provide any refund where:

- the student has breached the Terms and Conditions, the Student Agreement or the Letter of Offer in addition to including breach of VSC's policies and procedures
- the student has supplied forged or fraudulent documents or deliberately misleading documentation to VSC
- the student's enrolment is cancelled by VSC due to a breach of student visa conditions or any unlawful or illegal conduct by the student
- the student's enrolment was terminated because of behavioural or academic misconduct
- a refund request is submitted after VSC has terminated the student's enrolment due to fees non-payment
- the Department of Home Affairs has refused the student a visa due to the submission of forged or fraudulent documents by or on behalf of the student.



Appeals

If a student is not satisfied with a decision under this policy, they have the right to appeal in accordance with the *Student Complaints and Appeals Policy*. This must be done within 20 business days of receiving the notice. They must provide supporting evidence with their appeal.

If a student is not satisfied with the reviewed decision, they can then apply to the Board of Directors for a review as set out in the *Student Complaints and Appeals Policy* and *Student Complaints and Appeals Procedure*.

The student also has the right to take further action under Australia's Consumer Protection Laws or to pursue other legal remedies. For more details please refer to the *Student Fees and Refund Procedure*.

Related policy instruments

Aboriginal and Torres Strait Islander Peoples Policy

Academic Documentation and Graduation Policy

Academic Progression and At-Risk Policy

Academic Progression and At-Risk Procedure

Admissions Policy

Admissions Procedure

Credit and Recognition of Prior Learning Policy

Credit and Recognition of Prior Learning Procedure

Enrolment Policy

Equity and Diversity

Marketing and Student Recruitment Policy

Records and Information Management Policy

Student Fees and Refund Procedure

Student Handbook (Domestic)

Student Handbook (International)

Student Complaints and Appeals Policy

Student Complaints and Appeals Procedure

Student Orientation Policy

Student Orientation Procedure

Student Wellbeing and Support Policy

Student Wellbeing and Support Procedure

Related documents and legislation

Higher Education Support Act 2003

Higher Education Support Legislation Amendment Bill 2017



Higher Education Provider Guidelines 2012

Higher Education Standards Framework (Threshold Standards) 2021 Education Services of Overseas Students (ESOS) Act 2000

Administration

Revision History

Version	Approval date	Approval body	Review date
0.1	11/06/2019	Board of Directors	
0.2	21/07/2020	Board of Directors	
1.0	18/06/2021	Board of Directors	
1.1	26/06/2021	Board of Directors	
2.0	30/08/2022	Board of Directors	
2.1	02/05/2023	Board of Directors	30/08/2024