



This refund policy is provided to all students prior to any payment being made and is contained in the *Letter of Offer/ Terms and Conditions of Study / Written Agreement*.

This refund policy applies to all fees paid to the College and includes any money paid to an education agent to be remitted to the College. However, **Education Agents are not authorised to collect money on behalf of the College. All fees should be paid directly to Choice Business College.**

*Any additional fees requested by an agent should firstly be queried directly with the College before payment.*

NOTE: Fees for additional services (not covered by the Letter of Offer or part of the written agreement with **Choice Business College** conducted by and paid to Education Agents by students are not covered by this refund policy.

The application for enrolment fee of \$200.00 is non-refundable administration fee.

**Choice Business College** does not require the student to pay more than 50 per cent of tuition fees before a course starts, unless it is for a short course of 25 weeks or less.

**Choice Business College** can accept more than 50 per cent of tuition fees before a course starts if the student, or the person responsible for paying the fees, chooses to pay more.

**Choice Business College** can request any remaining fees as per the payment plan set out in the written agreement with the student.

It is the policy of **Choice Business College** to ensure that all applications for refund of fees are considered.

A full refund of all unused tuition fees will be made if a CRICOS course is cancelled by **Choice Business College** for any reason. In this instance a refund will be made in 2 weeks.

An application for refund of course fees must be made in writing on the *Application for Refund Form* to **Choice Business College** stating detailed reasons for the request. Any relevant evidence should also be attached for consideration.



REFUND TABLE	
Unsuccessful Visa application	100% refund of <i>all unused prepaid fees</i> less \$200 administration fee
Cancellation of enrolment more than 20 days prior to commencement date.	85% refund of Tuition Fees paid less \$200 administration fee
Cancellation less than 20 days prior commencement date.	50% refund less \$200 administration fee
Cancellation after commencement date.	No refund
Visa cancelled due to actions of student	No refund
Course cancelled by Choice Business College (provider default)	100% refund of <i>all unused prepaid fees</i>

**\* Note: Special consideration may be given to the refund of fees in extenuating circumstances (compassionate/compelling), following a written application to the PEO/CEO.**

**We will not issue refunds under other circumstances including but not limited to:**

- changes occur in student work hours, student changes/ leaves work
- it becomes inconvenient for a student to travel to class
- a student moves to a different location
- a student enrolment is cancelled for misbehaviour / breach of the College *Code of Behaviour*.

Refunds will be considered on a pro-rata basis for students who fall ill or are injured to the extent that they can no longer undertake the course providing a supporting Medical Certificate is supplied to **Choice Business College**.

**Choice Business College** will notify students of the outcome of the application for refund within 20 working days of receipt of a completed and signed application for refund and applicable evidence.

Refunds will be paid within 4 weeks after receipt of *a written application for refund* unless stated otherwise in this policy.

Refunds will be paid directly to the person who entered into the contract with **Choice Business College** unless we receive written direction to pay someone else from the applicant.

Refunds will be paid in Australia dollars.

All bank fees/charges incurred in issuing the refund will be deducted from the refund amount.

Students are not permitted to transfer course fees to another student.



This agreement, and the availability of complaints and appeals process, does not remove the right of a student to take action under Australia's consumer protection laws.

This written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under Australian Consumer Law if the Australian Consumer Law applies.

Students are obligated to pay outstanding course fees and understand **Choice Business College** will not issue a Letter of Release if fees are owed for the current study period. For further details refer *Overseas Student Transfers Policy and Procedure*.

#### **VISA REFUSAL EXCEPTION -**

**Choice Business College** policy is a full refund of unused prepaid fees will be provided to students minus the \$200 administration fee who are unable to obtain a visa to enter Australia to undertake their study. Written evidence of the visa refusal from the relevant authority is required. Refunds for OSHC, equipment, books etc purchased from other agencies will need to be applied for directly with the supplier.

#### **MINIMUM REFUND CALCULATIONS AS PER ESOS LEGISLATION:**

Under the legislation ESOS (Calculation of Refund) Specification 2014

<http://www.comlaw.gov.au/Details/F2014L00907> clear guidelines are provided on calculating refunds in the following circumstances.

Fee calculations will be rounded up to whole dollar amounts.

##### **1. PROVIDER DEFAULT:**

Method for working out amount of refund of tuition fees in event of provider default -

*Refund amount = weekly tuition fee × weeks in default period*

##### **2. PROVIDER DOES NOT ENTER INTO A COMPLIANT STUDENT AGREEMENT**

*Refund amount = weekly tuition fee × weeks in default period*

##### **3. STUDENT DEFAULT**

###### *I. VISA REFUSAL:*

The amount of a refund is the amount of the course fees, minus the administration fees of up to \$500

###### *II. STUDENT DEFAULT 'OTHER'*

(1) This section applies if:

- a. a registered provider is required to provide a refund because of a default by a student; and



- b. Section 8 (The provider is not registered to provide a course for a CRICOS student) and
- c. Section 9 (The provider has not been approved by a Designated Authority or the Secretary) of the ESOS Act, do not apply.

*Refund amount = weekly tuition fee × weeks in default period*

*Note: This section would apply where a student whose visa has been refused has withdrawn from the course after it commenced, or has failed to pay an amount he or she was liable to pay the provider in order to undertake the course.*

\* **Course fees** for a course is the sum of:

- (a) the tuition fees received
- (b) the non-tuition fees (if any) received

In all other cases, refunds are at the discretion of the Chief Executive Officer, **Choice Business College** and may be negotiated on an individual case-by-case basis.

**Education Agents are not authorised to accept payment on Choice Business College's behalf.**

#### **Refunds paid if Choice Business College defaults:**

A full refund of all unused pre-paid fees will be made if a CRICOS course is cancelled by **Choice Business College** for any reason. In this instance a refund will be made in 2 weeks. If the course does not start on the starting date as per the Written Agreement, students will be offered a full refund of all unused pre-paid fees by **Choice Business College** or placed in an alternate course **if** acceptable to the student and agreed to by the student in writing and evidence kept on the student file.

Refunds due to provider default in this instance will be paid within 14 days.

Also Refer: ESOS (Calculation of Refund) Specification 2014

<http://www.comlaw.gov.au/Details/F2014L00907>

#### **Tuition Protection Service**

If **Choice Business College** is unable to provide a refund or place a student in a suitable alternate course our Tuition Protection Service (TPS) will offer students a suitable alternate place with another provider or refund the student the unused portion of the prepaid tuition fees.

The TPS Director may recover from the college as a debt, the amount equal to the amount paid for a student under the TPS. Refer: Tuition Protection Service <https://tps.gov.au/>; <https://tps.gov.au/StaticContent/Get/Faqs>

#### **Unclaimed Funds**

**Choice Business College** will pursue to contact students who have not requested a refund within 4 weeks of leaving the College and keep such evidence on the student file.



### Procedure

Students should not pay any course money until they have signed and lodged a formal written agreement/acceptance of offer. However, if students pay by direct payment into our bank account or another means eg mail prior to signing a formal written agreement, we cannot use the course money received. We will immediately contact the student or agent to inform the student that the payment cannot be processed (and the enrolment cannot progress) until the signed agreement is received. **Choice Business College** will keep such evidence on the student file.

Students requesting a refund must be given a *Refund application form*. If possible students should also be given a copy of the *Refund policy* as per their signed *Formalisation of Enrolment (or their current signed Refund Policy)*. Students should also be given a copy of the *Complaints and Appeals Policy*.

Students are to be advised to make an appointment to discuss the situation with the Compliance Manager where possible.

When students present with a completed refund application, receiving staff are to ensure it is complete. All evidence eg medical certificates must also be attached to the form.

Refund applications are given to the Compliance Manager for processing/calculating the refund appropriate. The Compliance Manager will consult with the PEO/CEO as necessary.

The Compliance Manager/CEO may request an interview with the student.

Applications for Refunds MUST be processed completely within 4 weeks from date of a completed-application, except for visa refusal OR provider default, in which case students will be refunded in 2 weeks.

**Choice Business College** refund policy as per the student's enrolment contract applies unless a newer policy (signed and agreed by student) exists is to be followed.

Students are to be notified in writing of the outcome of their refund request within 4 weeks of receipt.

Unclaimed refunds are to be followed up by the Compliance Manager within 4 weeks of student leaving and all evidence kept on file.



<p><b>TIMELINES/REQUIREMENTS FOR PROVIDER AND STUDENT DEFAULT</b> - Refer Sections 46 &amp; 47 of the ESOS Act 2000</p>
<p><b>PROVIDER DEFAULT:</b> <i>Choice Business College must notify DET and the TPS Director within 3 business days if we default and notify students in writing.</i></p>
<p><i>Within 14 days either offer an alternate place at <b>Choice Business College's</b> expense (student must accept in writing) or refund the student's unused fees</i></p>
<p><i>Notify DET and TPS Director of provider default outcomes within 7 days of the alternative course or provide a refund to the student/s.</i></p>
<p><i>If a registered provider of an alternative course offers the student a place in the course, the student may accept the offer in writing within 30 days after the end of the provider obligation period unless the period is varied by the TPS Director.</i></p>
<p><i>The TPS Director may recover from a provider as a debt, the amount equal to the amount paid for a student under the TPS.</i></p>
<p><b>STUDENT DEFAULT:</b> <i>The <b>Choice Business College</b> written agreement /acceptance of offer must include refund requirements in the case of student default.</i></p>
<p><i><b>Choice Business College</b> must notify DET and TPS Director of student default only if the student's visa is refused or if there is no compliant Written Agreement in place. CBC then has 7 days after the end of the obligation period (35 days after the default occurs) to give notice via PRISMS of the outcome of the discharge of CBC obligations.</i></p> <p><i>CBC does not report on student refunds where a compliant written agreement is in place and it is not a refund due to a visa refusal.</i></p>
<p><i><b>Choice Business College</b> must refund in 4 weeks except for student visa refusal (2 weeks).</i></p>
<p><i>IF <b>Choice Business College</b> does not have a compliant written agreement, or if a student's visa is refused, refunds are calculated as per 47E(4) of the ESOS Act 2000 Refer <a href="http://www.comlaw.gov.au/Details/F2014L00907/Html/Text#_Toc382906411">http://www.comlaw.gov.au/Details/F2014L00907/Html/Text#_Toc382906411</a> Section 8</i></p> <p><i>Refund amount = weekly tuition fee × weeks in default period</i></p>
<p><b>REPORTING ON PRISMS (STUDENT DEFAULT):</b> <i>Providers must report changes to a student's enrolment as required by section 19 of the ESOS Act within 31 days.</i></p> <p><b>EXCEPT IF:</b> <i>The student is under 18 years of age and does not commence their course or terminates their studies; they <b>must be reported via PRISMS within 14 days.</b></i></p>