



## FEES AND REFUNDS POLICY AND PROCEDURE

In accordance with applicable legislation, Salisbury College Australia is entitled to charge fees for services provided to students undertaking a course of study. These charges are generally for items such as tuition fees, course materials or textbooks, and student services.

This policy and procedure should be read in conjunction with the Salisbury College Australia Schedule of Fees and Charges.

### FEES

#### FEES PAYABLE

Fees are payable when the student has signed the student agreement to signify their acceptance of enrolment offer made by Salisbury College Australia. The requested first instalment fee must be paid in full within ten (10) days of receiving a Letter of Offer from Salisbury College Australia. Salisbury College Australia may withdraw an offer of enrolment or discontinue training if fees are not paid as required.

#### INTERNATIONAL STUDENTS

An international student or the person responsible for paying the tuition fees, may choose to pay greater than 50 per cent of their tuition fees before they start their course. The student has the option to pay the full tuition upfront but this must be indicated on the International Student Application Form. If the student requests this, Salisbury College Australia must be able to show evidence that the student has exercised choice in how much of their tuition fees are paid upfront.

##### Tuition fees

- All fees are quoted and payable in Australian dollars.
- Due dates for fees are stated in the provided payment plan.
- Salisbury College Australia or its agents can only request 50% of each course Tuition Fees (or the full amount if the course is under 25 weeks in duration) prior to the course commencing.
- Students can pay full fees if they wish to, but they are not required to pay more than 50 percent up front
- After commencement Salisbury College Australia or its agents can request remaining tuition fees as per the agreed payment plan.
- There is no reduction of tuition fees if you complete the program in a shorter period than the length of your COE.

##### Overseas student health cover (OSHC)

Australia requires students to have compulsory health cover. You are required to have Overseas Health Cover (OSHC) for the entire duration of your student visa in Australia. Note: Norwegian or Swedish students may not require additional cover. A quote for OSHC is included in your Offer of Place for the period of your proposed study. Should you extend your period of study in Australia you will need to maintain your OSHC and advise the College of your new expiry date. For information on renewing your OSHC you should contact our office.



NOTE: Your OSHC payment must be made before you arrive in Australia. See the following websites for more detailed information about OSHC:

- <https://www.studyinaustralia.gov.au/english/live-in-australia/insurance>
- <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/overseas-student-health-cover>

## DOMESTIC STUDENTS

The first invoice will be less than \$1500 as per Standards for RTO's 2015. Salisbury College Australia does not currently enrol Australian Domestic Students.

### Payment of tuition fees

- Students will not be allowed to commence studies until all applicable fees have been paid as per your Letter of Offer, Payment Plan and any subsequent invoices.
- If you have not paid your total outstanding fees you will not be eligible to graduate.

## FURTHER EXPENSES

You are responsible for associated sundry expenses including: stationary and other personal expenses during your program of study.

Once a student has completed enrolment, fees will not be subject to change for the normal duration of the course. If a course length is extended by the student, then any fee increases will be required to be paid for the extended component of the course.

Please the enrolment application fee is non-refundable and a minimum 25% of total tuition fees is required on successful admission to a programme. A further 25% of the fees are payable for the course at least 14 days prior to the commencement of the course unless the student has requested to make a larger payment and confirmed in writing. It should be noted that an RTO cannot require students to pay more than 50 per cent of their tuition fees before they start the course.

## SCHEDULE OF FEES AND CHARGES

The Principal Executive Officer is responsible for approving the Salisbury College Australia Schedule of Fees and Charges for International and Domestic Students. As a minimum the schedule of fees and charges is to include:

- the total amount of all fees including tuition fees, enrolment application fees, learning resources fees, training consumable fees and any other charges for enrolling in a training programme;
- payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/enrolment application fee;
- the nature of the guarantee given by Salisbury College Australia to honour its commitment to deliver services and complete the training and/or assessment once the student has commenced study;
- any discounts, fee reductions or exemptions available for multiple enrolments, concession card holders, continuing students, group bookings etc.;
- the Salisbury College Australia Fees and Refund Policy.



## REFUNDS AND PROCEDURE

### REFUNDS -GIVING NOTICE OF ENROLMENT CANCELLATION / WITHDRAWAL

The Refund Request form is available to download at; <https://www.sc.edu.au/fee-refund-application-form>

Cancellation and Refund Conditions – International Students	
Situation	Refund
Refund – Visa Refusal (Onshore) – Prior to Commencement	If the visa application is rejected prior to commencement of the course nominal start date, tuition fees and material fee are refunded in full. Salisbury College Australia requires official confirmation from the local Australian Embassy or Consulate that the student is unable to obtain a visa.
Refund – Visa Refusal (Onshore) – After Commencement	If the visa application is rejected after to commencement of the course nominal start date, unused tuition fees are refunded. Salisbury College Australia requires official confirmation from the local Australian Embassy or Consulate that the student is unable to obtain a visa.
Refunds – Visa Refusal (Offshore)	If the visa application is rejected, tuition fees and material fee are refunded in full. Salisbury College Australia requires official confirmation from the local Australian Embassy or Consulate that the student is unable to obtain a visa.
Overseas Student Health Cover (OSHC) (Onshore) – Prior to Commencement	No refund, unless the student has purchased the OSHC through Salisbury College Australia then there is a full refund the student's visa is refused.
Overseas Student Health Cover (OSHC) (Onshore) – After Commencement	No refund, unless the student has purchased the OSHC through Salisbury College Australia then unused fess are refunded the student's visa is refused.
Overseas Student Health Cover (OSHC) Visa Refusal (Offshore)	No refund, unless the student has purchased the OSHC through Salisbury College Australia then a full refund is provided.
Student Accommodation (Onshore) – Prior or After Commencement	No refund, unless the student has purchased and organised Student Accommodation through Salisbury College Australia then unused fess are refunded the student's visa is refused.  But there is no refund for Accommodation placement fee.



Student Accommodation (Offshore)	No refund, unless the student has purchased and organised Student Accommodation through Salisbury College Australia then a full refund is provided.  But there is no refund for Accommodation placement fee.
Airport Transfer (Offshore)	No refund, unless the student has purchased the Airport Transfer through Salisbury College Australia if the student's visa is refused then a full refund is provided.
Before Course Commencement Date  If the student cancels 28 or more days before the course starts	<i>70% refund of paid tuition fees Application/ Enrolment fees are not refundable</i>
Application/ enrolment fees (if applicable)	<i>Non-refundable</i>
Oversea Bank transfer fee	<i>Non-refundable</i>
Withdrawal notified in writing and received by Salisbury College Australia less within 28 days prior to semester commencement, or the student does not commence on the agreed date or withdraws from the course once it has commenced.	<i>50% refund of paid tuition fees Application/ Enrolment fees are not refundable</i>
Written notification of withdrawal received after commencement	No refund of paid tuition fees or application/ enrolment fee
CoE Amendment fee	Any changes to a CoE requested by student, after it has been issued, a \$150 administration fee will be charged.
If the student cancels after course commencement date	No refund of paid tuition fees or application/ enrolment fee
Student has overpaid & has documentation to support overpayment	Full refund of overpaid monies
Student has paid monies and the course is unavailable to commence	Full refund of all course fees paid <i>Application/ Enrolment fees are not refundable</i>
Cancellation of a course by the RTO (including closure of RTO)	Full refund of all course fees paid <i>Application/ Enrolment fees are not refundable</i>



- **Prior to commencement.** A student who gives notice in writing of withdrawal or cancellation 28 days or more prior to the scheduled commencement date of the course will be entitled to a 70% refund of fees paid minus the enrolment application fee.
- A student who gives notice in writing of withdrawal or cancellation less than 28 days prior to the scheduled commencement date of the course will be entitled to a 50% refund of fees paid minus the enrolment application fee.
- **After commencement.** A student who gives notice in writing of withdrawal or cancellation after the commencement of the course will not be entitled to a refund of fees paid.

A student who wishes to cancel their enrolment after the course has commenced, including for personal or compelling reasons, must give notice in writing. This may be via email or letter. Salisbury College Australia staff who are approached with initial notice of cancellation are to ensure the student understands their rights with regards to the refunding of tuition fees. The student is also to be advised of other options such as deferral or suspension of the enrolment. For further information on deferral or suspension, please refer to the Deferral, Suspension and Cancellation Policy.

Students who give written notice to cancel their enrolment and who are eligible for a refund are to be provided with a Refund Request Form. Students who may not be eligible but are requesting a refund should also be provided with a Refund Request Form so the request can be properly considered by the Principal Executive Officer.

Every effort will be made to negotiate the transfer of training in the event of a prolonged illness or personal hardship. This will be at Salisbury College Australia's convenience and with the approval of the Department of Education and Training.

In cases where visa refusal was a result of **fraudulent, forged document(s) or misleading information**, tuition fees paid will be forfeited and no refund will be considered.

#### REFUNDS – VISA REFUSAL (ONSHORE)

- If the visa application is rejected prior to commencement of the course nominal start date, tuition fees and material fee are refunded in full. Salisbury College Australia requires official confirmation from the local Australian Embassy or Consulate that the student is unable to obtain a visa.
- If the visa application is rejected after to commencement of the course nominal start date, unused tuition fees are refunded. Salisbury College Australia requires official confirmation from the local Australian Embassy or Consulate that the student is unable to obtain a visa.

#### REFUNDS – VISA REFUSAL (OFFSHORE)

- If the visa application is rejected, tuition fees and material fee are refunded in full. Salisbury College Australia requires official confirmation from the local Australian Embassy or Consulate that the student is unable to obtain a visa.



## REFUNDS – MISCONDUCT

No refund will be granted to a student whose enrolment is terminated for failure to comply with Salisbury College Australia's policies and procedures and the requirements of their visa by Dept. of Home Affairs (DHA)

Students who commit behavioural misconduct after being formally warned are to have their enrolment cancelled and will not be entitled to a refund. Please refer to the Behaviour Misconduct Policy for further guidance.

Discretion may be exercised by the Principal Executive Officer in all situations, if the student can demonstrate that extenuating or significant personal circumstance led to the request. The Principal Executive Officer may also authorise a refund of tuition fees if the circumstances warrant it.

Where refunds are approved, eligible refunds will be made within 4 weeks after receipt of the claim. Monies refunded will be made in Australia Dollars (AUD). Refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student on the Refund Request Form.

## REFUNDS - CANCELLATION OF A COURSE BY SALISBURY COLLEGE AUSTRALIA (PROVIDER DEFAULT)

If Salisbury College Australia defaults, that is, if the course does not start on the agreed starting date or the course ceases to be provided before it is completed, Salisbury College Australia will make every effort to transfer the students' enrolment to another college. If this is unsuitable the college will pay a refund of the unused portion of the course money received from the student. This refund will be paid to students within 2 weeks of the default day with a statement explaining how the refund amount has been calculated.

This includes Salisbury College Australia:

- i. Not delivering the course on agreed date without prior notification (100% of the tuition fee is refundable minus the administrative fee)
- ii. Cease to continue to deliver the course (unused tuition fee will be refunded)
- iii. Cease to operate as an RTO (unused tuition fee will be refunded)

## REFUND PROCEDURES

1. All requests for refund of fees must be made in writing using the Refund Request Form.
2. Students must complete the 'Refund Request Form' which may be obtained from Salisbury College Australia Reception or download on Salisbury College Australia website; <http://www.sc.edu.au/fee-refund-application-form/>
3. The refund requested form must be signed by the student or authorised third party.
4. The refund will be processed **within 4 weeks (28 days)** of receipt of your completed refund request form if it includes all the required documents.
5. The students are required to email the completed 'Refund Request Form' to [admissions@sc.edu.au](mailto:admissions@sc.edu.au)
6. A written statement will be provided to the student that will explain how the refund is calculated, if the requested is made by the student or an authorised third party.



## PAYMENT OF GOODS AND SERVICES TAX (GST)

GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for 'professional or trade course' is a GST-free education course.

Where a student is enrolled in a course which is offering units of competence or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST. GST does apply on the payment of some miscellaneous charges where these charges are in addition to and outside the normal services offered in a course. These are outlined in the **Salisbury College Australia Schedule of Fees and Charges**.

## CURRENCY

All fees are listed and payable in Australian dollars. Salisbury College Australia will not be responsible for any loss during currency conversion and will refund the amount received in Australian dollar minus any other applicable fees as outlined in the Written Student Agreement.

## MISCELLANEOUS CHARGES

Salisbury College Australia will levy some miscellaneous charges for services. These may include:

- Re-issuing a certificate after it has been initially issued to a student.
- Replacing issued learning materials which the student has lost or damaged
- Re-assessment services

These miscellaneous charges are to be clearly specified in **Salisbury College Australia Schedule of Fees and Charges**. It is to be made clear if these services will include GST. All miscellaneous charges are based on a cost recovery basis and are not intended to be a source of profit.

## THE TUITION PROTECTION SERVICE

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students whose education providers are unable to fully deliver their course of study. The TPS ensures that international students are able to either:

- complete their studies in another course or with another education provider or
- receive a refund of their unspent tuition fees.

## PROVIDER DEFAULT

In the unlikely event Salisbury College Australia is unable to deliver a course where fees have been paid in advance and it does not meet its obligations to either offer the student an alternative course that is accepted or pay the student a refund of the unspent prepaid tuition fees, the TPS will assist the student in finding an alternative course or offer a refund if a suitable alternative is not found.

In the case of provider default there is no requirement for a student to lodge a Refund Request Form.

In Australia there are also very strong protections for student's fees, which you can learn more about on the fact sheet provided by Australian Government – Department of Education and Training (click [here](#) to access the fact sheet)



For further information on Tuition Protection Scheme (TPS) scheme, please read the Student information contained in TPS website <https://tps.gov.au/StaticContent/Get/StudentInformation>

## FEES BEING PAID IN ADVANCE

Salisbury College Australia acknowledges that it has a responsibility to protect the fees paid by students in advance of their training and assessment services being delivered. To meet its responsibilities under the ESOS Act, Salisbury College Australia requests payment of no more than 50% of the total tuition fees for the course before the student commences the course. It is acknowledged that students may choose to pay more than 50% in advance up to 100% of all fees due. Following course commencement, no further pre-paid tuition fees are taken before the beginning of the second study period.

Salisbury College Australia maintains a separate bank account in order to keep pre-paid tuition fees separate from day-to-day operating expense accounts. If a refund is payable before the student commences, the refund can be made in full and in a timely way without impact on the financial operations of the business or recourse to the Tuition Protection Service.

## KEEPING STUDENTS INFORMED

To ensure that students are well informed of the financial considerations of their enrolment, Salisbury College Australia undertakes to provide the following fee information to each student prior to enrolment:

- the total amount of all fees including tuition fees, enrolment application fees, materials fees and any other charges;
- payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/enrolment application fee;
- the nature of the guarantee given by Salisbury College Australia to complete the training and/or assessment once the student has commenced study in their chosen qualification or course;
- the fees and charges for additional services, including such items as issuance of a replacement qualification testamur and the options available to students who are deemed 'not competent' on completion of training and assessment;
- the amounts that may or may not be repaid to the student (including any tuition and non-tuition fees collected by education agents on behalf of the registered provider) and
- the Salisbury College Australia refund policy.

## STUDENT COMPLAINTS ABOUT FEES OR REFUNDS

Students who are unhappy with the Salisbury College Australia arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint or appeal the decision taken by the Principal Executive Officer. This should occur in accordance with the Salisbury College Australia Complaints and Appeals Policy and procedure.

This refund policy, and the availability of our complaints and appeals processes, does not remove student rights to take further action under the [Australian Consumer Protection laws](#) where Australian Consumer Protection laws apply.