REFUND POLICY

1. Purpose

The purpose of this Policy is to provide a framework for the granting of refunds of fees to all prospective, commencing, and re-enrolling students at Asia Pacific International College Pty Ltd, Higher Education Leadership Institute Pty Ltd and the ECA Higher Education Institute Pty Ltd trading as the ECA College of Health Sciences (collectively 'the College')

This Policy forms part of the Written Agreement under the ESOS Act.

2. Scope

This Policy applies to all Domestic and Overseas prospective, commencing, and re-enrolling students and to students seeking to withdraw from units, a course or courses for which they have paid tuition or non-tuition fees.

3. Definitions

Item	Definition
Appeal	*An application to reconsider a decision or determination made by the College.*
Census Date	*The date within the study period when students become liable for their tuition fees for their enrolled units. For domestic students, this is the last date when a domestic student can withdraw or change their enrolment without incurring a financial or academic penalty.*
Confirmation of Enrolment (CoE)	*A document, provided electronically, which is issued by the College to intending international/overseas students and which must accompany their application for a student visa. It confirms the overseas student's eligibility to enrol in the particular course at the College.*
Commencement Date	*The first day of teaching in the first study period in which the student has a valid enrolment.*
Commencing Student	*A student with a commencement date within an identified calendar year. For example, a commencing student in year X will be a student who has a commencement date at some time in the X calendar year.*
Course	*A program of study leading to a formal qualification being awarded by the College.*
Course Fees	*The sum of the tuition and non-tuition fees for a course and may apply to a current or future study period.*
Domestic Student	*A student who is an Australian or New Zealand citizen, a permanent resident of Australia or the holder of a permanent Australian humanitarian visa.*
Default Day	*The day that either the College or the student fails to meet their obligation of starting their course on the required date.*

Item	Definition
Enrolment	*Formal acceptance by the College that the student is now progressing toward the completion of the course requirements. The period of enrolment includes scheduled breaks between study periods.*
FEE-HELP	*Australian loan scheme that assists eligible fee-paying domestic students to pay part or all of their tuition fees for units studied as part of an award course. Non-award enrolments are not eligible for a FEE-HELP loan.*
Overseas student tuition fees	*As defined by Section 7 of the ESOS Act 2000:* *Means fees the College receives, directly or indirectly, from:* • *an overseas student or intending overseas student; or* • *another person who pays the fees on behalf of an overseas student or intending overseas student;* *that are directly related to the provision of a course that the provider is providing, or offering to provide, to the student.*
Letter of Offer	*A written agreement from the College to a prospective student offering them an enrolment place in a course.*
Non-Tuition Fees	*Fees that are not directly related to subject or course tuition, such as enrolment fees, Overseas Student Health Cover (OSHC), late payment fees, and assessment re-marking fees. Non-tuition fees are outlined in the student's Letter of Offer.*
OHSC	*Overseas Student Health Cover*
Overseas Student	*A person (whether within or outside Australia) who holds a student visa as defined by the ESOS Act but does not include students of a kind prescribed in the ESOS Regulations.*
Package Program	*A program that includes multiple courses, which may or may not be wholly provided by the College. The Packaged Program will be detailed within both the Letter of Offer and the CoE*
Principal course	*The final course providing the highest qualification in a student's sequenced package of courses and is designated as the principal course in a CoE. When a student visa is issued for only one course, that course is the principal course of study.*
PRISMS	*The Provider Registration and International Student Management System. PRISMS is an Australian Government operated secure online system that enables providers to issue CoE's, which government agencies use to monitor student compliance with visa conditions and provider compliance with the ESOS Act.*
Prospective Student	*A student who is interested in enrolling in a course offered by the College.*
Provider Default	*occurs under section 46A of the ESOS Act where the provider:* • *Fails to start a course on the agreed date; or* • *Ceases to provide a course before completion.*

Item	Definition
Refund	*Money refunded to a student in accordance with this policy.*
Student Default	*occurs under section 47A of the ESOS Act where a student:* • *Fails to start a course on the agreed start date; or* • *Withdraws from a course; or* • *Has their enrolment terminated.*
Study Period	*A unit of study that a student enrols into as part of their course.*
Suspension	*Pausing a commenced course for a specific period of time. It may be initiated by the student (e.g., a leave of absence) or by the provider (e.g., misconduct).*
Tuition Fees	*Fees paid to undertake a unit.*
Unit	*Unit refers to a unit of study which forms part of a course offered at the College.*
Unit Fee	*The standard published fee for which the particular student is liable less any scholarship.*
Special Circumstances	*Circumstances beyond a student's control (e.g. medical, family/personal, or administrative error by the provider) that prevent them from completing a unit or course. Recognised under HESA s.36-21.*
Tuition Protection Service (TPS)	*An Australian Government initiative that protects international and eligible domestic up-front fee-paying students if their education provider defaults.*
Withdrawal	*The terminating of a course enrolment that is initiated by the student.*

4. Domestic Students

4.1 Withdrawal from a course

Domestic students who wish to withdraw from a course must do so by completing a *Course Withdrawal Form* available on the respective College website.

Where a student gives notice that they wish to withdraw from a course or cancel their request for Commonwealth assistance through a FEE-HELP loan, the College will ensure that the withdrawal or cancellation is effective from the time of notification.

The College will not charge any fees for a student to withdraw or impose any barriers on a student that seeks to withdraw from a course.

4.2 Withdrawal from a unit

In the event of a Domestic Student withdrawing from a unit on or before the census date for that unit:

- 100% of tuition fees paid for that unit will be refunded to the student, and
- the student will not incur a FEE-HELP debt.

Refunds of upfront tuition fees when withdrawing from a unit on or before the census date will be processed within 30 days of the completed withdrawal form being received.

In the event of a Domestic Student withdrawing from a unit after the census date for that unit:

- no Refund is applicable, and/or
- the student will incur a FEE-HELP debt.

Exceptions may be made under the following circumstances:

- Reasons beyond the student's control where the student is prevented from studying a unit.
- The College cancels a unit, after the published census date, in which the student has enrolled.

Tuition fee refunds after the Census Date are given solely at the discretion of the College, and only if there are compelling, compassionate or exceptional circumstances which can be verified.

4.3 Special circumstances – FEE-HELP remission or refund

If a student withdraws after the census date due to special circumstances, they may apply for remission of their FEE-HELP debt and/or refund of any upfront tuition fees. Applications must be lodged within 12 months of the withdrawal date or the end of the study period.

Supporting evidence, for example medical certificates and evidence of compassionate grounds, must be provided and assessed by the Registrar.

Students have the right to appeal any decision made by the College within twenty (20) working days of receiving the decision in accordance with the respective College's *Student Non-Academic Grievance and Appeals Policy and Procedure.*

4.4 Residency status change

Students who obtain Australian permanent residency before the census date may request a refund of international tuition fees for the study period in which the permanent residency was granted, minus a $500 administrative fee.

If permanent residency is obtained after the census date, the student will remain liable for the international tuition fee for that study period

Further information on FEE-HELP is available http://studyassist.gov.au/sites/StudyAssist/

5 Overseas Students

5.1 General refund principles

- Refunds required under the ESOS Act (student or provider default) will be processed within the timeframe required by legislation.
- Refunds will be paid to the original payer and original payment method, unless otherwise authorised in writing by the original payer.
- The College may deduct any outstanding debts owed by the student from any refund payable.
- This Policy does not remove the student's right to pursue other legal remedies.

5.2 Applying for a refund

Students must apply for a refund of fees by submitting a *Refund Application Form*, which can be accessed on the respective College's website under *Policies and Forms.*

The circumstances in which a refund will be granted and the specific requirements for a refund request are detailed in this Policy. It is the student's responsibility to review this Policy and ensure that they have sufficient grounds for a refund. It is also the student's responsibility to ensure that their application contains all the required evidence and documentation.

Refund applications will be accepted up to 6 months after the proposed Commencement Date for students who do not commence their studies, or 12 months from the relevant study period for all other applications.

Students will be notified if further information is required, and applications with insufficient evidence may be rejected. The College reserves the right to request reasonable additional evidence from the student at the College's discretion.

5.3 Application/enrolment fee

Applications for students to study at the College are accompanied by an Application/Enrolment Fee. This fee is non-refundable.

5.4 Non-issuance of Confirmation of Enrolment

If the College does not issue a Confirmation of Enrolment (CoE), the student is entitled to a full refund of prepaid course fees unless the student withdraws before the issuance of the CoE, or if the College withdraws the offer due to the student providing incorrect or incomplete information.

If the student withdraws before a CoE has been issued, or if the College withdraws the Letter of Offer due to the student providing incorrect, or incomplete, the student will receive a full refund of prepaid Course Fees less an administration fee of $500.

5.5 Visa refusal

Visa refusal (Not fraud) – before course commencement

In accordance with section 47E of the ESOS Act and the ESOS (Calculation of Refund) Specification 2014, the College will refund all course fees paid less the lesser of:

- 5% of the amount of course fees received; or
- $500.

Evidence of visa refusal must be provided with the student's refund application.

Where a student's Student visa application is refused on genuine grounds, the College may reimburse the student for the visa application charge paid, up to a maximum of AUD $2,500. This reimbursement is available only to students from countries with a Higher Education Student visa approval rate exceeding 80%. Eligible countries include Taiwan, Japan, South Korea, Hong Kong, Macau, Mainland China, Malaysia, Indonesia, Thailand, Vietnam, Cambodia, the Philippines, Brazil, Colombia, Chile, Mexico and Peru. Eligibility will be assessed by the College on a case-by-case basis and is subject to the student providing satisfactory evidence of the visa refusal and the visa application charge paid.

Visa refusal (Not fraud) – after course commencement

If a visa is refused after course commencement:

- The refund will be calculated as:
  - Weekly tuition fee × number of weeks remaining in the paid study period after the default day.
- Non-tuition fees already received are not required to be refunded under the Calculation of Refund Specification.

Evidence of visa refusal must be provided with the student's refund application.

Where a student's Student visa application is refused on genuine grounds, the College may reimburse the student for the visa application fee, up to a maximum of AUD $2,500. This reimbursement is available only to students from countries with a Higher Education Student visa approval rate exceeding 80%. Eligible countries include Taiwan, Japan, South Korea, Hong Kong, Macau, Mainland China, Malaysia, Indonesia, Thailand, Vietnam, Cambodia, the Philippines, Brazil, Colombia, Chile, Mexico and Peru. Eligibility will be assessed by the College on a case-by-case basis and is subject to the student providing satisfactory evidence of the visa refusal and the visa application fee being paid.

Visa refusal due to fraud or misleading information

Where visa refusal is due to fraudulent documents or misleading information provided by the student, no refund will be payable. This condition is included in the Written Agreement in accordance with National Code Standard 3.4. The College will not reimburse the student for the visa application fee under these circumstances.

5.6 Provider default

In the unlikely event that the College is not able to offer the course identified in the student's Letter of Offer, the student is entitled to a full refund of any prepaid course fees.

If a student is unable to finish the course identified in their Letter of Offer due to provider default, such as the College being unable to continue to offer the course to students, the student is entitled to a full refund of any prepaid tuition fees.

5.7 Cancellation of visa due to non-compliance or breach

If a student's CoE or visa is cancelled for a breach of their student visa conditions, conditions of enrolment and/or the National Code Standards, for example; unsatisfactory academic progress, non-payment of fees or student misconduct:

- If the CoE or visa is cancelled before the relevant study period census date: The student is liable to pay the College the equivalent to one units tuition fee, which will be deducted from any prepaid tuition fees in addition to a $500 administration fee
- If the CoE or visa is cancelled after the relevant study period census date: No refund will be paid to the student.

5.8 Package programs

Irrespective of whether a student has completed a pathway program and subsequently withdraws from a package program before commencement at the College, including English courses, the student is liable for:

- Withdrawal 4 weeks or more before study period start date.
  - 1 unit fee for the course plus a $500 administration fee
- Withdrawal between 4 weeks before the study period start date (including non-commencement).
  - 2 unit fees for the course plus a $500 administration fee.

All other prepaid Tuition Fees will be refunded.

5.9 Failure in package program

Students who fail to complete the pre-requisite course in a Package Program and thus fail to meet entry criteria and gain admission to the subsequent course in the Package Program are liable for one unit fee for the course plus a $500 administration fee. All other prepaid tuition fees will be refunded.

5.10 Deferral of course start

If a student chooses to defer the start of their course, all prepaid tuition fees will be held in credit towards future Tuition Fees, and no refund is applicable.

5.11 Student default – withdrawal after course commencement

No visa application or withdrawal of visa application.

If a student has accepted the College's Letter of Offer and has been issued with a CoE but does not apply for a student visa, or withdraws their application for a student visa, the student is liable for one unit fee plus a $500 administration fee. All other prepaid tuition fees will be refunded.

Withdrawal before completing 6 months of the Principal Course.

- Withdrawal 4 weeks or more before the study period start date.
  - The student is liable for 1 unit fee plus a $500 administration fee. All other prepaid Tuition Fees will be refunded.
- Withdrawal between 4 weeks before the study period start date and Census Date (including non-commencement).
  - The student is liable for 2 unit fees plus a $500 administration fee. All other prepaid Tuition Fees will be refunded.
- Withdrawal after any study period Census Date during the first 6 months of the Principal Course.
  - No refund of any prepaid Tuition Fees for any study period that commences within the first 6 months of the Principal Course. Prepaid tuition fees for any study period that commences after the first 6 months of the Principal Course will be refunded.

Withdrawal after completing 6 months of the Principal Course.

- Withdrawal before the study period start date.
  - A full refund of prepaid tuition fees
- Withdrawal between the study period start date and the Census Date (including non-enrolment).

- The student is liable for 1 unit fee plus a $500 administration fee. All other prepaid Tuition Fees will be refunded.

- Withdrawal after the study period census date.
  - No refund of any tuition fees for the study period.

5.12 Withdrawal from units and prepayment

If a student withdraws from a unit(s) after the study period start date, but before the census date, any prepaid tuition fees for the withdrawn unit(s) will be held in credit towards future tuition fees, and no refund is applicable. This also applies in the case of withdrawal from units as a result of any academic intervention strategy initiated by the College but does not apply to students in their final study period.

If a student withdraws from unit(s) after the study period census date, no refund is applicable.

5.13 Failure to re-enrol

Where a student fails to re-enrol and does not formally withdraw from the course:

- No refund is payable for the current study period.
- Any unspent tuition fees for future study periods will be refunded.

5.14 Approved leave for overseas students

If a student applies for and is granted leave (suspension of enrolment), any prepaid tuition fees will be held in credit towards future tuition fees, and no refund is available.

5.15 CoE cancelled as a result of compassionate or compelling circumstances

If the student's CoE is cancelled due to demonstrated compassionate and/or compelling circumstances, the student is entitled to a refund of all remaining prepaid tuition fees.

5.16 OSHC refunds

Students who have organised their OSHC through the College will receive a full refund of their OSHC premium if they receive a visa refusal or withdraw before the Commencement Date of their course.

If a student withdraws after the Commencement Date, an application for the refund of OSHC fees must be made directly to the health fund provider.

5.17 Tuition Protection Service (TPS)

In the unlikely event that the College defaults in providing a course, affected students will be supported by the Tuition Protection Service (TPS).

TPS ensures students can either complete their studies in another course at either the College or with another accredited higher education provider or receive a refund of unexpended tuition fees.

Students have the right to choose whether they would prefer a refund of unspent tuition fees or to accept a placement in another course. If they choose placement in another course, students will need to sign documentation to indicate their acceptance of the placement.

5.18 Non-tuition fees

The following fees and charges are non-tuition fees and are non-refundable:

- Application and/or Enrolment Fee
- CoE processing fee
- Suspension of studies fee (where fees have been charged).
- Late payment fee.
- Recognition of Prior Learning fee (where fees have been charged).
- Ancillary charges, including credit card surcharges.
- Graduation fees.
- Overdue library fines.
- Assessment re-mark fees (where fees have been charged).
- Replacement student ID card fee (if applicable).
- International postage fee.
- Photocopying credits.

6 Refund processing timeframes:

- Refunds required under the ESOS Act due to provider default will be processed within 14 days of the default day.
- Refunds arising from visa refusal will be processed within 28 days of receipt of a complete written claim and supporting evidence.
- All other approved refunds will be processed within 28 days of receipt of a complete written refund application.
- Students will be notified if additional documentation is required.
- Refunds will be paid to the original payer and original payment method, unless otherwise authorised in writing.
- In the unlikely event of provider default, refunds will be paid with 14 calendar days of the day in which the course ceased to be offered. Alternatively, students may be offered enrolment in an alternative course at no additional cost.

7 Enquires

Any enquiries about this policy should be raised with the Registrar for the specific College as detailed below.

- Asia Pacific International College (APIC) contact: registrar@apicollege.edu.au
- ECA College of Health Sciences (CHS) contact: registrar@chs.edu.au
- Higher Education Leadership Institute (HELI) contact: registrar@heli.edu.au

Please see the *Student Review Procedures for Re-Crediting a FEE-HELP Balance* for more information on how the College handles requests for reviews of decisions made in relation to FEE-HELP.

8 Grievances and Appeals

Students who are dissatisfied with the application of this policy by **the College** may refer to **the College's** *Student Non-Academic Grievances and Appeals Policy and Procedure* for information regarding their options. This Refund Policy and the right to make complaints and seek appeals of decisions and actions under various processes **under** does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

9 Related Documents

- Admission Policy
- Enrolment Policy
- Letter of Offer
- Refund Application
- Statement of Tuition Protection
- Student Non-Academic Grievances and Appeals Policy and Procedure
- Student Review Procedures for Re-Crediting a FEE-HELP Balance

10 Relevant Legislation

- Education Services for Overseas Students Act 2000 (ESOS Act)
- Education Services for Overseas Students Regulations 2019
- Education Services for Overseas Students (Calculation of Refund) Specification 2014
- Higher Education Standards Framework 2021 (Threshold Standards)
- National Code of Practice for Providers of Education and Training to Overseas Students 2018
- Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act)

11 Version Control

Policy Category	Finance
Document Owner	CEO
Responsible Officer	Registrar
Review Date	27 February 2028

Version	Change description	Approved	Effective Date
1.0	Full Policy review • Inclusion of the refund schedule for Visa refusal • Removal of tiered cancellation penalties • Explicit incorporation of ESOS refund calculation methodology All three existing ECA PHE Refund Policies amalgamated into a single co-branded Refund Policy.	BOD 27 February 2026	1 April 2026
1.1	Addition of visa application fee reimbursement for visa refusals under specified conditions.	CEO 20 July 2026	20 July 2026