



Refund Policy & Procedure (International Students)

1 SCOPE

This policy covers the refunds process for all fees payable for training services provided within Bedford College's scope of registration, in accordance with ESOS Act and the National Code.

2 PURPOSE

To provide for appropriate handling of student's payments and to facilitate refunds in the case of cancellation by either party. The refunds process will allow students the option to disengage from training in a manner in which a negative impact may be negated or reduced, depending upon notification time frame.

Unless otherwise stated, all refunds of fees will only be granted in accordance with this policy. The terms and conditions of this policy apply to all students, whether they are waiting to commence or are continuing studies.

Details concerning the scope of Bedford College Refund Policy are to be clearly disseminated to prospective students prior to contractual arrangements being made, this dissemination is in the form of the Student Handbook, Application for Enrolment and Letter of Offer.

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

3 POLICY STATEMENT

Details concerning the scope of Bedford College Refund Policy are to be clearly disseminated to prospective students prior to contractual arrangements being made, this dissemination is in the form of the Student Handbook, Application for Enrolment, the Letter of Offer the College' intranet and website.

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

4 GENERAL RULES

- 4.1 The refund process reflects the commitment by Bedford College to hold places as booked by students and the amount of administrative resources consumed at the various stages.
- 4.2 The date the written notice is received by Bedford College is the DEFAULT DATE, and is the date used for the calculation of any refund and/or cancellation.
- 4.3 Refunds must be requested in writing to the Registrar of Bedford College. Verbal notification to Bedford College staff or agents are not valid.



- 4.4 Refund application WILL NOT be processed where the signature on the refund application form DOES NOT match the student's signature as shown on other documents provided by the student for admission to Bedford College.
- 4.5 The Registrar of Bedford College will process refund requests and if approved, arrange payment within 28 days.
- 4.6 Refunds will be paid in Australian Dollars into the nominated bank account.
- 4.7 To allow prompt settlement of refund requests, all advanced payments will be held in a nominated bank account by Bedford College until the course start date.
- 4.8 All requests for refund will be processed on an individual basis, taking into account impact on follow on units /modules if applicable.
- 4.9 The term "commencement" in this policy refers to the first day of the first program attended by the student.
- 4.10 Issues with regard to payment are to be handled at the first available opportunity and directed to the Registrar of Bedford College. All Refund Requests and issued refunds are to be logged in the Refund Log.
- 4.11 In the event of visa refusal, the application/enrolment fee is not refundable. Refund on visa rejection will require a copy of notification from the Australian High Commission. Airport pick up fee is refundable if a visa is refused.
- 4.12 Tuition fees and Overseas Student Health Cover (OSHC) are refundable in full where student has provided evidence of medical or compassionate reasons due to which the student cannot commence the course. The College is advised of the cancellation 28 days or more before course starts and prior to the student entering into Australia.
- 4.13 Student enrolled in packaged courses do NOT qualify for a refund once they commence their studies in Australia.
- 4.14 If the student has given misleading information to a Bedford College approved agent, Bedford College and/or any Commonwealth Agencies of Australia, no refund will be given.
- 4.15 All refunds will be payable in the same currency in which fees were paid. Bedford College will forward the refund to the applicant in their country of origin unless otherwise authorised in writing.
- 4.16 No refunds will be paid to a third party (person other than the student), unless directed by the student on the Refund Application Form.
- 4.17 Bedford College calculates refunds based on a SEMESTER fee (20 weeks study period plus 6 week holidays = 26 weeks).
- 4.18 Bedford College will give the student a refund statement that explains how the amount has been calculated.
- 4.19 In case of a cancellation by the student or Bedford College , any outstanding fees to Bedford College become due with 7 (seven) days.
- 4.20 Any costs incurred by Bedford College to recuperate outstanding fees will be charged to the student.



- 4.21 Unpaid fees will be recorded as a debt and recovered by action in a court of competent jurisdiction.
- 4.22 Bedford College will not release any testamurs/awards to students until outstanding course fees have been paid in full.
- 4.23 Bedford College will provide the student in writing the resulting decision of Bedford College's management.
- 4.24 Bedford College will advise the student of their right to appeal the decision of Bedford College management.
- 4.25 The refund policy is subject to review at least once per year.
- 4.26 Refunds will only be paid to the student or legal guardian of a student under 18. If a student has paid the fees to their agent, the student should endeavour to recover the paid fees and obtain a refund from the agent.
- 4.27 Bedford College only accepts responsibility for fees and charges associated with the cost of enrolling in and studying with the RTO. No accountability will be taken for fees or charges associated with international education agent or migration agent fees or visa application costs.

Refunds resulting from Bedford College Default

In the unlikely event of Bedford College default, within 14 days of the default, Bedford College will:

- Either offer the student an alternative place at Bedford College's expense, that is accepted in writing;
OR
- Refund the student the unused portion of the prepaid fees.

If Bedford College is unable to provide a refund or place the student in an alternative course, then the student shall be referred to the Tuition Protection Service (TPS: www.tps.gov.au), who will place the student in a suitable alternative course or if a suitable course cannot be found, pay a refund as calculated by the TPS Administrator.



TABLE OF REFUNDS

Type	Timeframe	Amount Refunded	Documents
VISA Refusal	At any time	All FEES minus the NON REFUNDABLE application/enrolment fee of AUD \$300.00	Refund Request Proof of VISA Refusal
VISA Renewal Refusal	After the course has commenced	Student is required to pay for the UOC/S completed on a pro-rata basis	Refund Request Proof of VISA Refusal
VISA Removal for breach of conditions	At any time	Nil	Refund Request Proof of VISA Refusal
Withdrawal, Transfer or Enrolment Cancellation	Greater than 28 days before commencement of the course	All fees minus the non-refundable application/enrolment fee of AUD \$300.00 minus Agent Commissions Paid.	Refund Request Letter of Offer DSC Form
	Less than 28 days before commencement of the course	50% of Course fee. minus application/enrolment fee of AUD \$300.00, minus any Agent Commissions Paid	Refund Request Letter of Offer DSC Form
	After the course has commenced	Nil	Nil
Default by Bedford College	At any time	Full Refund	Nil



5 RESPONSIBILITIES

The CEO/PEO, Bedford College is responsible for ensuring compliance with this policy. Administration Manager of Bedford College will process refund requests, if approved, AND arrange refund payment within 28 days.

The Bedford College Access & Equity Policy applies. (See Access & Equity Policy)

All documentation from refund processes are maintained in accordance with Records Management Policy. (See Records Management Policy)

All Refund practices are monitored by the CEO/PEO, Bedford College and areas for improvement identified and acted upon. (See Continuous Improvement Policy)

Role within RTO	Area of responsibility
Principal/Compliance Manager	Approval Authority
Registrar	Development/Review
SSO/Head Teacher	Monitoring and Evaluation
Trainer/Assessor	Compliance
Administration Staff	Implementation

6 RELATED LEGISLATION AND REGULATIONS

- The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018, known as ‘the National Code 2018’ Standards
- Standards for Registered Training Organisations (RTOs) 2015, Standard 5 clause 5.3 and standard 7 clause 7.2
- Education Services for Overseas Students Regulations 2001
- Education Services for Overseas Students Act 2000

7 RELATED POLICIES, PROCEDURES AND DOCUMENTS

- Fees and Charges Policy
- Deferral Suspension Cancellation Policy
- Complaints & Appeals Policy
- Complaints & Appeals Procedure
- Academic Misconduct and Cancellation Form