



Refund Policy

1.0 Scope

Carrick Higher Education (the Institute)'s Refund Policy observes the principles outlined in the *Education Services for Overseas Students Act 2000* (ESOS Act) and *The National Code 2007* and applies to all new and re-enrolling students unless otherwise stated.

2.0 Definitions

Direct International Student - a student granted an initial visa to attend and study at the Institute.

Institute Default occurs when:

- (a) the course does not begin on the agreed commencement date; or
- (b) the course ceases to be provided at any time after it commences but before it is completed; or
- (c) the course is not provided in full to a Student because a sanction has been imposed on the Institute.

International Student – a student who is a Direct International Student or a Local International Student.

Local International Student - a student granted an initial visa to attend another Australian educational institution and wants to extend or change the conditions to that visa by enrolling at the Institute.

Local Student – a student who is an Australian Citizen and/or permanent resident enrolled at the Institute.

Packaged Course – where a student is enrolled in a package of courses at the Institute.

Student – a student enrolled at the Institute who is a Local Student, Local International Student or Direct International Student.

Student Default occurs when Institute refuses to provide or continue providing a course to a Student due to:

- (a) a Student not commencing a course on the agreed start date;
- (b) a Student canceling their enrolment in a course (this includes an abandonment of the course before its completion);
- (c) a Student failing to pay an amount he or she was liable to pay to the provider, directly or indirectly, in order to undertake a course;
- (d) a Student breaching a condition of his or her student visa; or
- (e) misbehavior by a Student.

3.0 Refund – all Students (excluding Students who are eligible to take the FEE-HELP option)

3.1 Institute Default

If there is an Institute Default, the Student can choose to accept either:

- (a) a refund of the course fees, which will be issued to the Student within 14 Days; or
- (b) to be placed in an alternative course with the Institute or another provider. If the Student chooses placement in an alternative course, the Student must sign a document to indicate their agreement to the placement.

If the Institute is unable to provide a refund or place the Student in an alternative course the Tuition Assurance Scheme will be responsible in placing the Student in a suitable alternative course at no extra cost.

If the Student is an International Student and the Tuition Assurance Scheme is unable to place the International Student in a suitable alternative course, the ESOS Assurance Fund Manager will then attempt to place them in a suitable alternative course or, if this is not possible, the International Student will be eligible for a refund as calculated by the Fund Manager.

3.2 Student Default

3.2.1 Before the commencement date

If a Student cancels their enrolment before the commencement date of a course and requests a refund:

- (a) 10 weeks or more prior to the course commencement - a refund of 90% of monies paid for tuition fees will be issued to the student;
- (b) 5 weeks up to 9 full weeks prior to the course commencement - a refund of 70% of monies paid for tuition fees will be issued to the student;
- (c) 4 full weeks or less prior to course commencement - no refund will be issued.

The written request must be in the Institute approved form. The refund will be processed within 28 days of the written request being received.

If a Student is able to demonstrate that matters beyond their control have resulted in the request for a refund of a portion of tuition fees that have been paid in advance, that Student may be eligible for a refund.

No refund will be issued to any Student who has deferred their enrolment.

3.2.2 After the commencement date

If there is a Student Default, after the agreed start date of a course no refund will be issued to the Student. This includes all monies paid or scheduled to be paid to the Institute for airport pick-up, accommodation booking and board.

In accordance with the Student Enrolment Agreement, the Institute reserves the right to invoice the student the portion of fees owed by the student for services received from the Institute.

If a Student is able to demonstrate that matters beyond their control have resulted in the request for a refund of a portion of tuition fees that have been paid in advance, that Student may be eligible for a refund.

3.3 Packaged course offers

- 3.3.1 Students enrolled in a package of courses seeking a refund after completing their English language course (or any other course other than their principal course of study), but prior to completing six months of their principal course will be considered to have defaulted after the commencement date and will be dealt with in accordance with clause 3.2.2 above.
- 3.3.2 Where a Carrick Higher Education course is offered as part of a package of courses a deposit to hold a place for the student is required to be paid. This deposit is not refundable except under the conditions of Institute Default in accordance with section 3.1.
- 3.3.3 Where a Student enrolled in a Package of Courses is eligible for a refund, the refund amount will be calculated based on each individual course Fee.

4.0 Additional information for International Students

4.1 Visa Refusal

4.1.1 Direct International Student

If the initial visa is not granted, a refund of course fees received by the Institute less the AUD\$250 enrolment fee will be issued to the Direct International Student within 28 days of the written request.

The written request must be in the Institute approved form (see Point 6.0 below) with proof of visa refusal attached. Without proof of refusal from the Australian Government a refund will not be granted.

4.1.2 Local International Student

If the extension to visa is not granted, a refund of course fees received by the Institute will be issued to the Local International Student less the following:

- (a) AUD\$250 enrolment fee
- (b) Portion of fees received from the student for services received from the Institute
- (c) Prescribed amounts relating to expenses that Carrick incurred on behalf of the student for the course, before the commencement date, within 28 days of the written request.

The written request must be in the Institute approved form with proof of visa refusal attached. Without proof of refusal from the Australian Government a refund will not be granted.

5.0 Additional Information for Local VTAC Students (Victoria only)

A Student who accepts a VTAC First Round Offer from the Institute but subsequently accepts a Round 2 or Round 3 offer from another education provider is entitled to a full refund less an administration fee of \$250.

To obtain the refund, the Student must produce a copy of the VTAC Offer Letter and Confirmation of Enrolment from the subsequent education provider.

6.0 Additional Information for Students who are eligible to take the FEE-HELP option

- 6.1 A census date that is no earlier than 20% of the way through a trimester will be set by Carrick Higher Education. Carrick Higher Education will ensure that all students are informed of the census date for each trimester on the website.
- 6.2 In the event of a student withdrawing from a unit of study prior to the census date for that trimester, the student will not incur a FEE-HELP debt.
- 6.3 In the event of a student withdrawing from a unit of study after the census date the student will incur a FEE-HELP debt.
- 6.4 A student who withdraws after the census date for a unit of study may apply for special consideration in line with the *CHEAP 62 Re-crediting a FEE-HELP Balance*.

7.0 Applying for a Refund (excluding Students who are eligible to take the FEE-HELP option)

- 7.1 To apply for a refund the Student must complete the CHESMF 20 Refund Application Form. The Student must submit the Form to the:
 - (a) Admissions Department for refunds prior to arrival/commencement; or
 - (b) Student Services Department for refunds after commencement.
- 7.2 Students will be notified of the outcome of their refund application in writing by means of the Refund Application Outcome Letter within 10 working days of the receipt of the CHESMF 20 Refund Application Form.
- 7.3 If a Student is dissatisfied with the Institute's decision in relation to their refund request a Student may lodge an appeal under the Institute's Grievance Handling & Resolution Policy & Procedure.

8.0 Publication

This refund policy will be made available to students and prospective students by publication on the Institute's website (<http://carrickeducation.edu.au/>).

The Institute's pre enrolment information will also include details of this refund policy.

This Policy and the availability of the Institute's Grievance Handling & Resolution Policy & Procedure, does not remove the right for a Student to take further action under Australia's Consumer Protection Laws.

Related Policy

CHEAP 62 Re-crediting a FEE-HELP Balance

CHESMP 3 Student Fees & Charges

CHESMP 35 Deferral, Suspension & Cancellation

Related Form

CHESMF 20 Refund Application Form

Policy Locations

P: Drive

MyCarrick

Website

Enrolment Agreement