



Tuition Fees Payment and Refund Policy and Procedure

Policy Owner	CEO
Approving Authority	Governing Council
Implementation Responsibility	CEO
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Review Date	TBA
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1. Purpose

This policy addresses tuition fee payments, the granting of fee refunds, and the related administration processes. The policy has been developed in compliance with the Education Services for Overseas Students Act 2000 (ESOS Act 2019 as amended) and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018). 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.

This policy addresses and provides clarity with respect to the administration and collection of tuition fees and other charges, and ensures any increase in tuition fees and other charges are compliant with the relevant Commonwealth government legislation and regulations.

- The Institute will set its tuition fees in line with its commercial and strategic objectives and will levy tuition fees and charges in line with relevant legislation and internal policies and procedures.
- The Institute reserves the right to charge tuition fees at different scales for different cohorts as established under relevant legislation.
- The Institute will publish comprehensive information online about tuition fees and other charges for students in a timely manner and is committed to ensuring that the administration of tuition fees and other charges is consistent with the Institute's published information.

2. Scope

This Policy applies to all students at SPI.

3. Definitions

The **census date** refers to the last calendar day that students can withdraw from a course or unit without being academically liable. See the table commencing at page 7 for any financial liabilities. Census date occurs on the fourth Friday of each teaching period.

Package Offer Students are those who apply for two or more courses in succession. For International Students who are enrolled as a Package Offer, Confirmation of Enrolment (CoE) will be issued to cover the full length of their packaged two or more courses for Student Visa Purposes. Details, such as progression requirements, are indicated in the Letter of Offer.

A **Release Letter** is a formal written statement from the Institute to approve a student's transfer to another education provider. Please see the [National Code 2018](#) for further information regarding overseas student transfers prior to completing six months of study.



The **Date of Withdrawal** refers to the date upon which written notice of the intention to withdraw from a course is submitted by a student. This must be in English and include sufficient documentary evidence.

Tuition Protection Service (TPS)¹, is a placement and refund service to assist overseas students whose registered providers are unable to fully deliver their course of study. The TPS ensures overseas students can either:

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

Unspent tuition fee refers to tuition fees paid by a SPI student that remain unspent by the provider. A refund to the student of any unspent tuition fees will be calculated in accordance with the formula set out in the ESOS Act.

4. Fees principles

The Institute may increase its fees for currently enrolled students (i.e. returning students) based on a range of criteria.

The Institute sets student tuition fees annually for the year in advance and takes into consideration the following elements when setting the fees. This includes but is not limited to:

- cost of delivery of programs and units of study including internal operational costs;
- requirements and limitations imposed by relevant legislation and regulations;
- market trends and inflation rate; and
- anticipated budget increases.

The Institute's tuition fees are approved by the Institute's Governing Council annually, and all tuition fees will be set and approved in time to meet internal and external timeframes. The Institute reserves the right to amend or adjust its tuition fees provided it meets external and internal requirements, and students are informed in a timely way. Different rates may be set for non-award courses or units.

Tuition Fee Increases

The Institute will publish and inform students in writing, by no later than the end of November, for any changes to the tuition fee in the subsequent calendar year. This will be done to ensure that students are fairly notified and therefore not disadvantaged by any tuition fee increase.

The Institute will publish cut-off payment dates for students who are offered a place at the Institute. The tuition fee will be specified in the offer letter. If payment is made after the cut-off date, the student may be subject to a different tuition fee.

- (1) Every year, SPI tuition fees are updated and adjusted based on the most recent information available. These updates will be published on the SPI website within 7 working days of the date of the decision being made for changes. Note that tuition fees also vary depending on a variety of circumstances, such as whether or not a student is domestic or international.
 - Students and applicants will be notified should the conditions of their enrolment (or prospective enrolment) change, including adjustments to tuition fees or associated costs, relevant SPI operations or any changes that may impact their choice of course/s and their ability to participate in their intended course/s of study.

¹ TPS definition cited from *National Code of Practice for Providers of Education and Training to Overseas Students 2018*.



- (2) SPI will comply with the Tuition Protection Service (TPS) which stipulates that refunds of pre-paid tuition fees will be offered to overseas students should their provider be unable to deliver their enrolled course of study. SPI will use the TPS to ensure that overseas students can:
 - Complete or continue their studies at another registered higher education provider; or
 - Complete or continue their studies in another course either at the same provider or with another registered provider; or
 - Have their unspent pre-paid tuition fees refunded, as per the National Code 2018.
- (3) Tuition fees are calculated according to the number of units undertaken by a student. Note that a full-time load at SPI is 8 units in total within a calendar year.
- (4) Should students be unable to complete or continue their studies, students may be entitled to a refund from the Institute of unspent pre-paid tuition fees. Valid reasons and sufficient evidence must be provided in order for refunds to be approved.

Refund of tuition fees, if approved, will be paid to the student or to the person specified (*as defined in the ESOS Act*) in the Offer and Acceptance letter as responsible for paying the fees, if not the student.

A percentage of the tuition fee may be deducted from the amount refunded due to the expenses associated with recruitment, admission or enrolment.

Valid reasons for the refund of tuition fees include the following circumstances:

- Provider default
 - Visa rejection
 - Student withdrawal
 - Student default
- (5) Packaged Students or students enrolled under a Packaged Offer shall pay the tuition fees for the first teaching period of their course prior to the issue of a Certificate of Enrolment.
 - (6) Refund of unspent pre-paid tuition fees to international students constitutes an official written agreement between the Education Provider (i.e. SPI) and the student, as per the ESOS Framework and National Code 2018.

5. Student Fee Types

Student fee types at SPI include:

- Tuition Fee
- Other Compulsory fees, including Enrolment fee, Materials fee, Student Services and Amenities Fee (SSAF)²
- Ancillary fees, including CoE Variation fee, late payment fee, re-assessment fee (where applicable) etc.

6. Payment of Fees

6.1 On commencement, before the CoE will be issued, international students entering a Course will be charged;

- a) the Enrolment and Materials Fees, which will be set annually;
- b) the first teaching period fees (i.e. no less than fees equivalent to three subjects); and

² SSAF rates are determined by the Australian Government, <https://www.education.gov.au/student-services-and-amenities-fee>.



- c) students in a packaged course will be required to pay SPI the fees for their first teaching period in the SPI course .

Any student who receives any form of discounted initial payment/deposit will not be eligible for the refund of this deposit if they do not commence their study unless for the reason that their visa is rejected.

After commencement, students will be charged the trimester fees at each enrolment period.

6.2 Payment Method

All fees must be paid only in Australian dollars (AUD).

Payment options are:

- a) Cash payment at the SPI Office;
- b) Electronic Fund Transfer
- c) Credit Card , noting that a credit card surcharge will be applied.

A receipt will be issued at the time of payment.

7. Non-Payment of fees

SPI will issue a fees reminder where payment has not been made by the due date (which will be earlier than the census date) stated in the letter of offer or the enrolment statement.

After the Census Date of each study period, a Student Finance Officer will identify all students who have not met their payment obligations by the payment due date and send an overdue notice.

The following information will be advised in the overdue notice to the student::

- The Statement of Account summarises the amount the student has paid and the overdue balance.
- The penalties of non-payment.

A Student Finance Officer will identify if any outstanding fees still remain following the sending of the overdue notices and send the list of debtors to the Admissions Officer who will apply the appropriate sanctions or penalties for students who remain as debtors.

Where a student has an overdue debt to SPI as of the Census Date, a range of exclusions and service restrictions will be applied to the student until the debt is paid. Exclusions and service restrictions include:

- a) Denial of access to the Institute's services and facilities (e.g. the library, computer laboratories, online resources, student management systems etc.);
- b) Withholding the release of academic or examination results and access to academic records;
- c) Withholding the release of transcripts and official documents;
- d) Restricting enrolment to any new units or courses during and after the current teaching session;
- e) Restricting adjustments to the student's enrolment (eg. leave, deferral, course variation, etc.);
- f) Exclusion from graduating or formally completing the course.

Students must clear all outstanding fees before the exclusions and service restrictions are removed.



8. Refund of Tuition Fees

Students may be granted a refund of tuition fees where the applicant has a valid reason and the required supporting evidence. Students are advised to carefully read this *Tuition Fees Payment and Refund Policy and Procedure* which is also available on SPI's website.

8.1 Provider Default

A provider default occurs when:

- a) The course in which the student is enrolled does not commence on the date stipulated in the Letter of Offer; or
- b) The course in which the student is enrolled ceases to be provided following the commencement of studies; or
- c) The course in which the student is enrolled ceases to be provided due to sanctions or restrictions imposed by a government regulator.

In the unlikely scenario that SPI cannot meet its obligations to the student and provide the course in full, the student will be offered a place in an alternative course, pending availability and satisfactorily meeting the entry requirements. If this option is not offered or available, an offer will be made to refund the unspent pre-paid tuition fees by the Tuition Protection Services (TPS) Director. Students are entitled to, in such a scenario, decide whether they would prefer a refund or an alternative course.

Should the student accept a place in an alternative course, a written document will be issued to formalise the agreement of both parties regarding the placement. If the student chooses this option, SPI will not be liable to refund the tuition fees incurred by the original enrolment.

In the unlikely scenario that SPI cannot provide either a refund or a placement in an alternative course, the TPS Director will arrange for a refund or placement in an alternative course.

In the case of provider default, refunds will be processed in accordance with the Education Services for Overseas Students Act 2000 which outlines minimum payment requirements in these circumstances.

8.2 Visa Rejection or Cancellation

If the student is unable to obtain an approved Student Visa for any reason except for criminal activity or the provision of fraudulent documents, a refund of 100% of the total tuition fees paid minus \$500 administration fee will be made. No refund will be offered if the student's visa was not approved due to criminal activity or the provision of fraudulent documents. Documentary evidence to prove the rejection of the Student Visa must be included in the refund application process.

For a refund to be issued, a valid Refund Request Form must be completed and submitted. The amount refundable will be calculated based on when the Form is received by SPI.

For a refund request to be considered valid, the Refund Request Form must be completed, signed and have sufficient documentation or evidence attached. Valid refund requests will be processed within 20 working days from the date the request is received by SPI.

If a refund request is made due to an unsuccessful or rejected Student Visa, a copy of the official rejection letter from the Department of Home Affairs (DHA) must be included with the Refund Request Form.

8.3 Student Default

A student default occurs when:





- a) The student violates conditions or terms of their student visa; or
- b) The student’s enrolment is cancelled due to a violation or breach of relevant Institute Policy or Student Code of Conduct; or
- c) The student fails to commence their course without prior arrangements being made or
- d) Participation and course requirements are not met and result in the termination of the enrolment; or
- e) A Letter of Offer was issued on the basis of false or fraudulent documentation; or
- f) The student does not meet their financial obligations to the Institute and is unable to pay their agreed-upon tuition fees to the provider, directly or indirectly.

8.4 Refund Procedure

(1) To request a refund, students must:

- Submit a Refund Request Form (available on the SPI website) in person to Student Services or email it to fees@spi.nsw.edu.au, with all supporting documents attached.
- If an applicant’s student visa is rejected, a certified copy of the official rejection letter from the Department of Home Affairs (DHA) must be attached to the Refund Request Form.
- The Refund Request Form must be fully completed (i.e. student details, reasons for the request and whether partial or full refund requested) and signed. All relevant evidence must be provided in English.
- Where the student has requested a release letter, the Refund Request Form should not be submitted until the release letter is available and attached.

Student Service will check the submitted Form for completeness. Students will be contacted if the form is incomplete or if there is missing information/documents. Only valid requests will be assessed.

(2) Additional information:

- If the signature is invalid and does not match other signed documents provided by the student, the Refund Request Form will be considered invalid.
- If there are outstanding fees or costs that the student has not paid to the Institute at the time of the refund request, these will be deducted from the amount refunded, including deposits for courses that the student has not yet commenced.
- Refunds will be paid in Australian Dollars or converted to a foreign currency at the rate of conversion on the date of payment, should the beneficiary’s bank not accept Australian Dollars.
- For fees paid by credit card, any applicable credit card surcharge will be retained by SPI and will not be refunded.

All refund payments will be accompanied by a Statement of Account, setting out any amounts that have been deducted from the approved refund and the reasons.

A summary of the main scenarios or reasons for refund and their corresponding amounts payable is set out in the table below. The table does not include any fees other than tuition fees. The refund of other fees is dependent on a third-party service provider such as education agents. Students who wish to claim a refund of other fees must seek the refund directly from the relevant third-party provider.

Reason for Refund	Refund Payable
Provider Default	





<ul style="list-style-type: none"> SPI is unable to provide the course at its campus prior to commencement of the teaching period. 	<p>100% of the tuition fees paid to SPI will be refunded; or Student accepts the offer of an alternative course or institution.</p>
Visa Rejection or Cancellation	
<ul style="list-style-type: none"> Visa is rejected prior to course commencement. 	<p>100% of the tuition fees paid to SPI minus \$500 administrative fee will be refunded</p>
<ul style="list-style-type: none"> Visa is rejected/cancelled prior to commencement due to student default reasons such as provision of false or fraudulent documents. 	<p>No refund</p>
<ul style="list-style-type: none"> Visa is rejected/cancelled after the commencement of the teaching period but before the census date. 	<p>Unspent tuition fees</p>
<ul style="list-style-type: none"> Visa is rejected after the census date of the teaching period. 	<p>Unspent tuition fees for the following teaching period/s</p>
Student Withdrawal	
<ul style="list-style-type: none"> Where a student gives notice of withdrawal in writing at least four (4) weeks before the course commencement date. 	<p>70% of the tuition fees paid to SPI minus \$200 administrative fee</p>
<ul style="list-style-type: none"> Where a student gives notice of withdrawal in writing less than four (4) weeks before the course commencement date. 	<p>50% of the tuition fees paid to SPI minus \$200 administrative fee</p>
<ul style="list-style-type: none"> Student withdraws after commencement of the teaching period, but before the relevant census date. 	<p>If a student obtains approval for release before the census date, 50% of tuition fee paid to SPI minus \$200 administrative fee will be refunded.</p> <p>If a request for release is declined, no refund will be provided, and the student is expected to continue with their enrolled studies.</p>
<ul style="list-style-type: none"> Student withdraws after the census date in the current teaching period. 	<p>No refund</p>
Student Default	
<ul style="list-style-type: none"> Breach of visa conditions or rules of the provider and the student is terminated. 	<p>No refund</p>
<ul style="list-style-type: none"> The terms and conditions of the written agreement between the student and the Institute are breached. 	<p>No refund</p>
<ul style="list-style-type: none"> The student initially requests to defer their course and subsequently withdraws from the 	<p>If a student obtains approval for release, 50% of the tuition fee paid to SPI minus</p>



course before the commencement of the teaching period.	\$200 administrative fee will be refunded. If a request for release is declined, no refund will be provided, and student is expected to continue with their enrolled studies.
<ul style="list-style-type: none"> The student requests to reduce study load is approved and the student subsequently withdraws from the course. 	A credit equivalent to the reduced subject/unit fee will be transferred to the next study period. If student withdraws from the course, the credited amount will not be refunded.
<ul style="list-style-type: none"> If student defers the enrolled units after the census date. 	No refund
<ul style="list-style-type: none"> If fraudulent information is provided by the students in the applications with the result and the offer is withdrawn by SPI 	No refund
<ul style="list-style-type: none"> The student arrives after the last enrolment date for their course, is permitted to enrol and then withdraws. 	No refund

8.5 Review of Decision

Students are entitled to request a review of their refund request if they are not satisfied with the decision. Certain conditions apply:

- A review can be undertaken where new information or evidence that could not have been provided during the original Refund Request becomes available.
- A request for review must be submitted within 20 working days of receiving the decision on the original refund request.
- The request for review must be submitted to the Student Services through email at fees@spi.nsw.edu.au, along with any supporting documents.
- The request for the review must be in English.
- The process for review will commence within 10 working days of receiving the request. The student will be notified within 20 working days of receipt of the review request on whether the review was approved.

8.6 Exceptional circumstances

A student or their representative may provide written notice prior to the census date requesting to withdraw from the course due to exceptional circumstances. These can include:

- Severe illness, injury or medical condition with a medical certificate stating that the affected student is not able to commence or continue the study; or
- Death of the student, or loss/bereavement of close family members such as parents or sibling, with, where possible, the provision of a death certificate as supporting documentary evidence; or
- A political, civil or natural event which prevents full payment of fees or the students' attendance.

The Institute may, at its sole discretion, grant a total or partial refund of tuition fees subject to the provision of documentary evidence in support of the application.

9. Deferral of Studies

If a student wishes to defer their studies to the next available intake after accepting an offer of admission, they must submit a notice of intention to defer, prior to the agreed-upon commencement date. If approved, all tuition fees will be transferred to the next available intake.

A student's place in a course may only be deferred for up to 1 calendar year. Depending on the course and place accepted, the next available intake may occur at the beginning of the following teaching period or the following year.

10. Overseas Student Health Cover (OSHC)

All international students with a student visa must purchase OSHC for the length of their visa to maintain adequate health insurance for the duration of their study time in Australia, in accordance with Australian Government visa requirements, including where a student must extend their student visa. For health insurance arranged by SPI on behalf of international students, the data of the OSHC will be entered into the Provider Registration and International Student Management System (PRISMS).

Overseas Student Health Cover will be refunded by SPI if the applicant is unable to complete the course if SPI has not already disbursed funds to SPI's nominated Overseas Health Care provider. If the funds have been disbursed to the OSHC provider, the student will need to contact the provider directly to apply for their OSHC refund.

A refund request for the OSHC must include the following information : full name, date of birth, membership number accompanied by the reason for requesting the refund and supporting evidence, such as transfer to another institution, or the date of departure from Australia.

11. Cancellation of Enrolment

For those students who apply to withdraw,

- The withdrawal date will be advised after consulting the Admissions Officer.
- The advice on the Cancellation of Enrolment will be provided or emailed to students.
- The student will no longer be enrolled in his/her course.
- The Cancellation of CoE with the reasons will be reported by SPI to the relevant Government department via PRISMS.

Noting that where the students apply to transfer into another course at SPI, then they need to clear the outstanding fees from their original course prior to enrolment in the new course.

Notes

Related legislation:

Educational Services for Overseas Students Act 2000 (Cth)
Education Services for Overseas Students Amendment Act 2014 (Cth)
ESOS Act (2000) incorporating National Code 2018



Related documents:

SPI Accounting and Financial Management Policy
SPI Business Continuity Management Policy
SPI Student Consultation Policy
SPI Student Admissions and Enrolment Policy
SPI Student Deferral, Suspension and Cancellation Policy
SPI Student Progression, Exclusion and Graduation Policy
SPI Business Plan

Amendment History:

Version No.	Approved by	Effective date	Amendments
1.0	Governing Council	27/08/2021	New Policy
1.1	Governing Council	29/01/2022	Clarification to Section 4 in relation to reasonable notice of changes
1.2	Governing Council	30/11/2022	Minor amendments made to Section 4(4) regarding the specified person.
1.3	Governing Council	10/02/2023	New paragraphs inserted in Sections 1, 3 and 4; Section 8.5 refund table has been refined and new section 8.7 inserted about the exceptional circumstances.
1.4	Governing Council	05/12/2023	Amendments made to Section 8.5 regarding the scenarios or reasons for refund.