

OVERVIEW

This policy deals with the PGA IGI Program fees payment and refunds.

PGA IGI Program fees are prescribed annually by the PGA IGI Board.

Except as provided by law, a refund of course fees will only be granted in accordance with the PGA IGI's Refund Policy. Each student acknowledges and agrees to the terms and conditions of the Refund Policy & Procedures on signing the PGA IGI Letter of Offer and Student Agreement. The PGA IGI may amend these terms and conditions at any time to ensure compliance with applicable State and Federal laws and/or to amend the non-refundable Administration or Application fee.

OVERSEAS STUDENTS

Student Fee Refunds Overview

This section applies to those students who are 'overseas students' as defined in the National Code. This section does not apply to domestic students.

- Except as provided by law, a refund of Tuition fees will only be granted in accordance with this Refund Policy;
- Each student acknowledges and agrees to the terms and conditions of the Refund Policy on signing the PGA IGI Letter of Offer and Student Agreement;
- The terms and conditions set out in this Refund Policy apply equally to commencing and continuing students unless otherwise specified;
- The PGA IGI reserves the right to amend these terms and conditions at any time to ensure compliance with applicable state and Federal laws and/or to amend the non-refundable Administration or Application fee.
- This procedure, 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.

In the unlikely event that the PGA IGI is unable to deliver the course in full, the student will be offered;

- A refund of all the course money paid by the student to date for that course. The refund will be paid within **twenty eight (28) days** of the day on which the course ceased being provided.
- Alternatively, the student may be offered enrolment in an alternative course offered by another provider (if available). Extra costs if any are at the expense of the PGA IGI.

The student has the right to choose whether to seek a full refund of course money, or to accept a place in another course. If the student chooses placement in another course, the PGA IGI will ask the student to sign a document to indicate acceptance of the placement.

For Overseas Students; The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist overseas students whose education providers are unable to fully deliver their course of study. The TPS ensures that overseas 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.

Application fees, surety amounts and course fees must be paid directly to the PGA IGI by the student or their representative.

Fees must be paid in Australian dollars and we will make any refund of fees in Australian dollars less any bank charges. Fee refunds will be paid directly to the student or in certain circumstances to a third party if the student gives us a written direction to do so. Our program application fee does not

form part of our tuition fees and is a nominal fee charged for processing course applications. The application fee is non refundable.

Total Refunds

Tuition fees less the application fee will be refunded in full where:

- The course does not start on the agreed starting date which is notified in the Letter of Offer;
- The course stops being provided after it starts and before it is completed;
- The course is not provided fully to the student because the PGA IGI has a sanction imposed by a government regulator;
- An offer of a place is withdrawn by the PGA IGI.

A full refund less the application fee will be provided to the student where:

- A student is unable to obtain a student visa;
- Illness or disability prevents a student from taking up the course (evidence required i.e. medical certificate);
- A student fails to meet the English or other requirements for admission for the course;
- There is death of a close family member of the student (parent, sibling, spouse or child) prior to course commencement.

Partial Refunds

Partial refunds will be provided in the following circumstances, **less \$1000** and the application fee:

- Prior to course commencement where the PGA IGI withdraws an offer based on incorrect or incomplete information supplied by the student;
- Where a student, after accepting an offer of a place, withdraws from a course more than 20 working days before the commencement of the course.

Partial refunds will be provided in the following circumstances, **less \$2000** and the application fee:

Where a student, after accepting an offer of a place, withdraws from a course less than 20 working days before the commencement of the course.

No Refund of Fees

Where a student commences the course, no refund is applicable in the following circumstances:

- A student withdraws or defers from a course after commencement.
- A student whose enrolment is either suspended or cancelled by the PGA IGI for whatsoever reason during a semester, including but not limited to misbehaviour or non-payment of fees to the PGA IGI.
- A student whose visa is cancelled by Department of Home Affairs during or prior to a semester;
- A student has a change of mind and does not want to do the course or has a change in personal circumstances;

Illness or injury (student may apply for compassionate and compelling circumstances in certain circumstances, see relevant section in this document)

Refunds for Students who obtain Permanent Resident Visa Status

If a student is granted Australian Permanent Resident status before commencing in a course but after the date of the Letter of Offer for the course:

- The fee paying overseas place will be withdrawn;
- If the student still wishes to study at the PGA IGI they must apply for a domestic place and will be subject to the selection criteria and fees applicable to domestic applicants for that course;
- If the student has already paid any of the tuition fees applicable to overseas students for the study period, in part or in full, a total refund of these fees is payable to the student, less the Application Fee which is non refundable.

If a student is granted Australian Permanent Resident status after commencing in a course:

- The student will be eligible for a domestic place and will be subject to the selection and fees applicable to domestic applicants for that course pro rata;

- If the student has already paid the tuition fees applicable to overseas students for the study period in part or in full, a refund of the difference between what has been paid and the amount due (as a domestic student) will be refunded to the student, less any administration costs associated with the student's international position (agent fees);
- Payments will be processed within **fourteen (14) days** of accepting the new offer of a place as a domestic student.

Credit Balances

- Students can apply for a refund of a credit balance, created by overpayment, only if they have no other debts owing to the PGA IGI. Refund of overpayments will only be made in Australia dollars within **fourteen (14) days** of the student lodging an application for a credit refund;
- Normally overpayment (excess payment) of Student Tuition Fees resulting in a credit balance on the student's account will automatically be transferred as payment or part payment of the student's fees payable for the next study period or to other outstanding debts owing to the PGA IGI. It is the responsibility of the student to be aware of all credit amounts (excess payments) on their account and to maintain current address and contact details;
- Students with unclaimed credit amounts will be notified in writing of their credit amount if the student's program status is inactive for more than one (1) study period. If refund applications are not received within **twelve (12) weeks** of the date of this written communication, credit balances will be deemed as unclaimed and dealt with by the PGA IGI according to the Unclaimed Money Act 2008.

Process for Claiming Refunds

Refund applications for full or partial refunds must:

- Be made in writing on the Request for Refund Form
- Set out the reasons for the application;
- Be accompanied by supporting documents as may be appropriate;
- Be forwarded to:

PGA IGI Senior Manager – cstraw@pga.org.au

The information provided by the student on the Application for Refund Form must include:

- The date of the claim;
- The student's full name;
- The course in which the student was enrolled;
- The basis for making the claim;
- The amount claimed;
- The address to which the refund is to be forwarded or the student's bank details;
- The student's signature;
- All documents relevant to the consideration of the claim.

Refund applications will not be processed where the signature on the Application for Refund Form does not match the student's signature as shown on other documents provided by the student for admission to the PGA IGI. A Refund Calculation Statement will be prepared and forwarded to the student and any refund will be made in Australian dollars (AUD) less any bank fees or Agent Fees. The PGA IGI is not liable for any variance from the foreign exchange rates fluctuations. The funds covering the tuition fees must be cleared (i.e. cheques cleared, telegraphic transfers received etc) and all debts to the PGA IGI must have been paid before any refund can be calculated with any outstanding amounts to be deducted from the refund.

Where a student is dissatisfied with a decision to provide or not to provide a refund they can appeal that decision in accordance with the PGA IGI's Complaints and Appeals.

Payment of Refunds

On receipt of an application for a refund of fees the application will be forwarded to the PGA IGI Senior Manager.

Where:

- The course does not start on the agreed starting date; or
- The PGA IGI stops the course after it starts and before it is completed; or
- The course is not provided fully to the student because PGA IGI has a sanction imposed by a government regulator and the student has requested a full refund of fees rather than placement in an alternate course, the refund of fees will be paid in full to the student within fourteen (14) days.

In any other circumstance, the PGA IGI will refund the amount within **twenty-eight (28) days** after receipt of the completed and signed Request for Refund Form together with appropriate supporting documents.

Note: The date of the notification for application for refund is the date the completed and signed Application for Refund is received by the PGA IGI.

If a third party is instructed to collect the refund for example the student's education agent, the PGA IGI need the request in writing from the student allowing the refund to be paid to the third party except in the case of death then the refund will be paid directly to the beneficiary. The beneficiary must provide supporting evidence that they are the beneficiary before a refund can be granted.

Compassionate and Compelling Circumstances

In certain circumstances the PGA IGI Senior Manager may consider that a student has proven compassionate and compelling reasons as to why they want to defer or withdraw from a course after it has commenced. Each application for compassionate and compelling circumstances will be assessed on a case by case basis. In such cases the PGA IGI Senior Manager may make a decision to:

- Refund all or part of any fees paid by the student;
- Offer a place in a future course and credit current student fee amounts paid to that course

Note: Compassionate and compelling circumstances are generally beyond the control of the student and have an impact on the student's course progress or wellbeing. These could include but are not limited to:

- Serious illness or injury, where medical certificate states that the student was or will be unable to attend classes;
- Bereavement of close family members such as parents or grandparents (where possible death certificates should be provided);
- Major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the student's studies;
- Traumatic experience which could include; involvement in, or witnessing of a serious accident; or witnessing or being the victim of a serious crime, and this has impacted on the student (these cases should be supported by police or psychologist's reports).

Please note: Refunds for overseas students may be given less any agent commission paid. Overseas student may have to claim agent commission refunds directly from their education agent.

A refund to a third party can only be granted if the PGA IGI receive written permission from the student.

DOMESTIC STUDENTS

For domestic students if the PGA IGI in the unlikely case of not being able to deliver a course and is unable to provide a refund or attempt to place a student in an alternative course our Australian Tuition Assurance Scheme (ATAS) via ACPET will place the student in a suitable alternative course at no extra cost to the student. For Overseas Students if the PGA IGI is unable to provide a refund in the unlikely case of not being able to deliver a course the TPS will assist students to find options for completing their study in Australia. If there are no suitable alternative courses or offers, students may apply for a refund of the amount of any unspent pre-paid tuition fees students have paid the PGA IGI. These are any tuition fees you have already paid that are directly related to the course which you haven't yet received.

Fee Refunds Policy (non VET Student Loan)

Applications for refunds are to be processed by the PGA IGI within **fourteen (14) days** of receipt of the student submitting the Request for Refund of Payment form. Successful refund application payments are to be reimbursed to the person who made the original payment to the PGA IGI within 28 days of receipt of the Request for Refund of Payment form.

Applications for refunds must be made to the PGA IGI Senior Manager in writing. Students seeking a refund should follow the steps outlined in this policy. The PGA IGI will keep up to date records of all fees refunded to students.

The PGA IGI does not tolerate its staff, or anyone acting on its behalf, engaging in conduct that is false, misleading, deceptive or otherwise unconscionable when liaising with students who are seeking a fee refund.

Exceptional Circumstances

Applications for refunds due to exceptional circumstances will be reviewed by the PGA IGI Senior Manager. A decision will be made within **fourteen (14) days** of receipt of an application. A written outcome will be given to the student on the PGA IGI Senior Manager's decision and any amounts deemed refundable are payable within **fourteen (14) days** of the PGA IGI Senior Manager's decision.

Student Program Deferral

In the case of deferral, the fees will be retained by the PGA IGI until the recommencement of study. If a student subsequently withdraws, the Refund Policy will apply as per the student withdrawal process / timeframes at the date the PGA IGI was advised in writing of the withdrawal. The PGA IGI reserves the right to apply the Fee Refund Policy to the date of the initial deferral.

VET Student Loan - Refund of tuition fees where student withdraws by the census day

Where a student withdraws their enrolment in an approved course on or before the census day, they will not incur tuition fees for the course or part of the course, to which the census day applies. This applies to all of the tuition fees for the course or part of the course to which the census day relates. Therefore it includes:

- VET student loans covered fees
- Any gap fees
- Upfront payment of tuition fees
- Gap fees or tuition fees paid through a loan from the provider.

Where the student has paid tuition fees upfront to the provider or through a loan from the provider, the PGA IGI will refund this amount to the student.

No penalty for withdrawing enrolment on or before census day

Where:

- The PGA IGI enrolls a student in a course on the basis that some or all of the tuition fees for the course are covered fees (i.e. covered by a VET student loan); and
- On or before a census day for the course the student requests in writing that the provider cancels the enrolment

Professional Development Program (PDP) – Non accredited training

This is a non-accredited golf training program. The PGA IGI Player Development Program is optional for students studying the PGA IGI Golf Management Program at our Gold Coast Campus. Commitment to the PGA IGI Player Development Program is for the period of 32 weeks and will be delivered simultaneously, through face to face study, at the PGA IGI Gold Coast Campus. Payment for the PDP is paid in 4 instalments with your Term Tuition Fees.

Outline of fees refundable - please see full refund policy for more information.

Students should apply to PGA IGI in writing for any refunds. All refunds will be processed no later than 28 days.

The course does not start on the agreed starting date which is notified in the Letter of Offer	Full refund less Application Fee
The course stops being provided after it starts and before it is completed	Full refund less Application Fee
The course is not provided fully to the student because the PGA IGI has a sanction imposed by a government regulator	Full refund less Application Fee
An offer of a place is withdrawn by the PGA IGI a student is unable to obtain a student visa	Full refund less Application Fee
A student applies for a Student Visa (500) and the application is refused by Department of Home Affairs	Full refund less Application Fee
Illness or disability prevents a student from taking up the course (evidence required i.e. medical certificate);	Full refund less Application Fee
A student fails to meet the English or other requirements for admission for the course	Full refund less Application Fee
There is death of a close family member of the student (parent, sibling, spouse or child) prior to course commencement	Full refund less Application Fee
Where a student has applied for a VET Student Loan and withdraws before on or before the census date	Full refund
Prior to course commencement where the PGA IGI withdraws an offer based on incorrect or incomplete information supplied by the student	Partial refund less \$1000 and Application Fees
Where a student, after accepting an offer of a place, withdraws from a course less than 20 working days before the commencement of the course.	Partial refund less \$2000 and Application Fees
A student withdraws or defers from a course after commencement	No Refund
A student whose enrolment is either suspended or cancelled by the PGA IGI for whatsoever reason during a semester, including but not limited to misbehaviour or non-payment of fees to the PGA IGI	No Refund
A student whose visa is cancelled by Department of Home Affairs during or prior to a semester	No Refund
A student has a change of mind and does not want to do the course or has a change in personal circumstances	No Refund
Illness or injury (student may apply for compassionate and compelling circumstances in certain circumstances, see relevant section in the full refund policy)	No Refund
Where the student dies after commencement of the course a refund of the unused portion (pro rata) of any tuition fees will be refunded.	Partial Refund

All fees and charges are subject to change and where applicable, include GST. Fee changes will be notified in advance for the following year and updated in the Student Prospectus for domestic and overseas students. Fees are correct at the time of printing. All bank transfer fees and charges are the responsibility of the student.