

Procedure Title: Refund of Fees Policy

OVERVIEW

This policy deals with the PGA of Australian Institute (PGAI) I Program fees payment and refunds.

PGAI Program fees are prescribed annually by the PGAI Board.

Except as provided by law, a refund of course fees will only be granted in accordance with the PGAI's Refund Policy. Each student acknowledges and agrees to the terms and conditions of the Refund Policy & Procedures on signing the PGAI Letter of Offer and Student Agreement. The PGAI 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 PGAI 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 PGAI 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 PGAI 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 PGAI.

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 PGAI 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 PGAI 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 nonrefundable.

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 PGAI has a sanction imposed by a government regulator;
- An offer of a place was withdrawn by the PGAI.
- 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 PGAI 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 PGAI for whatsoever reason during a semester, including but not limited to misbehaviour or non-payment of fees to the PGAI.
- 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 PGAI 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 PGAI. Refund of overpayments will only be made in Australia dollars within fourteen (14) days of the student lodging an application for a credit refund;

Credit Balances Cont.

- 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 PGAI. 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 PGAI 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 of Australia Senior Manager – sburns@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 PGAI. 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 PGAI 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 PGAI 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 PGAI's Complaints and Appeals.

Payment of Refunds

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

Where:

- The course does not start on the agreed starting date; or
- The PGAI stops the course after it starts and before it is completed; or
- The course is not provided fully to the student because PGAI 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 PGAI 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 PGAI.

If a third party is instructed to collect the refund, for example the student's education agent, the PGAI needs 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 PGAI 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 PGAI 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 students may have to claim agent commission refunds directly from their education agent.

A refund to a third party can only be granted if the PGAI receives written permission from the student.

Pre-Paid Fees and Instalment Payments

For domestic students the PGAI does not collect more than \$1,500.00 in advance and the remaining fees are collected pro rata as services are delivered. For Overseas Students if the PGAI 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 prepaid tuition fees students have paid the PGAI. These are any tuition fees you have already paid that are directly related to the course which you haven't yet received.

DOMESTIC STUDENTS

Fee Refunds Policy

Applications for refunds are to be processed by the PGAI 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 PGAI within 28 days of receipt of the Request for Refund of Payment form.

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

The PGAI 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 PGAI 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 PGAI Senior Manager's decision and any amounts deemed refundable are payable within fourteen (14) days of the PGAI Senior Manager's decision.

Student Program Deferral

In the case of deferral, the fees will be retained by the PGAI 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 PGAI was advised in writing of the withdrawal. The PGAI reserves the right to apply the Fee Refund Policy to the date of the initial deferral.

Table 1.0 Outline of Refund Amounts Payable

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
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.