

International Student Refund Policy

Scope

This Policy is applicable to international students enrolled at Kaplan Business School Pty Ltd ('the School').

Purpose

The purpose of this Policy is to provide guidelines for granting refunds of fees paid by international students. The Policy covers the process and guidelines for refund requests submitted before the published start date of a course and after the course has started. Students will need to follow the process applicable to the time at which they are requesting a refund.

Refunds prior to course commencement date

Refund process

- Students wishing to request a refund must submit their request in writing to the School. Requests for refunds made verbally to the School will not be accepted.
- Refund requests submitted before the course commencement date must be submitted by email to kbs.admissions@kbs.edu.au
- Where a student has submitted a request to withdraw from their course and that request is not approved by the School, any request for a refund of tuition fees for that course will also be declined by the School.
- The School may, at any time, grant a refund in circumstances not specifically outlined below on the grounds of compelling and compassionate reasons relating to the student.
- The School will notify the student in writing within 14 working days of the outcome of their refund request.

Refund of unspent tuition fees

The School will refund unspent tuition fees to students before the published start date of their course where:

- the School is unable to provide the course offered to the student, in which case all unspent tuition fees paid to the School by the student will be refunded (see protection of student fees below for further information);
- an offer of enrolment is withdrawn by the School for any reason other than the student supplying incorrect or incomplete information to the School at the time of enrolment;
- an Australian student visa application by the student is refused and the student has provided satisfactory evidence (such as the visa refusal letter from DIBP) to the School. The Enrolment Fee of AUD285 will be deducted from this refund amount; or
- approval of an Australian student visa is delayed for reasons beyond the student's control and the student cannot start their course on time. Students will need to provide satisfactory evidence to the School of the reasons for the delay before this refund will be approved.

Students should note that some fees may not be refundable, such as fees for airport transfers, accommodation services and overseas student health cover (further information is provided below).

Partial tuition fee refund

The School will partially refund tuition fees to students before the published course start date as follows:

- 90% of the first trimester's tuition fee* (as specified in the student's offer letter) is refundable if the student's enrolment is withdrawn or cancelled by the School because the student provided incorrect or incomplete information to the School at the time of enrolment;
- 80% of the first trimester's tuition fee* (as specified in the student's offer letter) is refundable if the student notifies the School of their decision not to enrol at least four (4) weeks before the published course commencement date; or
- 50% of the first trimester's tuition fee* (as specified in the student's offer letter) is refundable if the student notifies the School of their decision not to enrol at least seven (7) days before the published course commencement date.

*Where a student has paid less than the specified first trimester's tuition fee upon enrolment, and the student cancels their enrolment, a refund will be calculated as a proportion of the full first trimester's tuition fee (e.g. the full fee for trimester one is \$10,000 and the student has paid \$5,000, the student will forfeit the relevant percentage of \$10,000 and the remainder will be refunded as set out above). Any amounts greater than the first trimester's tuition fee paid upon enrolment will be refundable in full.

No refund

The School will not provide any refund where:

- the School receives withdrawal or cancellation from a student less than seven (7) days before the published course commencement date (except where the student cannot start their course due to a visa refusal);
- the terms and conditions of the enrolment agreement entered into by the student and the School are breached, including any breach of a School policy;
- the student's enrolment is cancelled by the School, including cancellation caused by a breach of student visa conditions or any illegal or unlawful conduct by the student; or
- the student visa is refused by DIBP due to the submission of fraudulent documents by or on behalf of the student.

In addition, students should note that refunds will not be available for:

- Deposits paid to the School for other courses packaged with the student's current offer of enrolment from the School (e.g. a deposit paid for a Bachelor of Business packaged with a Diploma of Business);
- Administrative fees such as an Enrolment Fee and Deferral Fee;
- Accommodation placement fees – if the accommodation has already been booked and confirmed; or
- Airport pick-up fees – if the service has been used.

Refunds on or after course commencement date

Refund process

- Students wishing to request a refund from the School on the day of, or after the published start date of their course must submit their request in writing to the School. Requests for refunds made verbally to the School will not be accepted.
- Refund requests submitted on the day or after the course commencement date must be submitted by email to the relevant Student Experience Team:
 - Adelaide Student Experience: adelaide@kbs.edu.au
 - Brisbane Student Experience: brisbane@kbs.edu.au
 - Melbourne Student Experience: melbourne@kbs.edu.au
 - Sydney Student Experience: sydney@kbs.edu.au
- Where a student has submitted a request to withdraw from their course and that request is not approved by the School, any request for a refund of tuition fees for that course will also be declined by the School.
- The School may, at any time, grant a refund in circumstances not specifically outlined below on the grounds of compelling and compassionate reasons relating to the student.
- The School will notify the student in writing within 14 working days of the outcome of their refund request.

Refunds of unspent tuition fees

The School will refund unspent tuition fees to students on the day of, or after the published start date of their course where:

- the School is unable to provide the course offered to the student. In this case, all unspent tuition fees paid to the School will be refunded (see protection of student fees below for further information);
- an Australian student visa application by the student is refused and the student has provided satisfactory evidence (such as the visa refusal letter from DIBP) to the School. The Enrolment Fee of AUD285 will be deducted from this refund amount; or

- the Student has submitted an application to withdraw from their course and this has been approved by the School.

Students should note that some fees may not be refundable, such as fees for airport transfers, accommodation services and overseas student health cover (further information is provided below).

No refund

The School will not provide any refund where:

- the School receives withdrawal or cancellation from a student on the day of or after the published course start date (except for the reason of a visa refusal). In this case the student is liable to pay the full tuition fee of the first trimester of the course and any expenses, costs or disbursements incurred in recovering the tuition fee;
- the terms and conditions of the enrolment agreement entered into by the student and the School are breached, including any breach of a School policy;
- the student's enrolment is cancelled by the School, including cancellation caused by a breach of student visa conditions, student misconduct or any illegal or unlawful conduct by the student, and/or if the student's enrolment is cancelled by the School for unsatisfactory academic progress; or
- the student visa is refused by DIBP due to the submission of fraudulent documents by or on behalf of the student.

In addition, students should note that refunds will not be available for:

- Deposits paid to the School for other courses packaged with the student's current offer of enrolment from the School (e.g. a deposit paid for a Bachelor of Business packaged with a Diploma of Business);
- Administrative fees such as an Enrolment Fee and Deferral Fee;
- Accommodation placement fees – if the accommodation has already been booked and confirmed;
- Airport pick-up fees – if the service has been used; or
- Overseas Student Health Cover (OSHC) fees.

Protection of student fees

In the unlikely event that the School is unable to deliver a course in full, students enrolled in that course will be offered a refund of their unspent tuition fees which were received by the School. This refund will be paid within 14 days of the day on which the course ceased being provided. Alternatively, within 14 days, students may be offered enrolment in an alternative course at no extra cost. Students have the right to choose whether they would prefer a refund of their unspent tuition fees or to accept a place in another course. If a student chooses to be placed into another course, the student will be issued a new offer letter and enrolment agreement with their new provider, in place of their enrolment documentation issued by the School.

If the School is unable to provide a refund or place a student into an alternative course in accordance with the ESOS Act and National Code, then the Tuition Protection Service (TPS) will assist students in finding an alternative course or to obtain refunds if a suitable alternative course is not found. Further information concerning the TPS can be found at www.tps.gov.au.

Payment of approved refunds

Approved refund payments are paid in Australian dollars, within 28 days from the date the Application for Refund/Credit Adjustment Form is received by the School. If Kaplan is unable to provide the course of study offered, then a full refund is payable within two weeks of the day on which the course ceased being provided. Approved refund amounts will be paid in accordance with this policy and cannot be transferred to another student. Due to Kaplan Worldwide Policy, refunds can only be made to the same account or credit card from which the original payment was made.

Complaints and appeals

Students that are dissatisfied with the application of this Policy by the School may refer to the School's complaints and appeals policy for information regarding their options. This policy 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.

Related policies

This policy should be read in conjunction with the following policies:

- Access and Equity Policy
- Complaints and Appeals Policy
- Tuition Assurance Statement

Version Control and Accountable Officers

The Responsible Officer and Implementation Officer are jointly responsible for the implementation and relevant training of this policy.

Policy Category	Corporate and Finance			
Responsible Officer	General Counsel			
Implementation Officer	General Manager, National Operations			
Review Date	December 2019			
Approved by				
General Counsel & Finance Director				
Version	Authored by	Brief Description of the changes	Date	Effective
1.0	Vice President, Academic	New Policy	6.01.2014	6.01.2014
1.1	Quality & Standards Group	Reviewed and updated 'Refunds of unspent tuition fees' and 'Partial tuition fee refunds' – more clarification. Updated policy to align with T&Cs of enrolment agreement.	4.02.2015	9.02.2015
1.2	Quality & Standards Group	Inclusion of sentence preventing refunds for students making unsatisfactory progress.	3.12.2015	17.12.2015
1.3	Quality & Standards Group	<ul style="list-style-type: none"> • Clarified split between prior and post commencement regarding refunds (refund of tuition fees section applies to both, no refund section applies to both, Partial refunds section is prior commencement only) • No refund for visa refusal due to fraudulent docs • Package course deposits non-refundable • If a withdrawal form program request is declined, the related refund request will also be declined. 	1.12.2016	15.12.2016
1.4	Kaplan Business School and the Quality & Standards Group	<ul style="list-style-type: none"> • The Department of Immigration and Border Protection has been updated to the Department of Home Affairs • Reference to U18 Students have been removed as KBS no longer accepts U18 students • Email address have been inserted for each campus regarding Refund Requests. 	08.03.2018	09.03.2018
1.5	Kaplan Business School Team and Finance and Commercial Director	Inclusion of stipulating refund being paid into originating payment account only.	18.01.2019	21.01.2019