



INTERNATIONAL STUDENT WITHDRAWAL AND REFUND POLICY

1. Refund Policy and Procedure

All applications for refunds must be made using the CIHE Refund Request Form and submitted to CIHE administration for processing.

No refund on tuition fees will be made to students who cancel/terminate the course after the course has commenced.

All applications for withdrawal will incur a fee of \$200.

All refunds will be paid within 30 days from the date of receipt of the written claim by the students as detailed below:

- If a student's visa has been rejected, all course money paid such as tuition fees and the student
- Health Cover (OSHC) will be refunded in full provided certified evidence of DHA is supplied.
- If a notice of claim is received 27 days or fewer before the course commencement date, 50% of the tuition fees will be refunded if 4 units of tuition fees are already received by CIHE.
- If a notice of claim is received 28 days or more before the course commencement date, 70% of the tuition fees already received by CIHE will be refunded.

If a student has been reported to DHA for breaching CIHE's rules or visa conditions, such as unsatisfactory course progress, no refund will be provided.

If the student visa is granted based on CIHE's Confirmation of Enrolment (COE), but the student later decides to withdraw from CIHE, no refund is given except when there are compassionate or compelling circumstances supported by valid and sufficient evidence.

If the student admission is part of a packaged CoE with CIBT or with any other provider and student decides to the withdraw from CIHE without completing 6 months of study in a principal course, no refund is given except when there are compassionate or compelling circumstances supported by valid and sufficient evidence.

If an onshore international student has taken future COE from CIHE while studying with another provider, and student decides not to the continue their study with CIHE, no refund is given except when there are compassionate or compelling circumstances supported by valid and sufficient evidence.

When CIHE cancels the enrolment of a student because the student is found to have used fraudulent documentation for admission, there is no refund of tuition fees.

Enrolment fees are non-refundable under any circumstances. Additionally, in the case of visa refusal, there will be admin fee of \$200 for the CoE cancellation.



Fees for any additional services requested – accommodation assistance, homestay placement, homestay screening for parent nominated homestay service, airport pick up, etc. are also non-refundable, even in the case of visa refusals.

CIHE will not authorise tuition fee transfers to any other institution or to other students.

If CIHE is unable to run an advertised course for any reason, students can transfer to another CIHE course or alternatively will receive a 100% refund of unexpended amount. Refunds made in these circumstances will be paid within 14 days of the provider's default in line with ESOS requirements.

A letter will be provided to each student who requests a refund showing how the refund amount has been calculated.

CIHE reserves the right to not process/ issue any student's requests including statements of results of any other documents on the basis of outstanding fees.

There will be no refund of fees if the visa is rejected on the basis of fraud as determined by the Department of Home Affairs (DHA).

The availability of complaints and appeals processes does not remove your right to take action under Australia's consumer protection laws (ESOS National Code, Standard 3.2d).

CIHE default

If CIHE is in default as set out in section 27(1) of the Education Services for Overseas Students Act 2000 (ESOS Act), CIHE will provide a refund to the student in accordance with the ESOS Act and the regulations made under that Act.

CIHE defaults if:

- the course offered does not start on the agreed starting day,
- the course stops being provided after the start date and before it is completed (partial refund applies),
- the course is not provided fully to the student because CIHE has had a sanction imposed (partial refund applies).

If CIHE defaults, CIHE will pay a full refund if it is before commencement of the course or a partial refund if it is after commencement¹ to the student within 2 weeks of the date of default. CIHE will provide a statement explaining how the refund amount has been calculated.

In the unlikely event of CIHE defaulting on its agreement and if it is unable to deliver the course in full these circumstances are covered by the provisions of the ESOS Act 2000. **Students will be offered a refund of the difference between what the student has paid and the value of tuition already delivered before the default.** The refund will be paid to the student within two weeks of the day on which the course ceased being provided. Alternatively, a student may be offered enrolment in an alternative CIHE course at no extra cost to the student. Students have the right

¹ The commencement date for a student's course is the date noted on their COE.



to choose whether they would prefer a **partial refund of course fees**, or to accept a place in another CIHE course. If a student chooses placement in another course, they will be asked to sign a document-indicating acceptance of the placement.

If CIHE offers an alternative course to the student, the student can accept the offer in writing within 30 days after the end of the provider obligation period unless the period is varied by the TPS Director.

As per section 47E of ESOS Act, refund in other cases where CIHE has not entered into a written agreement that complies with section 47B or where a student has been refused a visa, CIHE is required to pay the student a refund worked out in accordance with the legislative instrument under subsection 47E(4). The legislative instrument under section 47E (4) states calculation of the amount of unspent pre-paid fees other cases will be done as follows. The amount of unspent pre-paid fees that the provider must refund the student for the purpose of subsection 47E (2) of the Act is the total amount of the pre-paid fees the provider received for the course in respect of the student less the following amount: The lesser of 5% of the total amount of pre-paid fees that the provider received in respect of the student for the course before the default day or the sum of \$500.

CIHE makes contributions to the Commonwealth Tuition Protection Service (TPS) for every student enrolled at CIHE. The contributions to this scheme ensure tuition continuity for all international students at CIHE. If CIHE is unable to provide a refund or place the student in an alternative course, the Director of the Tuition Protection Service (TPS) will place the student in a suitable alternative course with another provider. The Director of the TPS will determine the payment to be made to alternative providers when placing the students.

Student default

A student defaults if:

- a student who has not previously withdrawn does not start the course at the location on the agreed starting date, even though the course has started,
- a student withdraws from the course at the location before or after the agreed starting date, or
- a registered provider refuses to provide or continue to provide the course to a student because the student has failed to pay an amount owed the provider, the student has breached a condition of his or her student visa, or because of misbehaviour by a student.

A student cannot avoid being reported to the Department of Immigration and Border Protection for non-attendance or failure to progress by cancelling their CoE with CIHE. As per section 19 of the ESOS Act, CIHE is required to report any changes to a student enrolment within 31 days.

As per section 47D of ESOS Act, refund for student default, CIHE is required to refund student in accordance with this written agreement within 4 weeks after receiving a written claim except in the case of visa refusal. However, if the visa refusal is due to false or misleading information about student identity, previous qualifications and experiences or other relevant information in support of student visa application in order to obtain migration, there will be NO Refund.



Overpayment of fees

A student who has overpaid fees may, by written notice to CIHE, request a refund. If no request is made, the overpayment may be credited by CIHE towards the student's next units of study with CIHE.

Exceptional circumstances for withdrawal from the course

CIHE will consider the following exceptional circumstances as grounds for a student's withdrawal from the course.

- a) Illness or disability.
- b) Death of a close family member.
- c) Political, civil or natural event that prevents the full payment of fees.

Supporting evidence is a must when a refund is requested due to special circumstances. Supporting evidence may include but is not limited to medical certificate(s); psychologist report; death certificate of a close family member.

2. Publication

This *Student Withdrawal and Refund Policy* is made available to Students and persons seeking to enrol with CIHE by publication on the website: www.cihe.edu.au

This refund policy will also form part of enrolment information and is reproduced in the *International Students Letter of Offer and Written Agreement*.

3. Version history

Version	Approved by	Approval Date	Sections modified
1.0	Executive Management Committee	31.1.2017	Document creation
2.0	Executive Management Committee	23.11.2017	Redevelopment to improve consistency across documentation and clarity of communication to stakeholders. Withdrawal fee included.
2.1	Executive Management Committee	24.08.2022	As a part of regular review
2.2	Executive Management Committee	24.05.2023	Updated reference to DHA

Next Review Date: 23 May 2026

Document owner: CEO