1. **Scope**

This policy applies to domestic students studying in Australia only. This policy aligns with the requirements set out in the TEQSA Act (2011) and the Higher Education Standards Framework (the Threshold Standards) 2015.

2. **Purpose**

The purpose of this Policy is to provide clear information and guidance about the fee refund process applicable to domestic students, the process for applying for refunds and the circumstances under which refunds will be provided to current and prospective domestic students.

3. **Guiding Principles for Refunds**

   a. A refund can only occur if a student has a current credit on their student finance account.
   
   b. Refunds will be processed after all other financial obligations to S P Jain School of Global Management (S P Jain) have been discharged, including (but not limited to) Library fines, Student Loans, and accommodation charges.
   
   c. Refund payments are normally made directly into a bank account. Bank details are required for all refund requests, even if the refund is to the original credit card, to ensure payment can be finalised.
   
   d. All refunds are made in Australian dollars and are payable to the student’s nominated account, or the student’s sponsor.
   
   e. Refunds may be transferred to another registered higher education provider if authorised in writing by the student or, where appropriate, the student’s sponsor.
f. The completion of the Refund Request Form does not affect the student’s right to make a complaint or appeal, nor does it affect the rights of the student to take action under the Australian Consumer Law.

4. Procedures for Refunds

a. All refund requests must be submitted in writing to the Admission Office and must be accompanied by official documentary evidence of the grounds for the request.

b. Where a commencing student applies for a refund of the fees without making an appeal for special circumstances, the refund will be assessed by the Admissions Office and cleared for payment to the Accounts Office.

c. All refunds to students will be paid within four weeks of the date of receipt of the approval of the refund request.

d. Additional delays may occur for receipt of payments to overseas bank accounts.

e. No funds may be committed or expended except by approval of the Accounts Office with delegated authority to approve, in accordance with S P Jain’s financial delegations. Where a financial delegate has a direct or personal interest in a transaction, neither the delegate, nor any other delegate who reports to them, may approve that transaction.

5. Circumstances and applicable refunds

The following section sets out the various circumstances in which domestic students are eligible for fee refunds.

a. Refunds where a course cannot be delivered (Provider Default)
   
i. Full Refund of Registration and Tuition Fees:
      After a Commencing Student has accepted an offer of enrolment at S P Jain, in the unlikely event that the school is unable to deliver the course as offered, the registration and any tuition fees paid by the Commencing Student to that date will be refunded within 14 days of the agreed starting day of the course or the day on which the course ceases to be provided.

      Alternatively, a Commencing Student may be made an offer by the School to enrol in an alternative course at S P Jain’s expense for a cost no greater than the cost of the originally offered course of study.

   ii. Refund of Tuition Fees Only (not including Registration fees):
      S P Jain will refund the tuition fees paid by a student prior to the commencement of the course on the agreed date, but not the registration fees paid, in circumstances where the School withdraws an offer because the commencing student has:
      - breached the terms and conditions of the application or letter of offer, including through the provision of fraudulent documents
      - failed to pay a required amount to the School
      - breached the Code of Conduct as defined in the S P Jain Student Handbook. All students agree to abide by the Code of Conduct when they accept an offer.
b. **Refunds where a Commencing Student withdraws from the course (Student Default)**

Where a Commencing Student withdraws from a course during the first study period, s/he is entitled to a partial refund of any tuition fees paid. The amount of the registration fees retained by the school, determined by the date at which the Commencing Student withdraws, is as follows:

i. Prior to the commencement date: The school will retain the registration fee and refund the rest of the tuition fees after deduction of any costs incurred towards processing of visas and insurance should the same have already been processed.

ii. On or one month after the commencement date and up to three months of commencement of the course the school will refund only 60% of the tuition fees paid. The Registration fees will not be refunded.

iii. After three months from the course commencement, the school will retain the entire fees paid.

An application for a refund of the fees by a Commencing Student must be made in writing directly to the Admissions Office:

i. Where a Commencing Student applies for a refund of the fees without making an appeal for special circumstances, the refund will be assessed by the Admissions Office and cleared for payment to the Accounts Office.

ii. Where a Commencing Student applies for a refund of the fees and makes an appeal for special circumstances, the decision will be made by the Vice President – Administration and the Admissions Office in consultation with the Registrar of the program if there is a need to do so.

All refunds to Commencing Students will be paid within four weeks of the date of receipt of their request for a refund.

c. **No refund of Registration Fees for Commencing Students**

A Commencing Student will not be entitled to a refund of the registration fees where:

i. An offer of enrolment is withdrawn by the School because the Commencing Student has breached the terms and conditions of their application or letter of offer, including through the provision of fraudulent documents; or

ii. The School refuses to provide, or continue providing, the course to the Commencing Student because of one or more of the following events:
   - A Commencing Student failed to pay an amount s/he was liable to pay the School, directly or indirectly, in order to undertake the course.
   - A Commencing Student breached a term of his or her student visa.
   - Student misconduct (as defined in the S P Jain Student Handbook) by a Commencing Student.
d. Refund of tuition fees for Continuing Students

Where a Continuing Student withdraws from a course prior to the commencement of any study period they are entitled to a refund of all tuition fees paid for that study period, excluding the registration amount paid. Post commencement of the study period the School will retain the entire fees paid. An application for a refund of tuition fees by a Continuing Student must be made in writing directly to the Admissions Office.

A Continuing Student may apply for a full refund of tuition fees where they have withdrawn from a course due to special circumstances. Special circumstances include, but are not limited to:

i. Serious illness or misadventure, or other compassionate grounds such as death in the immediate family.

ii. Political, civil or natural events which prevent full payment of fees.

iii. Refund to a Continuing Student will be paid within four weeks of the date of receipt of their completed application for a refund.

e. No Refund of tuition fees for Continuing Students

A Continuing Student will not be entitled to a refund of Registration and Tuition Fees where the School refuses to provide, or continue providing, the course to the Continuing Student because of one or more of the following events:

i. The Continuing Student failed to pay an amount he or she was liable to pay the School, directly or indirectly, in order to undertake the course.

ii. The Continuing Student breached a term of his or her student visa.

iii. Student misconduct (as defined in the S P Jain Student Handbook) by the Continuing Student.

6. Special Consideration

a. When applying for a refund of fees, students may include an appeal for a refund on the basis of special consideration. Such circumstances could include but are not limited to:

i. Serious illness or misadventure, or other compassionate grounds such as death in the immediate family.

ii. Political, civil or natural events which prevent full payment of fees.

b. A decision will be made by the Vice President – Administration and Admissions Office in consultation with the Registrar.

7. Exceptions

a. Transactions and refunds which are exceptions to this policy may be approved if the Vice President – Administration and Registrar (or their delegate) considers that:

i. such a transaction is in the best interests of S P Jain and is consistent with the objectives of this Policy,

ii. the transaction is approved in writing prior to execution.
8. Appeals
a. Students who are not satisfied with the outcome of their application for a refund may lodge a grievance in accordance with the “Student Grievance and Mediation Policy and Procedures”.

9. Record keeping
a. Records of all fee refunds must be retained in accordance with S P Jain’s Records Management Policy.

Related Documents
a. Academic Integrity Policy and Procedures
b. Deferral Policy
c. Records Management Policy
d. Refund Request Form
e. Student Grievance and Mediation Policy and Procedures
f. Student Misconduct Policy and Procedures
g. Student Tuition Fee Protection Policy