

Version:	5.0	Approval Authority	CEO
Approval Date:	17 June 2019	Effective Date:	17 June 2019
Regulatory Compliance			
Standards for Registered Training Organisations (RTOs) 2015 (Amendment 2017) <ul style="list-style-type: none"> • Clause 5.3 National Code of Practice for Providers of Education and Training to Overseas Students 2018 <ul style="list-style-type: none"> • Standard 3 – clauses 3.3.4; 3.3.5; 3.3.8 ESOS Act <ul style="list-style-type: none"> • Section 27, Section 46, Section 47 			
Related Policies/Documents			
<ul style="list-style-type: none"> • Letter of Offer and Acceptance Agreement • Learner Support and Welfare Service • Fees and Charges • Applications, Offers, and Enrolments • Education Agents • Transfers between Registered Providers • Monitoring Course Progress • Student Handbook • Deferral, Suspension or Cancellation of Enrolment • Critical Incidents • Plagiarism, Collusion, and Cheating • Governance and Probity 			
Related Forms			
<ul style="list-style-type: none"> • AHMI Refund Request Form • AHMI Application for Withdrawal/Discontinuation 			
Purpose			
<p>Australian Health and Management Institute ensures that information regarding fee collection, cancellation and refund requirements comply with Standard 5 Clause 5.3, Standards for Registered Training Organisations (RTOs) 2015 and Standard 3, clauses 3.3.4; 3.3.5 and 3.3.8 National Code of Practice for Providers of Education and Training to Overseas Students 2018</p> <p>Australian Health and Management Institute collects fees directly from individual students, providing information prior to enrolment or the commencement of training, whichever comes first specifying:</p> <ol style="list-style-type: none"> 1. List of all relevant fee information including: <ul style="list-style-type: none"> ➤ Fees that must be paid including; <ul style="list-style-type: none"> • List of tuition and non-tuition fees payable • Identification of refundable and non-refundable fees • Periods to which fees relate ➤ Payment terms and conditions including deposits and refunds 2. Student's responsibility to maintain receipts of any payments of tuition or non-tuition fees 			



3. Student's rights as a consumer, including but not limited to any statutory cooling off period, if one applies
4. Student's right to obtain a refund for services not provided in the event that:
 - Arrangement is terminated early
 - Australian Health and Management Institute fails to provide agreed services

Applications/Scope

- The policy applies to:
- All students (current or enrolled).
- All staff.

Fees and Charges Information

Australian Health and Management Institute publishes an annual fees and charges to provide prospective and current students information regarding all tuition and non-tuition fees (refundable and non-refundable) including but not limited to:

1. Enrolment fee (non-refundable)
2. Tuition fees
3. Materials fees (non-refundable after commencement)
4. Bank charges (non-refundable)
5. Overseas Student Health Cover (OHSC) (where applicable)
6. Student ID cards
 - Issuance
 - Replacement
7. Administration fee
 - Refund requests
 - Withdrawal prior to course commencement
 - Student deferment of course start date
 - In the event a prospective student transferring from another provider misinforms AHMI about having a release approved from their current provider and evidence from PRISMS shows that no release had been provided from the current education provider and it is not possible to issue a CoE
8. Change of CoE fee
 - Student changes their course or course commencement date prior to commencement and after the Letter of Offer and Acceptance Agreement has been signed and submitted to AHMI
 - Visa not granted on time for off-shore students
 - Change of course based on student request not provider default
 - In the event a student defers commencement of course start date
 - In the case of intervention resulting in extension of CoE for course completion not within expected duration
 - Student course suspension based on compassionate and compelling where an extension is required for successful course completion
9. RPL fees
10. Repeating a unit of competency fees
11. Reassessment Fees



12. Interim transcript fee
13. Replacement Certificate, Qualification or Statement of Attainment fee
14. Late fees
15. Official Letters fee
16. Photocopying fees

All fees charged are in Australian Dollars (AUD) and fee information is made publicly available in the "Australian Health and Management Institute Fees and Charges" uploaded onto the website at www.ahmi.edu.au

Payment of Fees

The following must be followed in relation to payment of tuition and non-tuition fees

1. All tuition and non-tuition fee payments are clearly outlined in the Letter of Offer and Acceptance Agreement
2. The initial fee deposit cannot be accepted from potential students unless they have signed and submitted the Letter of Offer and Acceptance Agreement.
3. Initial Fee Deposit payments can be made concurrently with or after submission of the signed Letter of Offer and Acceptance Agreement.
4. Students are permitted under the ESOS Act to choose to pay more than 50% of their tuition fees before course commencement where:
 - The student or responsible person paying the fees chooses to pay 50% prior to commencement
 - The course has a duration of 25 weeks or less
5. Students are required to pay the Initial Fee Deposit prior to commencement which includes:
 - Enrolment fee (non-refundable)
 - Materials Fee (non-refundable after commencement)
 - Tuition fees (first term)
 - Overseas Student Health Cover (where applicable)
 - Bank charges (non-refundable)
6. Students will be required to pay for the remaining tuition and materials fees as outlined in the Instalment Schedule in the Letter of Offer and Acceptance Agreement
7. Payments can be in the form of cash, bank transfer, telegraphic transfer or EFTPOS.
 - Telegraphic transfer and credit card payments* are available for payers transferring the money from overseas.
 - Copy of the telegraphic transfer document must be forwarded to the accounts.
 - Payers wishing to pay via credit card from overseas must fill out the credit card payment form and forward it to the admission@ahmi.edu.au for processing. (*applicable Surcharge will apply)
 - AHMI reserves the right to cancel any course prior to the commencement date of the course or during the course, should it be deemed necessary.
 - For fees / payment schedule, please refer to "initial fee deposit" and "Installment schedules" in the offer letter. AHMI reserves the right to accept or reject any application for enrolment at its discretion.
8. If a student does not pay the remaining tuition and materials fees as outlined in the Instalment Schedule Letter of Offer and Acceptance Agreement by the due date(s),



- a late payment fee which accrues on a weekly basis is added to the instalment payment until the instalment payment is made
9. Non-financial students will not be included on the class list or allowed to attend classes until the instalment payment has been made
 10. Non-financial students may have their CoE cancelled on PRISMS under student default for non-payment of fees
 11. Fees may be subject to change without notice.

Refund Conditions

All refund considerations will be strictly limited to the total amount Australian Health and Management Institute has received from the student. The refund conditions include the following:

1. Enrolment fees are non-refundable
2. Materials fees paid and consumed are non-refundable
3. Bank fees are non-refundable
4. Students are required to pay the published administration processing fee for refund requests
5. Refer to Refunds based on Student Visa Refusal for specific conditions
6. Refer to Cancellation and Refund Conditions – Student Default for specific conditions
7. Refer to Cancellation and Refund Conditions – Provider Default for specific conditions
8. Refunds will be paid to the person or entity that originally paid the fees,
 - Fees will not be refunded directly to a student if it was a third party such as an education agent that originally paid the fees except in the case of provider default where the refund is paid directly to the student
9. Australian Health and Management Institute reserves the right to exclude students from class when fees are not paid;
10. Tuition fees are not transferable to another person or institution.
11. Australian Health and Management Institute reserves the right to change, alter or amend fees at any time. Such changes, alterations, and amendments will be made and communicated in writing
12. In all circumstances, Australian Health and Management Institute will provide a statement and an explanation of how the refund was calculated and make fully available access to Australian Health and Management Institute Complaints Policy.
13. The Australian Health and Management Institute dispute resolution process does not circumscribe the student's right to pursue other legal remedies

Refunds based on Student Visa Refusal

Australian Health and Management Institute is not required to provide a refund under the ESOS Act if:

- The student was refused a student visa; and
- The refusal was a reason for one or more of the following acts or omission by the student that directly or indirectly caused the student to default in relation to their course
 - The student's failure to start the course on the agreed start date



- The student's withdrawal from the course
- The student's failure to pay an amount they are liable to pay directly or indirectly in order to undertake the course
- Breach of any student visa condition

On - Shore Visa Refusals

In the event an on shore overseas student has had their student visa application refused based on breaches to student visa conditions or any of the above stated reasons from the ESOS Act, AHMI will not be providing the student with a refund.

Off- Shore Visa Refusals

In the event an off shore overseas student has had their student visa application refused, AHMI will undertake the following:

- Refund the amount of tuition and materials fees paid in advance
- Charge the published administration processing fee for the refund request
- Retain all non-refundable fees as listed in the Letter of Offer and Acceptance Agreement
- OSHC refunds will be provided as per health cover provider policy
- Refunds will be paid to the person or entity that originally paid the fees and, where possible, in the same currency in which the fees were paid within 28 days

Cancellation and Refund Conditions – Student Default

Student Default applies as follows:

- the course starts on the agreed start date but the student does not start on the agreed start date and/or has not previously withdrawn or formally deferred the course start date
- the student withdraws from an AHMI course of study before or after the agreed starting day
- Australian Health and Management Institute refuses to provide or continue to provide a course to the student because of one of the following reasons:
 - The student fails to pay an amount they are liable to pay Australian Health and Management Institute directly or indirectly in order to study the course
 - The student has breached a condition of their student visa
 - The student has misbehaved

In the event a student withdraws from an AHMI course of study, the following applies:

- Students must notify AHMI of their intention to withdraw from their studies using the following forms:
 - Application for withdrawal/Discontinuation
 - Refund Request Form
- Withdrawal 10 weeks prior to agreed start date:
 - 80% of tuition fees paid will be refunded where the student has paid the entire first term tuition fee and materials fee for the course(s) and 20% will be retained by AHMI
 - Where a student has paid the package CoE fee (AUD\$500 per higher level qualification) and not the entire first term tuition fee and materials fee, no refund will be provided



- The published administration processing fee will be charged
- Non refundable fees will be retained
- Withdrawal 5 to 9 weeks prior to agreed start date:
 - 70% of tuition fees paid will be refunded where the student has paid the entire first term tuition fee of the course(s) and 30% will be retained by AHMI
 - Where a student has paid the package CoE fee (AUD\$500 per higher level qualification) and not the entire first term tuition fee and materials fee, no refund will be provided
 - The published administration processing fee will be charged
 - Non-refundable fees will be retained
- Withdrawal 6 working days to 4 weeks prior to agreed start date:
 - 30% of tuition fees paid will be refunded where the student has paid the entire first term tuition fee of the course(s) and 70% will be retained by AHMI
 - Where a student has paid the package CoE fee (AUD\$500 per higher level qualification) and not the entire first term tuition fee and materials fee, no refund will be provided
 - The published administration processing fee will be charged
 - Non-refundable fees will be retained
- Withdrawal 5 working days prior to agreed start date
 - No refunds will be provided 5 working days prior to commencement
 - No refunds will be provided if a student fails to commence on the agreed start date
- Australian Health and Management Institute will make a refund within 28 days of receiving a valid, approved written claim
- All refund considerations will be strictly limited to the monies Australian Health and Management Institute has received and will not include non-refundable fees and bank charges
- Australian Health and Management Institute will make the refund available to the student directly as per source of payment
- Tuition and other fees are not transferable to another student or institution

Cancellation and Refund Conditions – Provider Default

- A registered provider defaults when the following occurs:
 - Australian Health and Management Institute fails to provide a course to a student at the location on the agreed starting day; **or**
 - The course or any current classes for a specific course is cancelled by Australian Health and Management Institute and cease to provide to the student at the location at any time after the course starts but before it is completed with the day the course/class ceases being identified as the default day; **and**
 - The student has not withdrawn from that course before the default day
- In the event that Australian Health and Management Institute fails to continue to provide a course to a student, Australian Health and Management Institute will pay the student a refund of the amount worked out in accordance with any legislative



- instrument made under subsection (7) ESOS Act for any unspent tuition fees received by Australian Health and Management Institute in respect of the student
- Refunds in situations of Provider Default are covered by the provisions of the Tuition Protection Service (TPS) that include but may not be limited to the following:
 - Australian Health and Management Institute does not offer a course on the advertised start date or
 - terminates a course after the course start date or before the course completion date or
 - does not provide a course as advertised due to sanctions by any authority or
 - does not provide a course in full
 - In such a case Australian Health and Management Institute will pay the student a refund which equals the amount of the total tuition fees paid for the remainder of the course not completed at the time of default (unspent tuition fees) if an alternative placement with another provider cannot be found to the student's satisfaction.
 - The amount calculated for refund will be paid in 14 days from the date of notification of default
 - In the event of provider default, AHMI will give notices to the both the affected students, ASQA and the Director, TPS in accordance with the ESOS Act
 - The provider default notice will contain:
 - Circumstances of the default
 - Details of the affected students in relation to whom AHMI has defaulted
 - Advice as to how AHMI is discharging its duties under section 46D, ESOS Act and how AHMI will discharge those obligations
 - AHMI will notify ASQA and TPS Director within three (3) business days of the default occurring
 - In the event of provider default, AHMI discharges its obligation to students if:
 - The student is offered a place in another AHMI course in accordance with subsection (4) and the student accepts the offer in writing; OR
 - AHMI offers a refund in accordance with subsection (6) which is the amount of any unspent tuition fees received by AHMI in respect of the student

Refund Request Procedure

All refund requests must be submitted using the Refund Request Form to initiate the refund process. This form is available from the reception desk or from the Student Support Officer.

1. Students complete the Refund Request Form available from reception or the Student Support Officer
2. The reason for the refund should be clearly set out in the Refund Request Form and the student must provide documentary evidence relevant to the refund claim.
3. In the case a refund is requested based on withdrawal of studies, the Application for Withdrawal/Discontinuation must be completed and submitted together with the Refund Request form
4. Attach all relevant documents supporting the reason for course withdrawal and ID to confirm student identity
5. Submit the completed and signed forms as stated to the Student Support Officer or email to sso@ahmi.edu.au



6. Incomplete or unsigned applications for course withdrawal and/or refund requests will not be assessed with subsequent delays to processing
7. All complete and signed applications with supporting evidence and verification of identity of applicant will be assessed against the conditions outlined in this policy with approval only being granted by the CEO
8. Approved refunds will be paid no later than 28 days after the application for refund has been made

Consumer Rights

Australian Health and Management Institute will notify students in the event that any of the following changes occurs that may affect the services being provided in this agreement. These include:

- a change in ownership of the RTO, and/or
- any changes to or new third-party agreements that are put in place for the delivery of services outlined in this agreement

This agreement, and the right to make complaints and seek appeals on decisions and actions under various processes, does not affect the rights of the student to take action under *Australian Consumer Law* if the *Australian Consumer Law* applies.

Student Complaints about Fees and Refunds

Students are entitled to have a personal representative present at any stage during the complaints handling process. If the student's problem cannot be resolved by Australian Health and Management Institute, students can seek external assistance after the internal appeals process has been completed.

External options available to students include

- ASQA (<http://www.asqa.gov.au/complaints/making-a-complaint.html>)
- Department of Fair Trading (<http://www.fairtrading.nsw.gov.au>)
- National Training Complaints Service (<https://www.education.gov.au/NTCH>)
- NSW Ombudsman (www.ombo.nsw.gov.au/contact-us)
- Overseas Student Ombudsman (www.ombudsman.gov.au/How-we-can-help/overseas-students)

Definitions			
Agreed to start day	This means the day of scheduled course commencement, or a later day agreed between AHMI and the student as the commencement day in the enrolment offer or the (in the case of an overseas student) the confirmation of enrolment ("CoE").		
Default day	The day on which the course ceased to be provided.		
Course	A full-time registered program of education or training registered on CRICOS for the attainment of a testamur or certificate. Defined as course in the ESOS Act.		
CoE	Confirmation of Enrolment – a document issued by AHMI to intend		
Student	A person who holds an Australian Student Visa, and is an 'overseas student' as defined by the ESOS Act.		
Letter of Offer and Acceptance Agreement	Agreement between the education provider and the student which outline the courses of place at AHMI in nominated course including the terms and conditions of enrolments.		
Application Form	An application by an International student to apply for the AHMI program.		
CRICOS:	Commonwealth Register of Institutions and Courses for Overseas Students		
National Code:	The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students		
ESOS Framework	Education Services for Overseas Students Act 2000 of the Commonwealth.		
Version control			
Review Date	Approval Authority	Reviewed Sections/Items	Version
10/12/2016	CEO	Policy Created and Approved	1.0
16/04/2018	CEO	Refund Calculations, Refund Circumstances	2.0
26/09/2018	CEO	Related Documents, Purpose, Procedure, Definitions	3.0
19/03/2019	CEO	Revised contents against National Code 2018 and ESOS Act	4.0
17/06/2019	CEO	Update refund conditions	5.0