Enrolment Processes: Refund of Fees





ENROLMENT: REFUND OF FEES PROCESSES

This processes document supports the enrolment policy by setting out detailed process requirements in relation to refund of student fees for enrolment at RMIT University.

If you have questions about an aspect of this document, contact enrolments@rmit.edu.au for advice.

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- 1. A student who withdraws from courses, withdraws from their program, takes leave of absence or submits their higher degree by research thesis/project for examination before the relevant census date may have their student account re-credited. This recredit may reduce or cancel out the original charge or result in a credit balance.
- 2. Where a student's enrolment is cancelled by the University because of unpaid tuition fees (see section 124 of the enrolment processes), their current and future enrolments in all incomplete courses, in all programs, will be withdrawn and the student will no longer be liable for tuition or student services and amenities fees (SSAF) for incomplete courses. This re-credit may result in a credit balance.
- 3. A student's credit balance can be used toward any future fees. Alternatively, a student may seek a refund of their credit balance, which they can do by submitting an application for refund of fees form.

Overview

- 4. These refund of fees processes describe the actions that may result in the re-crediting of a student's charges in their RMIT account. They also specify the different business rules and conditions that apply to different cohorts of students.
- 5. The processes comprise three cohort-specific sub-sections and a sub-section about how to apply for a refund.
 - A. domestic students:

- B. commencing international students studying in Australia and international students studying outside Australia but enrolled with RMIT Australia;
- C. continuing international students studying in Australia;
- D. general refund application guidelines.

Governing principles

- 6. These business rules conform with the principles outlined in:
 - the National Code of Practice for Providers of Education and Training to Overseas Students 2007;
 - the ESOS (Education Services for Overseas Students) Act 2000 and Regulations 2001;
 - the Higher Education Support Act 2003 including Schedule 1A VET FEE-HELP Assistance Scheme;
 - the Provision of Education to International Students: Code of Practice and Guidelines for Australian Universities, published by the Australian Vice Chancellors' Committee (AVCC);
 - the Victorian Training Guarantee 2016 Guidelines about Fees published by the Department of Education and Early Childhood Development and associated notifications of updates or amendments; and
 - Payment Card Industry Data Security Standard (PCI DSS) compliance as required by the governing banking body.

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Conditions

- 7. Credit return rules are based on the following conditions being met before payment:
 - 7.1. Enrolled students who wish to drop courses, cancel their program enrolment (withdraw from their program) or take leave of absence must do so by the processes in sections 35-46 of the enrolment processes (to drop courses), section 107 of the enrolment processes (leave of absence) or sections 113-16 of the enrolment processes (withdrawal from the program). This requirement does not apply to students who are refused a visa after the relevant course census date(s).
 - 7.2. A student who drops courses or withdraws from their program after census date because circumstances outside their control prevent them from completing their courses, may apply for refund of fees and/or remission of government tuition fee loan debt: see sections 51-2 of the enrolment policy.
 - 7.3. Funds for the credit refund must be available for payment (bank cheques have cleared, electronic funds transfers and telegraphic transfers have been received).
 - 7.4. Any fines or other charges incurred during enrolment or engagement with RMIT will be settled or paid in full before any credit refund payment.

- 7.5. An authorised refund will be processed, where possible, using the same method as the original payment: for example if the payment was made by credit card, the refund will be processed to the same credit card.
- 7.6. Where payment has been made by credit card the University reserves the right to request proof of payment.
- 7.7. Students are encouraged to submit any application for refund of fees within one year of the date on which the student applied to drop the courses or cancel their enrolment, to ensure the University is able to process the application in a timely fashion. For students granted leave of absence, the one year refund application timeline starts on the new commencement date as advised after their period of leave ends.) An application for refund due to visa refusal may be lodged at any time.
- 8. The acceptance of these business rules, and the availability of complaint and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws.

A. Domestic students (Commonwealth supported and full-fee) and certain international students

- 9. This section applies to Australian domestic students. This section also applies to international students studying outside Australia but who are enrolled with RMIT Australia in programs delivered online or remotely.
- 10. Payment of up-front contribution
 - 10.1. The Higher Education Support Act (HESA) states that where students elect to pay their full student contribution up front, the Government will pay a proportion of the total (currently 10%). This up-front payment discount is prescribed by the Australian Government and may be changed at any time. Accordingly, where an eligible student is enrolled in a Commonwealth supported place and pays more than the proportion specified in the Act up front or is otherwise eligible for a refund as per the rules governing remission of HESA debt, the student may be refunded the excess.
 - 10.2. A student who withdraws from a program or course at RMIT on or before census date or who is otherwise eligible for a refund in accordance with this section of the enrolment: refund processes, resulting in a credit to their account from their up-front contribution, is eligible either for a refund of the full amount they have paid for their student contribution or to carry forward a credit balance.

11 CA-HELP

11.1. Students who withdraw on or before census date will not be liable for the Student Services and Amenities Fee (SSAF) previously applicable to their enrolment. If a student opted for SA-HELP, they will no longer be liable. If a student has not opted for SA-HELP and the Student Services and Amenities Fee (SSAF) was paid up-front to the University, the student's account will be recredited for the SSAF amount paid up-front and they can apply for this credit to be refunded.

- 11.2. Students who withdraw after the census date will remain liable for the Student Services and Amenities Fee (SSAF) for that semester. If a student opted for SA-HELP, the Student Services and Amenities Fee (SSAF) deferred to SA-HELP is not refundable after the census date.
- 11.3. There is no remission of debt in special circumstances for SA-HELP
- 12. Remission of FEE-HELP, HECS-HELP or VET FEE-HELP debt and re-crediting of upfront payments
 - 12.1. Students who fail or drop a course (including work experience in industry courses) after the course census date due to special circumstances may apply to the Academic Registrar to have their HELP balance re-credited and their HELP debt removed. New Zealand students who have paid their fees up front can also apply for remission in these circumstances. See section 51 of the enrolment policy for the criteria the Academic Registrar will use to decide whether to grant remission.
 - 12.2. Students apply for remission of debt and re-crediting of up-front payments by completing the <u>application for remission of debt in special circumstances form</u> and submitting it in accordance with the instructions on the form.
 - 12.3. If remission is granted, the deferred debt under HECS-HELP, FEE-HELP or VET FEE-HELP is remitted and any up-front payments of the student's contribution amount will be re-credited.
- 13. Refund calculation for domestic students
 - 13.1. Tuition fees are calculated according to a student's enrolled load. Students will receive a full (100%) refund of tuition fees for courses they drop or where they withdraw from their program before the relevant census date(s).
 - 13.2. Students whose enrolments in incomplete courses are removed by the University due to cancellation of enrolment for unpaid tuition fees will receive a full (100%) refund of their tuition fees for these courses.
 - 13.3. Under certain conditions a student may be eligible for refund of fees where they drop courses or withdraw their program enrolment after the relevant census date(s). See Table A below for the conditions under which refunds are or are not available after census date.

Table A

Reason for refund application	After census date	Notes
Program withdrawal, failure to meet offer letter conditions	0%	
Program withdrawal, following leave of absence	0%	

Reason for refund application	After census date	Notes
Program withdrawal	0%	
Program deferment	0%	
Permanent residence status is granted	0%	Student must submit a notification of change to citizenship/residence status form to RMIT Connect before applying for a refund or any re-credit that may occur due to a difference between their program's international and domestic tuition fee.
RMIT cancels program or program ceases to be provided	100%	
RMIT has not provided program in full	100%	
Reduction of enrolled load (credit points/nominal student contact hours)	0%	
Overpayment	100%	Overpayments in credit in a student's account may be refunded.
RMIT removes enrolment in incomplete courses because of cancellation of enrolment for unpaid tuition fees	100%	Students who have a credit balance in their account after their enrolment has been cancelled may apply for a refund.

Reason for refund application	After census date	Notes
Special circumstances that arise after census date and which prevent the student from passing the course	100%	See sections 51-53 of the enrolment policy for criteria and process.

- 14. Where a student's request for refund of fees is denied, the response must state the reasons for the decision.
- 15. Domestic students who are dissatisfied with a decision not to refund fees to them may seek review of the decision by the RMIT Ombuds. Students requesting a review of such a decision are advised to contact the RMIT Student Union Student Rights team for advice.

B. Commencing international students studying within Australia

- 16. Accepting an offer
 - 16.1. By accepting a place as a full fee paying international student at RMIT, an international student enters into an agreement with RMIT for a program of study and accepts these refund rules as part of the terms and conditions. This agreement is for the expected duration of the student's program (or programs, where the student accepts a packaged offer for multiple programs). This agreement means there is an obligation on the student to pay the published program fees throughout the duration of the program(s).
 - 16.2. Non-refundable fees

Overseas Student Health Cover (OSHC) and application fees are not refunded by RMIT once the student has arrived in Australia. Students who are in Australia must apply for an OSHC refund direct to the health cover provider. If a student defers their offer of a place to a future semester, their pre-paid fees will be applied to the future semester.

- 17. Granting of permanent residence
 - 17.1. International students who are granted permanent residence may pay domestic student fees instead, depending on the timing of the change.
 - 17.2. If a student is granted permanent residence before the relevant date as defined below, they must submit a <u>notification of change to citizenship/residence status</u> form to RMIT Connect before that date.
 - 17.3. The relevant date is:
 - for higher education international students, the relevant census date
 - for vocational education students, the first scheduled class start-date in the term.

- 17.4. Once the student's status is updated to permanent resident on the student management system, the student will be liable for the domestic fee for their program in that teaching period and will be eligible for a refund of any difference between the international tuition fees they have paid and the domestic fee.
- 17.5. If permanent residence is granted after the relevant date, the student will not be entitled to a refund of international tuition fees for the current teaching period. The student should submit the notification of change to citizenship/residence status form to RMIT Connect as soon as possible to ensure that their status is updated to permanent resident on the student management system before the relevant date for the next teaching period. International tuition fees paid for future semesters will then be credited to the student account and the student will be charged the domestic fee for their program.
- 18. The University is required by law to report student visa holders who do not have a current enrolment or who withdraw from a future program to the Department of Immigration and Border Protection. Student visas may be cancelled by the department based on this information.
- 19. If RMIT withdraws an offer of a place or cannot provide the student's program in full, this constitutes provider default under the Educational Services for Overseas Students legislation. A full refund will be provided within 14 days of the date on which the provider default occurred.
- 20. Students who submit an application for refund form may provide supporting documentation up to 10 working days after the day they submitted the form.
- 21. Students whose enrolments in incomplete courses are removed by the University due to cancellation of enrolment for unpaid tuition fees will receive a full (100%) refund of their tuition fees for these courses. Under these circumstances students do not need to apply for the refund.
- 22. The tables below outline scenarios that apply to commencing international students applying for a refund; the conditions under which full or partial refunds are available; or under which no refund is available; and details of any administrative fees that may be withheld to refunds for certain groups of students.
- 23. Students must provide the evidence of the relevant circumstances stated in the table. If documents are in a language other than English, students must provide an English translation by an approved translator.

Table B1: full refund

Reaso	on for refund application	Evidence required	Timing to submit refund application
pr pr	MIT is unable to rovide program or rogram does not start agreed date	Evidence not required.	Within 1 year of proposed program commencement date

Rea	ason for refund application	Evidence required	Timing to submit refund application
ii.	Visa refusal	Copy of official visa refusal letter from DIBP.	At any time
iii.	Withdrawing from study due to Australian permanent residence being granted	Evidence of granted Australian immigration permanent residence before census date.	Within 1 year of program commencement date or the date of change of visa status, whichever is later
iv.	Has attempted pathway program(s), failed courses and cannot meet the condition(s) of the subsequent RMIT offer(s)	Evidence proving conditions not met	Within 1 year of subsequent program commencement date
V.	Cannot provide release letter from current education provider	Proof of refusal of release letter	Within 1 year of proposed program commencement date
vi.	Transferring to an RMIT international partner or RMIT Vietnam	Evidence of enrolment at the partner provider institute or RMIT Vietnam	Within 1 year of proposed program commencement date
vii.	Illness	Officially certified copy of medical documentation establishing dates of illness.	Within 1 year of program commencement date
		If the illness is of a close family member, proof of relationship (e.g., birth certificate) is also required.	

Rea	ason for refund application	Evidence required	Timing to submit refund application
viii.	Visa issue including rejection of a new visa application / visa not issued by enrolment date	Email correspondence from DIBP showing that visa issue prevented enrolment.	Within 1 year of program commencement date
ix.	University unable to issue eCoE due to Streamlined Visa Processing risk assessment.	Evidence not required	Within 1 year of program commencement date
х.	Death of close family member	Officially certified copy of death certificate plus proof of relationship documentation (e.g., birth certificate).	Within 1 year of program commencement date
xi.	Military service during study period	Official government document confirming dates of military service	Within 1 year of program commencement date
xii.	Exceptional circumstance (as determined by RMIT)	Evidence confirming the exceptional circumstance.	Within 1 year of program commencement date
xiii.	Overpayment	Proof of payment / receipt. The University reserves the right to request an explanation for the payment.	Within 1 year of program commencement date
xiv.	Scholarship granted by another institution	Proof of scholarship granted.	Within 1 year of program commencement date

Table B2: partial refund

Reason for refund application	Evidence required	Timing to submit refund and associated charges
i. Personal reasons such as: job offer, homesickness, change of mind, change of study plans, failure to enrol by RMIT deadlines or financial considerations.	No evidence required.	Refer to Table B 3 below.
ii. Voluntary discontinuation of current program where student also has offers for future packaged programs.	Copy of cancellation of enrolment form. Note: a full refund will be granted for any future programs.	Refer to Table B 3 below (for cancelled program).
iii. Incorrect/incomplete information or documentation supplied as part of the application process (e.g., fraudulent documents or misleading omission of documents)	Determined by RMIT.	Refer to Table B 3 below.

Table B3: partial refund – timing and refund amount

Timing	Refund amount
i. 4 weeks or more before program commencement date	Deposit minus \$500
ii. Less than 4 weeks before and up to program commencement date	Deposit minus \$1000
iii. After program commencement date up to census date	Deposit minus \$5000 Note: for Foundation Studies, withdrawal charges will be 50% of the Foundations Studies first semester tuition fees.)

Timing	Refund amount
iv. After census date	No refund (but see sections 51-2 of the enrolment policy for refunds after the census date in special circumstances)

Table B4: No refund

Reason for refund application	Refund amount
Cancellation of enrolment after census date or failure to enrol after acceptance of offer without deferring to a later commencement date before census date.	No refund (but see sections 51-52 of the enrolment policy for refunds after the census date in special circumstances)

- 24. Where a student's request for refund of fees is denied, the response must state the reasons for the decision.
- 25. International student appeals against a refund decision

The right of appeal against this type of decision for students studying on an international student visa is stated in sections 46-48 of the enrolment policy. Students considering appealing such a decision are advised to contact the RMIT Student Union Student Rights team for advice. If a student is dissatisfied with the refund assessment decision they may submit an appeal in writing to the Executive Director, International within 20 working days of the date on which the notification of the decision was sent to the student. The student must have received advice of the outcome of the refund application before lodging an appeal. See section 48 of the enrolment policy for the grounds that the appeal must meet. The refund officer will inform the student of the appeal process and time-frame in the notice of refund assessment.

25.1. Where an international student is dissatisfied with the outcome of an appeal against a refund assessment decision, they may apply for external review of the decision by Ombudsman Victoria.

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C. Continuing international students studying in Australia

- 26. A continuing international student who fails courses or has to withdraw from their program after census because of special circumstances may apply to the Academic Registrar for a refund of their fees. See sections 51-2 of the enrolment policy for the criteria the Academic Registrar will use to decide whether to grant such refunds.
- 27. No refund will be granted if a continuing international student studying in Australia:

- has their visa cancelled by the Department of Immigration and Border Protection for a breach of visa conditions, or
- is suspended or excluded from the University for misconduct.
- 28. International students who are granted permanent residence may pay domestic student fees instead, depending on the timing of the change. See section 150 above for the process for students to request a change to permanent resident status and domestic fees, and the deadlines for this.
- 29. The University is required by law to report student visa holders studying in Australia, who do not have a current enrolment or who withdraw from a future program, to the Department of Immigration and Border Protection. Student visas may be cancelled by the department based on this information, and students may have to leave Australia as a consequence.
- 30. If RMIT withdraws an offer of a place or cannot provide the student's program in full, this constitutes provider default under the Educational Services for Overseas Students legislation. A full refund will be provided within 14 days of the date on which the provider default occurred.
- 31. Tuition fees are calculated according to a student's enrolled load. Students will receive a full (100%) refund of tuition fees for courses they drop or where they withdraw from their program before the relevant census date(s). An administration fee will apply, however, where an international student's visa application is refused.
- 32. The table below outlines scenarios that apply to continuing international students applying for a refund after the relevant census date(s); the conditions under which refunds are available; or under which no refund is available; and details of any administrative fees that may be withheld to refunds for certain groups of students.
- 33. Students must provide the evidence of the relevant circumstances stated in the table. If documents are in a language other than English, students must provide an English translation by an approved translator.

Table C: reasons for refund and evidence required

Re	ason for refund	After census date	Notes
5	Program withdrawal, failure to meet offer letter conditions.	0%	
ii.	Program withdrawal following leave of absence.	0%	

Reason for refund		After census date	Notes
iii.	Permanent residence status is granted.	0%	
iv.	RMIT cancels program or program ceases to be provided.	100%	Refunds will be paid in accordance with the provisions of the ESOS Act 2000 and the ESOS Regulations 2001. Refunds will be made within 14 days of the provider default date. Alternatively, the student may be offered and accept enrolment in a suitable replacement program at the same cost.
V.	RMIT has not provided program in full	100%	For international students, where the program is not provided in full due to sanctions as per ESOS Act Part 6, refunds will be paid in accordance with the provisions of the ESOS Act 2000 and the ESOS Regulations 2001. Refunds will be made within 14 days of the provider default date. Alternatively, the student may be offered and accept enrolment in a suitable replacement program at the same cost.
vi.	Visa application is refused	100% less administrati on charge	Documentary evidence of the refusal from DIBP must be provided along with the refund application. An administration fee will apply.
vii.	Reduction of enrolled load (credit points/ nominal student contact hours (SCH)	0%	
viii.	Overpayment	100%	Overpayments in credit in a student's account may be refunded.

Reason for refund	After census date	Notes
xiv. RMIT withdraws enrolment in incomplete courses because of cancellation of enrolment for unpaid tuition fees	100%	Students who have a credit balance in their account after their enrolment has been cancelled may apply for a refund.

D. General refund application process

- 34. Students apply for refunds of fees by the following process.
 - 34.1. Domestic students, continuing international students and international students studying outside Australia but enrolled with RMIT Australia who
 - submit their application to withdraw from a program or unit of study
 - submit their application for leave of absence, or
 - submit their higher degree by research thesis/project for examination

on or before the census date will be withdrawn or granted leave of absence without penalty and will not incur a debt (including a HELP debt) for the relevant course(s) or vocational education unit(s) of study.

- 34.2. These provisions do not apply to commencing international students: for these students refer to the tables in sub-section B above.
- 34.3. Students who have paid their fees up front and then make amendments to their enrolment that result in their account being re-credited may choose to have this credit balance refunded to them by submitting an application for refund form.
- 34.4. International students must also submit, as appropriate:
 - an online application for leave of absence via Enrolment Online, or
 - a cancellation of enrolment form to RMIT Connect.
- 34.5. Applications take up to 20 working days to process, beginning from date of receipt of complete application including required supporting documents
- 35. A student will remain financially liable for their enrolment unless they submit an enrolment variation, application for leave of absence form or cancellation of enrolment form by the census date.
- 36. No changes to enrolment will be made if the student initiates these after the relevant census date(s) unless there is evidence of a university error.

- 37. If a commencing international student meets the criteria for a refund for a future program but owes the university fees, the University will use the student's deposit on the future program to reduce the debt before any refund is made.
- 38. All students may be liable for material fees at the discretion of their school. These fees will be advised to students before enrolment, will comply with government requirements and will have been approved by RMIT as per the approved schedule of fees and charges.
- 39. Material fee refunds are at the discretion of the relevant teaching school. Refunds for material fees cannot be processed until the school approves the removal of charges.
- 40. Students will be liable for any outstanding library fees or late fees for previous late payments.
- 41. Students who owe RMIT outstanding fees will not be eligible for a refund.
- 42. The Student Services and Amenities Fee (SSAF) is charged on a pro-rata basis.
- 43. If a student withdraws on or before the census date, the SSAF previously applicable for their enrolment for that semester will be re-credited to their account, provided that payment of the SSAF had already been made in full.
- 44. If a student withdraws after the census date, the SSAF will not be re-credited for that semester of study.
- 45. Where a student's enrolment is cancelled by the University because of unpaid tuition fees, their current and future enrolments in all incomplete courses, in all programs, will be withdrawn and the student will no longer be liable for tuition or SSAF fees for incomplete courses. Their enrolment in any completed courses will be left in place. They will remain liable for any other outstanding charges such as material fees, and may seek a refund for returned or unused materials, at the discretion of their school.

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