

Fees, Charges and Refund Policy & Procedure

1. Purpose

Standard Seven of SRT0's 2015 (Clause 7.3): Clause 7.3 states-Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees more than a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6. Winslow College does not collect fees more than \$1500 for domestic students. However, for international students Winslow College does not require the tuition fee to be collected more than 50% of the first course fee, unless students undertake to pay in excess to cater for his convenience. This policy is applicable for International students, for whom, a different set of rules apply as enumerated in succeeding paragraphs.

Tuition Protection Service (TPS) under the Education Services for Overseas Students Act 2000: Under the ESOS legislation providers cannot require students to pay more than 50 per cent of their tuition fees before they start the course. However, students, or the person responsible for paying the tuition fees, may choose to pay more than 50 per cent of their tuition fees before they start their course. An option to this effect has been included in the Enrolment form and Offer and Acceptance Agreement. These procedures form part of Winslow College's policies for the purposes of Winslow College's compliance with the Education Services for Overseas Students Act 2000 (Commonwealth) (ESOS Act).

This document sets out Winslow College's procedures for tuition fee deposits by international students studying or intending to study in Australia and their refunds.

2. Intent

- 2.1. The ESOS Act 2000 and National Code require that the Providers protect fees paid in advance by international students and have a fair and reasonable refund policy.
- 2.2. Winslow College is committed to providing a fair and transparent policy and procedure when dealing with existing students and prospective students regard to fees charged, protection of fees and refunds where warranted.
- 2.3. "The written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies".

3. Scope

- 3.1. This applies to all international students enrolled at Winslow College.

4. Student Access

- 4.1. Students, Stakeholders and Potential Students of Winslow College all have full access to this policy and associated documents and forms.
- 4.2. This information may be found on the Winslow College website, letter of offer, student handbook and enrolment form. For further information and enquiries may be sent to support@winslow.edu.au.

5. Financial Standards

- 5.1. Winslow College has measures in place to ensure that students receive a refund of fees for services not provided. This includes services not provided due to the financial failure of the Provider.
- 5.2. Winslow College has adopted a refund policy that is fair and equitable both to the student and Winslow College.
- 5.3. Winslow College will ensure that the contractual and financial relationship between the student and Winslow College is full and properly documented, and that copies of the documentation are made available to the student. Documentation will include: the rights and responsibilities of the student, cost of training, payment arrangements, refund conditions and any matters that place obligations on the student.

6. Relevant Definitions

Note

(Some of these definitions are taken from ESOS Act 2000 Part 1, Section 5 and ESOS regulations 2019)

Acknowledgement of policy means that the student or prospective student has been provided a copy of the fees, charges and refund policy and acknowledges and agrees to the terms and conditions of the fees, charges, and refund policy on signing the student acceptance agreement.

Amendments to policy means that the RTO reserves the right to amend this policy at any time, the amendments will be for continuous improvement of RTO operations, and this may affect the student in some way, shape or form. If this should occur the student will be informed initially in writing, then contacted for a face-to-face discussion.

CEO approval means that the CEO is the only person authorised to approve transfers out of the pre-paid tuition fees account (unless delegated).

Confirmed place is contingent upon the student completing student enrolment application, supplying requested documentation (must be certified copies of originals), acknowledging acceptance of offer, completion of and signing the student acceptance agreement for final approval and paying initial fees & subsequent fees as detailed in the student acceptance agreement and letter of offer.

Course means a course of education or training, as detailed in the Letter of Offer.

Course Start Date means the student when is enrolled into a course. The commencement date of this course date as per his/her Letter of Offer. If deferred the refund cancellation will be based on the course start date of his/her original Letter of Offer.

Designated initial pre-paid fees account, this is the Deposit Account that we deposit all pre-paid tuition fees.

Default notification inclusions means the notification will include the following details:

- a) The circumstances of the default.
- b) The details of the student(s) in relation to whom the provider has defaulted.
- c) Advice as to:
 - whether the provider intends to discharge its obligations to those students under section 46D; and
 - (If appropriate) how the provider intends to discharge those obligations.
 - The provider must also notify, in writing, the secretary and TPS director of the default and the students in relation to whom the provider has defaulted.

This section continues to apply to a provider if the provider ceases to be a registered provider. (Reference: Section 46B)

Discharge of obligations outcome notifications means that the defaulting provider will notify the Secretary and the TPS Director (via PRISMS) **within 7 days** after the end of the provider obligation period (Reference: Section 46F). The notice must include the following:

- a) whether the provider discharged its obligations to the students in accordance with section 46D.
- b) if the provider arranged alternative courses:
 - a. details of the students the provider arranged alternative courses for; and
 - b. details of the courses arranged; and
 - c. evidence of each student's acceptance of an offer of a place in an alternative course.

- c) if the provider provided refunds:
 - a. details of the students the provider provided refunds to.
 - b. details of the amounts of the refunds provided.

This section continues to apply to a provider if the provider ceases to be a registered provider.

eCoE means the electronic Confirmation of Enrolment. This is the only accepted evidence of enrolment for processing Australian student visa applications. The CoE is needed to apply for a student visa.

Administration fee means the fee that covers the cost of processing the application of prospective students, this fee is paid in advance of commencement of course and is not refundable.

Fund's release means that funds will be removed from the pre-paid tuition fees account after the student has commenced course, or a refund is requested and approved, or by law.

Letter of Offer means the document offering a place at Winslow College and sets all the fees applicable to the stated course.

- a) A student might be issued with a Letter of Offer with minimum entry requirements or terms and conditions.
- b) The student needs to meet the terms and conditions/or minimum entry requirement stated of the Letter of Offer before commencing with Winslow College.

No Refund means that the circumstances warrant that **no refund** will be paid to the student.

Non tuition fees, for a course, means an amount of money that:

- a) a provider receives, directly or indirectly, from:
 - a. an overseas student who is accepted for enrolment, or enrolled, in the course; or
 - b. an intending overseas student who intends to become, or who has taken any steps towards becoming, accepted for enrolment, or enrolled, in the course; or
 - c. another person who pays the amount on behalf of such an overseas student or intending overseas student; and
- b) are not tuition fees.

Notification of provider default means that the registered provider must give notices in accordance with this section if the provider defaults in relation to one or more overseas students or intending overseas students and a course at a location. The provider must notify, in writing, the Secretary and the TPS Director

(via PRISMS) of the default **within 3 business days of the default occurring**. (Reference: Section 46 of the Act)

Notification of student default means that the provider must notify in writing, the Secretary and the TPS Director (via PRISMS) of the default **within 5 business days of default occurring**. (Reference: to Section 47 of the Act). This section continues to apply to a provider if the provider ceases to be a registered provider.

Obligations on registered provider's means where the provider has defaulted in relation to an overseas student or intending overseas student and a course at a location. The provider must discharge its obligations to the student, in accordance with Section 46D subsection (3), within the period (the provider obligation period) of **14 days after the default day**.

The provider discharges its obligations to the student if:

- a) both of the following apply:
 - a. the provider arranges for the student to be offered a place in a course in accordance with subsection (4) (at the providers expense).
 - b. the student accepts the offer in writing; or
- b) the provider provides a refund in accordance with subsection (6) (unspent pre-paid fees).

OSHC means Overseas Student Health Cover.

Other fees mean any additional fees excluding Administration fee, Tuition fees. All fees will be detailed fully in the Letter of Offer.

Pre-paid fees mean tuition fees received by a registered provider in respect of an overseas student or intending overseas student, in relation to a study period for a course to be provided by the provider before the student begins the study period.

Refund means the refund payable to the student, which depends on the circumstances.

Study period means the study period for the course set out in our written agreement. The written agreement may also detail the holiday period which is not included in the study period.

Sufficient funds always mean that we will ensure there are sufficient funds in the pre-paid account to repay all tuition fees of non-commenced students.

Tuition fees include fees for lectures, tutorials, tutoring sessions, training, excursions, fieldwork, laboratories, or practical experience that form part of the student's course (whether mandatory or not) or are intended to assist the student to progress in their course or are ancillary to the activities that form part of the student's course listed previously.

- a) means fees a provider receives, directly or indirectly, from:
 - a. an overseas student or intending overseas student; or
 - b. another person who pays the fees on behalf of an overseas student or intending overseas student: that are directly related to the provision of a course that the provider is providing, or offering to provide, to the student; and that are directly related to the provision of a course that the provider is providing, or offering to provide, to the student; and
- b) includes any classes of fees prescribed by the regulations for the purposes of this paragraph; and
- c) excludes any classes of fees prescribed by the regulations for the purposes of this paragraph.

Further, for the purposes of paragraph (b) of the definition of tuition fees in section 7 of the Act, the class is prescribed if the fees are for:

- a) lectures, tutorials, tutoring sessions, training, excursions, fieldwork, laboratories, or practical experience, that:
 - a. form part of a course that the provider is providing, or offering to provide, to the student (whether or not they are a mandatory part of the course); or
 - b. are intended to assist the student to progress in such a course; or
- b) matters ancillary to the activities mentioned in paragraph (a).

Non-tuition fees: For the purposes of paragraph (c) of the definition of tuition fees in section 7 of the Act, the class is prescribed if the fees are for:

- a) books or equipment sold to the student; or
- b) health insurance; or
- c) administration; or
- d) accommodation (other than accommodation that the student occupies for a short time while undertaking training, excursions, fieldwork, or practical experience to which paragraph (2)(a) applies). or
- e) assisting the student to apply for or hold a student visa.

Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students whose Providers are unable to fully deliver their course of study. In the case of provider or student default, and in the unlikely event that we are unable to discharge our obligations to those students affected by the end of the provider obligation period, the Secretary and TPS Director will be contacted in writing. The TPS Director must provide the student with options for suitable alternative courses (if any such courses are available) or provide a refund for unexpended tuition fees – the TPS director will use a legislative instrument to calculate the unspent portion of pre-paid fees.

Unexpended tuition fees where the Provider has defaulted, means the tuition fees for a study period that has been paid for but not delivered by the Provider.

Written agreement means that the provider must enter into a written agreement with each overseas student or intending overseas student that:

- a) sets out the refund requirements that apply if the student defaults in relation to a course at a location
- b) meets the requirements (if any) set out in the national code. (Reference: Section 47B).

Please Note:

- Some of the above definitions are taken from the ESOS Act 2000. They are current at time of writing this document.
- Winslow College must ensure that they review applicable legislation and regulatory requirements to maintain currency with requirements.

7. Fees

- 7.1. Fees may include tuition fee, non-refundable enrolment fee, material fee, books/materials, Health Cover (for international students), and any other charges such as re-issuance of qualification certificates / statements of attainment.
- 7.2. Tuition fees are directly related to provision of a course.
- 7.3. Tuition fees do not include the Overseas Student Health Cover (OSHC), enrolment fee, books and/or other materials required to undertake the program or compulsory activities where relevant (such as fieldwork or excursions).
- 7.4. All relevant fees are clearly mentioned in the International Enrolment Form, Letter of Offer and Acceptance Agreement for International Students.
- 7.5. Prior to a student enrolling, fees may be altered without notice. Once a student has completed enrolment, fees will not be subject to change for the normal duration of the course. If a course

length is extended by the student, then any fee increases will be required to be paid for the extended component of the course. The new fees will apply to all New Enrolments/ Re-enrolments payments due from the published effective date.

7.6. Students need to pay for other fees and charges for Airport Pick-up, Repeat Unit Fee, Re-assessment Fee, Charge for Lost ID Card, Charge for Lost Certificate (Qualification Certificate and Record of Results/ Statement of Attainment) etc.

7.7. Tuition and other charges payable are as appended below:

- Tuition Fee Fees: As posted on the website and individual course flyers.
- Overseas Student Health Cover [OSHC]: Overseas Student Health Cover Single/Family: Winslow College coordinates with a recognized provider of OSHC

7.8. Other fees at Winslow College (all prices in AUD):

Item Details	Fee
Enrolment Fee (Non-Refundable)	\$300
Re-Enrolment Fees (after cancellation of enrolment)	\$300
Re-Enrolment of Unit	\$300 Per Unit
Unit re-assessment for Theoretical units	\$ 250
Unit re-assessment for practical kitchen class unit.	\$ 500
Unit re-assessment due to plagiarism or other form of student misconduct	\$ 300
RPL	\$175 per Unit
Oxford English Placement Test	\$ 20 per test
Printing costs	\$.12 per sheet (12 cents)
Administration Fee – Changes to enrolment Agreement (Change of CoE) E.g., Deferment of Enrolment	\$300
Re-issuing of Student ID	\$20
Re-issue of an Academic Transcript, Certificate, Diploma	\$50
Bank Charges	3% Surcharge (Transaction from Credit Card(s))*
OSHC Single/Family;	Will vary depending on the provider and at the time of application Charges
Late Fee Payment	\$50 per week/Maximum \$200/month
Bank charges for international transactions	AUD \$30 dollars shall be applied for all International Bank Transfers

Airport Pick-up (if requested)	AUD 150.00
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*Subject to credit card provider and bank.

Materials Fee is not refundable if the student cancels the enrolment less than 28 days before course commencement.

- 7.9. Tuition Fee: Tuition fee is the fee for studying your course. Winslow College does not collect tuition fees exceeding 50% of the total tuition fees of each course upfront (if the course duration is more than 25 weeks) unless student has given permission to do so. Short courses with a duration of 25 weeks or less are not subject to the 50 per cent limit. Although Winslow College is not required to collect full payment (100%) of tuition fees from the paying student, this may take place if the student requires Winslow College to do so.
- 7.10. All students enrolled into a course who only pay 50 percent or lesser tuition fee upfront by mutual agreement, are liable for payment of the remainder of the course fee once they commence the course. If students withdraw and where refunds are not due and where balance of the course fee is owed to Winslow College, students are required to remit the remainder of the course fee owed. Recovery of monies due to Winslow College, will be initiated and if students fail to remit the remainder of the course fee, services of Debt collectors will be enlisted for recovery of outstanding dues.
- 7.11. Fees to be paid will be set out and agreed to by each student in their written agreement with the provider. Winslow College will facilitate a payment plan with students for ease of payments, setting out when any remaining fees are due to be paid once the student starts their course and this will be mutually agreed upon and a payment plan signed by the student. **This is not to be construed as ‘No Fees due’, past a payment date under the instalment plan, if the student were to withdraw at any time after starting the course and where only a part payment for the course has been made.** Services of debt collectors may be utilised by Winslow College at its discretion to recover amount due from students that owe monies to Winslow College.
- 7.12. Your Tuition Fees may include the following:
- a) Invoiced tuition fees must be paid to Winslow College and proof of payment must be confirmed before a Confirmation of Enrolment can be issued.
 - b) Winslow College is entitled to accept all tuition payments. However, should the intake be unavailable to the student after payment has been received, every reasonable effort will be made to accommodate the student in the next available intake.
 - c) New students must pay the full amount of all invoiced tuition fees in cleared funds prior to issuing CoE.

- d) Re-enrolling/continuing students must pay the full amount of all invoiced tuition fees in cleared funds prior to reissuing CoE.
- e) After issuance of an original Academic Transcript or Statement of Attainment on completion of a program or part thereof, any requests for reissue of Qualification, Academic Transcript or Statement of Attainment will incur additional charges.

7.13. Process for Payment of Fees

- a) The signed student acceptance agreement with associated documentation must be submitted to Winslow College with the payment of enrolment fee and other agreed initial payment for issue of CoE(s).
- b) eCoE will be provided once the student acceptance agreement has been completed in full and signed dated by student, initial payment (amount as stated on Letter of Offer) is settled in full and required document(s) is submitted.
- c) Students must have OSHC prior to arrival in Australia.
- d) If a course duration is for a period of 25 weeks or less, the tuition fees will be charged in full.
- e) We do not accept pre-paid tuition fees from any prospective student until a Student Acceptance Agreement has been signed.
- f) Student pre-paid tuition fees must be received before student commences the course.
- g) Invoice(s) to students will clearly detail the due dates for payment of tuition fees.
- h) Students may approach Winslow College if they have circumstances that warrant an alternative payment structure being agreed. A payment plan may be warranted with several progressive payments.
- i) All refunds are to be approved by the RTO Manager.

8. Deferring Commencement

- a) Where an applicant elects to defer commencement of a Winslow College program for which an Letter of Offer has been accepted (by payment of course fees), any tuition fees or deposits paid will be held for up to 6 months from the original commencement date, to be applied to the new commencement date, on the condition that the written application to defer commencement has been received from the applicant by Winslow College **not less than 28 days prior to the original commencement date**.
- b) Every reasonable effort will be made to accommodate the applicant in a later course intake as per his or her choice. If the fee for the course to be attended is greater than that of the course originally selected, the applicant shall pay the balance in cleared funds to Winslow College within a designated time frame.

- c) **Once the 6-month period after deferment lapses the applicant would be required to re-apply to Winslow College.**
- d) **Student is entitled to deferral only once (1 term equalling to 3 months).** In the circumstance where a student elects to defer commencement more than once (for a valid reasonable reason), administrative charges (as mentioned in 7.8) may be charged.
- e) Where a student has packaged their enrolment with English at other providers/Winslow College, the deferral will be reviewed and will be subject to valid reason for further deferral.
- f) **For a student who defers a course and then withdraw from the deferred course, the original Course Start Date before deferment(s) will be used as the Course Start Date for his/her refund calculation.**

9. Provider Default

9.1. Provider Default (International Students): This occurs when, a registered provider has defaulted in relation to an overseas student or intending overseas student and a course at a location if either of the following has occurred:

- a) the provider fails to start to provide the course to the student at the location on the agreed starting day.
- b) the course ceases to be provided to the student at the location at any time after it starts but before it is completed; and the student has not withdrawn before the default day. (Reference: Provider default Section 46A)
- c) To avoid doubt, a registered provider defaults if the provider is prevented from providing a course at a location because a sanction has been imposed on the provider under Part 6.
- d) A registered provider does not default, in relation to an overseas student or intending overseas student and a course at a location, if the provider fails to start to provide the course, or the course ceases to be provided, to the student because the student defaults in relation to the course under paragraph 47A(1)(c).

9.2. When the above happens:

- a) Winslow College will notify the Secretary and the TPS Director of the default within 3 business days of the default occurring. Winslow College will also notify students in relation to whom Winslow College has defaulted.
- b) Winslow College has 14 days after the day of the default (the provider obligation period) to satisfy Winslow College tuition protection obligations to the student as set out in the section.
- c) Should the above arrangement not be suitable to the student, Winslow College will

arrange for its TPS process to promptly offer affected students a place in a suitable alternative course(s). The student's acceptance of the alternative course offer in writing will relieve Winslow College from its obligation to refund all course money to the student. Percentage of fees, for training left to achieve will be refunded to the student.

- d) Winslow College has 7 days after the end of the obligation period to give a notice to the Secretary and the TPS Director of the outcome of the discharge of Winslow College obligations.
- e) Additional information regarding TPS process is available on Winslow College web site and TPS (<https://tps.gov.au/Home/NotLoggedIn>) web site or by contacting Winslow College. The exception to the rule is detailed in ESOS Act Section 47A (1)(c).

9.3. In the case of Provider Default, if student selects to receive the refund of unexpended (not spent) tuition fee, the calculation of refund will be performed under section 7 of the Education Services for Overseas Students (ESOS) Act Specification 2014.

- a) Weekly tuition fee = (total tuition fee for the course/ number of calendar days in the course) x 7, rounded up to the nearest whole dollar.
- b) Weeks in default period = number of calendar days from the default day to the end of the period to which the payment relates/7
- c) Refund amount = weekly tuition fee x weeks in default period

10. Student Default

10.1. Student Default occurs when the overseas student or intending overseas student has defaulted in relation to a course at a location if:

- a) the course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
- b) the student withdraws from the course at the location (either before or after the agreed starting day); or
- c) the registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following events:
 - a. the student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, to undertake the course.
 - b. the student breached a condition of his or her student visa.
 - c. misbehaviour by the student.

- d. the student fails to comply with the terms and conditions of the enrolment and the enrolment is cancelled by Winslow College.
- e. the student has not met the minimum requirements to commence subsequent courses

(Reference: Student default Section 47A). For an exception to paragraph (a), see ESOS Act Section 47A (2) For an exception to subparagraph (c)(iii), see ESOS Act Section 47A (3).

10.2. A student also defaults if they have been **refused a student visa Section 47 D (5) (b)**; and the refusal was a reason for one or more of the following acts or omissions by the student that directly or indirectly caused the student to default in relation to the course at the location:

- a) the student's failure to start the course at the location on the agreed starting day.
- b) the students' withdrawal from the course at that location.
- c) the student's failure to pay an amount he or she was liable to pay the provider, directly or indirectly, to undertake the course at that location. (Reference: ESOS Act Section 47D (5)

Note: a student does not default for failing to start a course on the agreed starting day if he/she does not start that course because the provider defaults in relation to the course at the location under subparagraph 46A(1)(a)(i).

10.3. Students are also deemed as defaulted in the case of visa refusal, due to misleading or fraudulent documents. this is not part of the written agreement and therefore cannot be covered by section 47D of the ESOS Act, the section of the ESOS Act in this regard is section 47E.

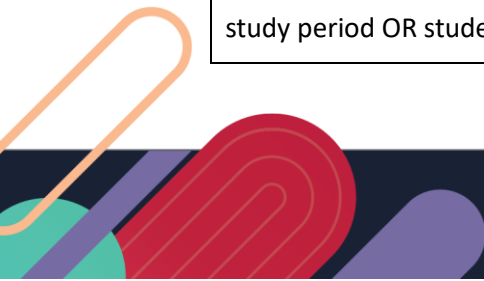
11. Refunds

11.1. The following are the guiding principles for approving and making refunds:

- a) The student or prospective student has been/will be provided a copy of the fees, charges and refund policy and acknowledges and agrees to the terms and conditions of the fees, charges, and refund policy on signing the student acceptance agreement (Reference: Letter of Offer and acceptance agreement).
- b) Requests for refund must be made in writing using the applicable form - the Withdraw/Refund Application Form.
- c) The application for refund will be reviewed by the RTO Manager as delegated and if warranted will be authorized for payment.

- d) Winslow College will notify the Secretary via PRISMS of any students that complete their course early, transfer to another provider, defer or are suspended or have their enrolment cancelled or change the expected completion date of study.
- e) Winslow College will provide a refund of the amount (if any) required by the student acceptance agreement entered with the students under section 47B. (Reference: Student default ESOS Act Section 47D (2))
- f) The format to be used to work out the amount of unexpended (not spent) pre-paid fees in this case is in accordance with the legislative instrument under subsection 47E (4).

Reason for Refund	Refund	Documents Submission
Student's application for a student visa unsuccessful (Initial visa refusal), Prior to the commencement of the course	Total course fee* minus the lesser of: (i) 5% of the amount of course fees received by the provider or (ii) \$500 Whichever is lower. *Course fees = tuition fees + non-tuition fees received by the provider in respect of the student Enrolment Fee of \$300 is non-refundable.	Refund Request Proof of Visa refusal
Student's application for a student visa unsuccessful after commencing the course (such as those applying on shore)	Unspent portion of the Fees. <ul style="list-style-type: none"> • refund amount = weekly tuition fees x weeks in default period. • No refund is payable for non-tuition fees. If in case the student has not pre-paid for the Units of competency already completed, the student needs to pay unpaid tuition fee.	Refund Request Proof of Visa refusal
A student whose visa is cancelled during a study period OR student defaults or	No refund including future courses	Proof of Visa cancellation or



withdraws from course during visa processing but already commenced his/her course (Student default).		student visa breach.
Withdrawal more than 4 weeks prior to commence of studies at Winslow College. This is not applicable for continuing courses.	Full refund, less A\$300 Enrolment Fee	Withdrawal request Refund Request
Less than 4 weeks from the commencement of the course	No refund including future courses	
Cancellation due non commencement	No refund including future courses	
Winslow College withdraws offer, fails to provide program offered or terminates course Before Semester commences	Full refund	
Winslow College fails to provide program after term commences	refund amount = weekly tuition fee* × weeks in default**period	
Should a Visa be refused due to misleading or fraudulent documents, and the information provided on application to Winslow College is different	No refund including future courses	
Winslow College has withdrawn its offer to applicant or cancels enrolment, where it was found that false or misleading or incorrect or incomplete information has been provided on application	No refund including future courses	
Transfer to another Provider, prior to 6 months of the principal course, even if Winslow College has approved the transfer/release.	No refund including future courses.	
If Winslow College cancelled a student's enrolment due to student breaching the course progress requirements or other visa conditions such as non-payment of tuition fee.	No refund including future courses	

<p>If a student is granted a deferment or temporary suspension of studies after the agreed start date of a “package of courses”</p> <p>WINSLOW COLLEGE will hold all fees paid in advance for the period of the suspension/deferment. If the student does not return or commence on the agreed date without the approval of WINSLOW COLLEGE, the student is deemed to have inactively withdrawn, and their enrolment will be cancelled.</p>	<p>No refund including future courses.</p>	
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11.2. Special Circumstances

Refund Policy Special Conditions: At the discretion of the PEO, WINSLOW COLLEGE reserves the right, should circumstances arise, to increasing the amount of refund due and / or waiver the conditions after due consideration, the requirements for those students who are forced to withdraw for reasons of a compassionate and compelling circumstances, which are deemed to be reasonable and genuine such as:

- a) There is a death of a close family member of the student. To be considered, the death must be either, a parent, a grandparent, a sibling, a spouse or their child and the student must not have commenced the course. (Documentation is required to validate claim)
- b) Prior to course commencement, there is a major political upheaval or natural disaster in home country (this request for refund will be reviewed and considered by the RTO Manager, it is Chief Executive Officer’s discretion whether to approve this request. (Documentation is required to validate claim)

Overseas Student Health Cover (OSHC): Where a student has had a visa refusal, the student is required to contact the Insurance Health provider to discuss refund of OSHC.

11.3. Non-Refundable Items

In the other following cases, there will be **no refunds** applicable:



- a) No refund will be made, **and the full course fee is payable where a student fails to complete, withdraws from, or does not commence WINSLOW COLLEGE program** (where they have not formally withdrawn), including where:
- a. Such failure to complete, withdrawal or non-commencement results from changes to student's visa status, or
 - b. Failure to make payment within 20 working days of 'intention to report for non-payment of fees' letter, and subsequently the CoE is cancelled subject to any outcome from complaints and appeals. or
 - c. misbehaviour by the student

11.4. **How to Apply for Refund?**

The following steps are to be followed:

Step 1: Complete the withdrawal/refund application form*

This form can be download from Winslow Colleges website www.Winslow College.edu.au or you can get a copy on campus.

Step 2: Submit your complete withdrawal/refund form with supporting documents to Winslow College Student Support Team. (Hard copy campus or via email to support@winslow.edu.au).

Step 3: Your withdrawal/Refund application will be processed by our Student Support Team in 5 business days. This time duration might be longer during peak seasons.

Step 4: Once your withdrawal/Refund application finalised, our Finance Department Team will contact you via your registered email address. Please check your email regularly.

Note:

Please ensure you fill in your withdrawal/refund form with all required detail, sign, and date accordingly. The incomplete form will delay the withdraw/refund process, which might further affect your refund payment.

11.5. **How and when will a Refund be paid.**

- a) A refund will only be paid where a withdrawal/refund application form has been completed and processed in favour of the student. This form **MUST** be filled, signed, and dated by a student in person. Supporting evidence(s) **MUST** be provided to validate the withdraw/refund request.

- b) All sections of the refund application form must be completed by the student and signed and dated, associated documentation is required to facilitate approval for refund.
- c) Students eligible refund will be made to his/her nominated bank account indicated on his/her valid withdrawal/refund application. No refund will be paid to a third party unless it is indicated at the time the withdrawal/refund application is lodged. However, if a student paid his/her fee through credit card, the eligible refund will be paid back to that credit card, and credit card surcharge is non-refundable.
- d) The signature of student will be matched to student's signature on file and if different, the refund will not be processed.
- e) Should the form and associated documentation be incomplete this may delay the processing of claim for refund.
- f) Once the completed refund claim form is received, it will be assessed and the refunds due to the student will be paid within 4 weeks (28 days) of receiving completed written application on the appropriate form with associated documentation.
- g) All refund will be made in Australian Currency only. Bank charges for refund will be deducted from the refund amount. Winslow College is not responsible for any transaction loss because of currency exchange fluctuations, delays, or loss of refund in transit (due to incorrect bank detail provided by a student).
- h) If a student is dissatisfied with Winslow College's decision in relation to their refund request the student may lodge an appeal under the Complaints and Appeals Policy and Procedure.

Note:

A student may elect to have any unexpended pre-paid tuition fee transferred to an alternative Winslow College program if he/she has an approved application for the alternative Winslow College program. However, the transfer request must be lodged within the stipulated timelines from the course start date of enrolled course. And this transfer of fees is non-refundable and cannot be transferred again to another alternative Winslow College program.

12. Reporting Procedures

Reporting for Tuition Protection Service (TPS) Framework			
Action	To Whom	By Whom	When
Additions and deletions of courses and	Notify the TPS by way of changes to Scope through ASQAnet for	RTO Manager	When it occurs

qualifications from the College's scope of registration	PRISMS and CRICOS register.		
variations in fees and length of courses and qualifications	Notify the TPS by way of changes to Scope through ASQAnet for PRISMS and CRICOS register.	Admissions Officer	When it occurs
Winslow College pays the annual TPS Levy when it is due.	TPS Director	CEO/PEO	Mid May of every year
Winslow College Default	TPS & students in relation to whom it has defaulted. The notices must be in writing and meet the requirements of section 46B.	RTO Manager /CEO /PEO	<ul style="list-style-type: none"> • 3 business days. • Winslow College has 14 days after the day of the default (the provider obligation period) to satisfy its tuition protection obligations to the student. • Winslow College has 7 days after the end of its obligation period to give a notice to the Secretary and the TPS Director of the outcome of the discharge of its obligations. This notice must comply with the requirements of section 46F. • If Winslow College does not meet its obligations, affected students may be assisted by the TPS Director.



<p>Student Default, The student default is confirmed after internal or external complaints and appeals process is completed.</p>	<p>TPS through PRISMS.</p>	<p>RTO Manager /CEO /PEO</p>	<ul style="list-style-type: none"> • 5 Business Days. The notice must be in writing and comply with the requirements of section 47C. • provide a refund in accordance with the requirements under either section 47D or 47E of the ESOS Act, depending on which section applies to the circumstances of the default situation. • pay the refund within the period (the provider obligation period) of 4 weeks after the day specified in section 47D or 47E, depending on which section applies to the circumstances of the default situation. • 7 days after the end of your obligation period to give a notice to the Secretary and the TPS Director of the outcome of the discharge of its obligations. This notice must comply with the requirements of section 47H.
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13. Privacy Conditions

13.1. Access to personal information about the student may be shared between Winslow College and the Australian Government and designated authorities and, if relevant, the Tuition Assurance Scheme and the ESOS Assurance Fund Manager. This information includes personal and contact details, course enrolment details and changes, and the circumstances of any suspected breach by the student of a visa condition.

13.2. It is a condition of enrolment at Winslow College that the student agrees for Winslow College to obtain a credit report from a credit reporting agency which may contain personal credit information about the student in relation to credit provided by Winslow College. This is to:

- a) assess an application by the student; and/or

- b) notify other credit providers or training institutions of a default by the student; and/or
- c) exchange information with other credit providers as to the status of the student's credit account, where the student is in default with other credit providers; and/or
- d) assess the credit worthiness of the student.

13.3. It is a condition of enrolment that the student consents to Winslow College obtaining a consumer credit report to collect overdue payment on commercial credit (Section 18K(1)(h) Privacy Act 1988).

13.4. It is a condition of enrolment that personal credit information obtained may be used and retained by Winslow College for the following purposes and for other purposes as shall be agreed between the student and Winslow College or required by law from time to time:

- a) to obtain a consumer credit report about the student; and/or
- b) to allow the credit reporting agency to create or maintain a credit information file containing information about the student
- c) analysing, verifying and/or checking the student's credit, payment and/or status in the continuing relationship between the student and Winslow College; and/or
- d) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the student; and/or
- e) enabling the daily operation of the student's account; and/or
- f) the collection of amounts outstanding on the student's account in relation to the services.

Important Note

- **Winslow College reserves the right to amend this policy at any time; the amendments will be for the purpose of continuous improvement of Winslow College operations and may affect the student in some way, shape or form.**
- **This policy and the "written agreement" Letter of offer does not remove the right of a student to act under Australia Consumer Protection Law.**

14. References

1. Standards for Registered Training Organisations 2015 - Clauses 5.3,5.4 and 7.3.
2. Standards 2 and 3 of National Code 2018.
3. ESOS Act 2000 - Explanatory Statement - Education Services for Overseas Students
4. For Calculation of Refund - Specifications 2014, ESOS Regulations 2019; Section 46 and 47 of ESOS Act

5. Tuition Protection Service