

Tuition Fee Refund Policy and Procedure for International Students

Policy

This policy and associated procedures outline ZOI Education's approach to the effective and fair management of fees, charges and refunds. This ensures that support is provided to students to assist them to complete their studies.

This policy and associated procedures meet the requirements of Clauses 5.3 and 7.3 and Schedule 6 of the Standards for RTOs 2015 and Standards 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as the ESOS Act 2000 and the ESOS (Calculation of Refund) Specification 2014.

Scope

This policy applies to new and continuing international students enrolled (or who intend to enrol) in a higher education course of study at ZOI Education regardless of who paid the tuition fees; and ZOI Education staff who assess and process fee refund requests.

Related Policies

These procedures form part of the International Student Letter of Offer (and associated International Student Acceptance) and should be read in conjunction with the following ZOI Education policies:

- Deferral, Suspension or Cancellation of Enrolment Policy
- Admissions Policy for International Students
- Tuition Assurance Statement
- Student Code of Conduct Policy
- Grievance and Appeals Policy

All ZOI Education policies and any associated forms referenced in this document can be downloaded from ZOI Education's Student Apps.

Definition of Key Terms

"Commencement Date" means the date set for that training period (Intake) to start

"Intake" means an allocated of study Period (12 weeks) with a designated start and end date, Payment Due Date, date for withdrawal (with academic penalty), and date for release of subject results

"Commencement Deposit" means a candidate pays the sum of money at the time of accepting an "Unconditional Offer Letter

"Course of Study" means a VET Courses delivered by ZOI Education as per the CRICOS provider list that is managed by the Department of Education under the ESOS Framework

"CRICOS" means the Commonwealth Register of Institutions and Courses for Overseas Students

"Registration fees" means a candidate pays the sum of \$1000.00 fees upfront directly to ZOI Education in order to secure their seat in the desire intake

"Student Agreement" means a written agreement which is made between ZOI Education and the candidate upon the student accepting an offer of enrolment and paying the Commencement Deposit

"Payment due date" means the date on which continuing students must make payment of tuition fees as described on the tuition schedule. The Payment Due date for each intake within a study period is listed on the 'Student Offer Letter and Agreement form.'

“Material fees” means a student pays the sum of \$585.00 for books, additional resources (printing and handouts) and/or other material relevant to their course delivery

“Administrative fees” means ZOI Education pays the sum of money after the deduction of 50% or 10% or 5% of the total amount of tuition fees paid for the relevant intake.

“International Fees” means a student pays their tuition fees upfront (i.e. in advance) for units of study directly to ZOI Education with no contribution from the Commonwealth Government

“International Student” means a student who is holding an Australian student visa and is enrolled in a CRICOS registered course of study at ZOI Education

“Special Circumstances” means circumstances which are an exception to the rule and beyond a student’s control

“Intake” means each twelve-week teaching period

“Transfer” means when a student withdraws and transfer permanently to a different Course Provider and does not intend to return to their original course provider to continue their course

“Tuition Fees” means the agreed amount of money charged to, and paid by, a student to undertake units of study as part of a course of study at ZOI Education

“Unit of Study” means a single component or subject that a student undertakes as part of a course of study that leads to a higher education award at ZOI Education

A. Policy

Each student acknowledges and agrees to the terms of the Tuition Fee Refund Policy for International Students when signing the International Student Acceptance document contained in their offer to study at ZOI Education.

This policy does not remove the right of the student to take further action under Australian Consumer Law.

Protection of fees paid in advance

ZOI Education protects the fees that are paid in advance by both domestic and international students.

a. For domestic students, fee protection is ensured through:

- ZOI Education does not require a student to ever pay more than \$1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.

b. For international student fee protection is ensured as follows:

- All course fees will be held in a separate bank account that can only be drawn down when the student commences. The course fees are held separately from the day-to-day operating expense accounts, so that if a refund is payable before the student commences, the refund can be made in full and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system.
- ZOI Education does not require international students to pay more than 50% of course fees prior to course commencement. However, ZOI Education provides students with the opportunity to pay more than 50% of their tuition fees prior to course commencement if they wish. Where a student chooses not to pay more than 50% upfront, the remaining amount will be collected according to an agreed payment schedule. Note, however, that where a course is less than 25 weeks, ZOI Education will require students to pay the full cost of the course prior to course commencement.

- ZOI Education pays into the Tuition Protection Service (TPS) provided by the Australian Government. The role of the TPS is to assist international students where the Registered Training Organisation is unable to fully deliver their course of study. The TPS ensures that international students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.

Fees and refund information

Prospective and current students are advised of the fees associated with a course on the relevant Course Outline and on the Student Agreement. In compliance with Clause 5.3 of the Standards, this is provided prior to enrolment or commencement of training, whichever is first.

For international students, fee information is always provided prior to enrolment as per the requirements of the National Code 2018 Standard 2. Fee information provided to domestic and international students includes:

- All relevant fee information, including fees that must be paid and payment terms
- Details of the potential for fees to change during the student's course as relevant
- Deposits and refund information and conditions relating to these
- The learner's rights as a consumer including any cooling off period

Refund information is outlined in the Student Agreement and in the Student Handbook. Fees will only be collected once a copy of the signed Student Agreement is received by ZOI Education.

Inclusions in course fees

Unless otherwise specified, course fees include all the training and assessment required for students to achieve the qualification or course in which they are enrolling. Course fees will clearly itemise tuition, as well as non-tuition fees.

- Tuition fees do not include copies of text books or other materials. If textbooks are lost and need to be replaced, the student will be required to cover the cost of the replacement materials – the cost is outlined on the Student Agreement where applicable.
- Course fees include the issuance of a testamur and record of results and/or statement of attainment. For additional copies or re-issuing of any of these documents an additional fee is applicable. This fee is currently \$60 per document as well as an additional \$25 where international shipping is required.
- Course fees do not include Overseas Student Health Cover or optional extras such as airport pick-ups. These fees are at an additional cost as outlined in the Course Outline.

Late payments | extension

Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty. An extension of time to pay tuition fees is possible for continuing students only, who have extreme financial hardship and difficulty in meeting payment terms outlined in their fee statement. Students who meet the above criteria, must contact Student Services Coordinator or Administration department at ZOI Education before the due date for payment shown on the fee statement and advise their circumstances. An extension of time to pay is only available to students who can demonstrate financial hardship, or difficulty. It is not an alternative payment scheme.

A senior officer from ZOI Education's Administration and Admission department may determine after consideration of the submitted application that grounds for an extension exist and grant a short-term extension of up to twenty (20) working days.

Further Extension

Upon written request, the Student Support department may approve a further extension of up to twenty (20) working days, in the event of extreme circumstances, that may encompass events in the student's home country (or a personal family trauma) which has a major impact upon the student's ability to meet a payment deadline. There will be no further changes on the agreed tuition instalment plan as stated on the signed student agreement form.

Debts will be referred to a debt collection agency where fees are more than 40 days past due. ZOI Education reserves the right to suspend the provision of training and/or other services until fees are brought up to date. Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

International students who do not pay their fees will be reported to DET via PRISMS under student default.

Payments	Value
Tuition fees (2021): <i>(Tuition instalment applies)</i>	<ul style="list-style-type: none"> ▪ \$8,500.00 Certificate III in Early Childhood Education and Care (ECE30113) ▪ \$18,000.00 Diploma of Early Childhood Education and Care (ECE50113)
Deposit fees:	\$1000.00
Material fees: <i>(Books, equipment, handouts and other material)</i>	\$585.00
Application fee	\$200.00
Additional printing of certification	\$50.00
International postage	\$25.00
Work placement <i>(re-booking)</i>	\$100.00
First aid Certificate <i>(re-booking)</i>	\$150.00
CPR	\$85

Refund Eligibility

The following section outlines the grounds for a refund of international tuition fees. However, ZOI Education may, in its absolute discretion, grant a partial or full refund where they determine there are extenuating or compassionate circumstances.

1. Withdrawal of an offer prior the commencement date

a. A provider default event

Entitlement: Full refund

In the event ZOI Education withdraws an offer of a place in a course of study prior the agreed Commencement Date of that course of study, the student is entitled to a refund of any tuition fees paid in advance. No administration fee is charged in the event of this Provider Default.

b. Unsuccessful Visa application

Entitlement: Full Refund (less Administration Fee and any Agent Fees)

Where a student's application for a visa is unsuccessful, and on the provision of evidence of this decision, the student is entitled to a refund of any tuition fees paid in advance, less an Administration Fee of 5% of the tuition fee payment and any payment made to an agent who recruited the student (if applicable).

2. Withdrawal of Enrolment prior the Commencement Date

a. Withdrawal by student prior the commencement date

Entitlement: Full Refund (less Administration Fee and any Agent Fees)

- Where a student withdraws from a course of study 28 days prior the Commencement Date, the student is entitled to a refund of any tuition fees paid in advance, less any payment made to an agent who recruited the student (if applicable)
- Where a student withdraws from a course of study within 28 days prior the Commencement Date, the student is entitled to a 50 % refund of any tuition fees paid in advance, less any payment made to an agent who recruited the student (if applicable)

Students wishing to withdraw from their course of study prior the Commencement Date should lodge an Application to Withdraw or Cancel Enrolment Form with ZOI Education's Admission Department. For more information on how to withdraw (or cancel enrolment), please refer to the Deferral, Suspension or Cancellation of Enrolment Policy which can be requested from ZOI Education's Admission Department: admissions@zoi.vic.edu.au

3. Withdrawal of Enrolment after the course commencement

a. Withdrawal after the course commencement date (no special circumstance)

Entitlement: No Refund

Where a student withdraws from a course of study after the course commencement date, and there are no special circumstances, the student is not entitled to a refund of paid tuition fees. Students wishing to withdraw from their course of study prior the Commencement Date should lodge an Application to Withdraw or Cancel Enrolment Form with ZOI Education's Admissions Department. For more information on how to withdraw (or cancel enrolment), please refer to the Deferral, Suspension or Cancellation of Enrolment Policy which can be requested from ZOI Education's Admissions Department : admissions@zoi.vic.edu.au

b. Withdrawal after the commencement date (Due to special circumstance)

Entitlement: Partial Refund (less Administration Fee and any Agent Fees) at Provider Discretion.

Where a student withdraws from a course of study after the course commencement date as a result of special circumstances, the student may be entitled to a partial refund of 50% of tuition fees, less an Administration Fee of \$500 and any payment made to an agent who recruited the student (if applicable).

Special circumstances must:

- I. Be beyond a person's control; and
- II. Not make their full impact known until after the course commencement date; and
- III. Make it impracticable for a student to complete the requirements for the unit of study

For circumstances to be considered beyond a person's control, the situation should be one which a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. The situation must be unusual, uncommon or abnormal to be considered special circumstances. ZOI Education must be satisfied that a person's circumstances did not make their full impact on the person until after the Commencement Date for a unit of study if the person's circumstances occur:

- I. Prior the Commencement Date but worsen after that day; or
- II. Prior the Commencement Date, but the effect of magnitude does not become apparent until after that day; or
- III. After the Commencement Date

Students who wish to withdraw from their course of study after Commencement Date due to special circumstances should lodge an Application to Withdraw or Cancel Enrolment Form with the Officer of the

Registrar providing information and supporting evidence in relation to the special circumstances. For more information on how to withdraw (or cancel enrolment) and how an application for consideration of special circumstances will be assessed, please refer to the Deferral, Suspension or Cancellation of Enrolment Policy.

c. Suspension or Cancellation of Enrolment due to Misconduct

Entitlement: No Refund where a student's enrolment is suspended or cancelled by ZOI Education as a result of misconduct in accordance with the Student Code of Conduct Policy, including the non-payment of tuition fees. The student is not entitled to a refund including any tuition fees paid in advance at the time of suspension or cancellation. For more information on the suspension or cancellation of enrolment as a result of misconduct, please refer to the Deferral, Suspension or Cancellation of Enrolment Policy and Student Code of Conduct Policy.

d. Cancellation of Enrolment due to Unsatisfactory Course Progression

Entitlement: Partial Refund

Where a student's enrolment is cancelled by ZOI Education as a result of unsatisfactory course progression in accordance with the Monitoring Academic Progression Policy, the student is entitled to a refund of tuition fees paid in advance (per intake) at the time of cancellation for parts of the course not yet delivered. Previous paid tuition fees will not be refunded. For more information on the cancellation of enrolment as a result of unsatisfactory course progression, please refer to the Deferral, Suspension or Cancellation of Enrolment Policy and Monitoring Academic Progression Policy.

4. Changes to enrolment

Granting of Advanced Standing/Credit Transfer (CT)

Entitlement: No Refund, Credit Applied

Where a student applies for course credit and is granted Advanced Standing after the payment of tuition fees, the student is not entitled to refund of tuition fees for those units, including any paid in advance. However, the amount will be held by ZOI Education and credited towards the next Intake fees.

5. Changes to Visa conditions

a. Obtains permanent residency (Humanitarian Subclass) prior/on the commencement date

Entitlement: Partial Refund (less any Agent Fees)

Where a student is granted Permanent Residency (Humanitarian Subclass), and the date stamped in the student's passport is prior Commencement Date, the student can be classified as a domestic student and will be entitled to a partial refund being the difference between the international student fee and the domestic student fee for the enrolled course of study, less any payment made to an agent who recruited the student when that payment relates to that Intake (if applicable).

b. Obtains Permanent Residency (Humanitarian Subclass) after the commencement date

Entitlement: No Refund, No Change to Fees

Where a student is granted Permanent Residency (Humanitarian Subclass) after the Commencement Date, the student will be classified as an international student for the remainder of the relevant Intake and is liable for the relevant international student fee for that Intake. From the following Intake, the student will be classified as a domestic student.

c. Cancellation of Visa

Entitlement: No Refund

Where a student has their visa cancelled during an Intake, the student is not entitled to a refund.

6. Special circumstance after the course commencement date

ZOI Education will only consider applications for tuition fee refunds after the relevant Commencement Date where there are special circumstances which make it impracticable for the person to complete the requirements for the unit of study such as:

- Medical circumstances
- Family circumstances
- Personal circumstances
- Political or civil related circumstances
- Course-related circumstances

Special circumstances must:

- e. Be beyond a person's control; and
- f. Not make their full impact known until after the Commencement Date for the unit of study in question; and
- g. Make it impracticable for a student to complete the requirements for the unit of study

For circumstances to be considered beyond a person's control, the situation should be that which a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. The situation must be unusual, uncommon or abnormal to be considered special circumstances. ZOI Education must be satisfied that a person's circumstances did not make their full impact on the person until after the Commencement Date for a unit of study if the person's circumstances occur:

- a. Prior the Commencement Date but worsen after that day; or
- b. Prior the Commencement Date, but the full effect of magnitude does not become apparent until after that day; or
- c. After the Commencement Date

7. Provider default

In the unlikely event that ZOI Education is unable to provide the student's course in full in the circumstances set out in section 27(1) of the ESOS Act 2000, a student is eligible for a refund of unused portion of prepaid tuition fees where, as the result of an event or action (Provider Default), ZOI Education ceases to provide a course of study in which a student is enrolled, including:

- Does not commence on the agreed Commencement Date
- Ceases to be provided at any time after it starts but prior it is completed
- Is not provided in full due to sanctions placed on ZOI Education

The provider will refund all the unused portion of prepaid tuition fees within ten working days of the date of the Provider Default and provide the student with a written statement outlining how the refund amount has been calculated. ZOI Education will notify the Secretary (or delegate) and TPS Director within three working days of the provider default and the outcomes of a provider default within seven calendar days.

Or

The student may be offered enrolment in an alternative course by ZOI Education at no extra cost. The student has the right to choose whether they prefer a refund of the unused portion of prepaid tuition fees, or to accept a place in another course. If the student chooses placement in an alternative course with ZOI Education, the student will be issued with a new International Student Letter of Offer.

The student must accept the offer by returning a signed copy of the International Student Acceptance section of the offer in accordance with the provider Admissions Policy for International Students. If the provider is unable to provide a refund or place the student in an alternative course, the Tuition Protection Services (TPS) administered by the Director of TPS will place the student in a suitable alternative course at no extra cost to the student. Finally, if TPS cannot place the student in a suitable alternative course, the student will be eligible for a refund as calculated by the TPS Fund Manager.

B. Procedures

1. Applying for a Refund of Fees on/prior Commencement Date

a. Submit an application to ZOI Education's Admission Officer and/or Student Support Coordinator

Responsible: Applicant

To be eligible for a tuition fee refund, a student must withdraw (cancel their enrolment) in a course of study on or prior the Commencement Date by lodging the appropriate form with ZOI Education's Administration and Admissions Department in accordance with the Deferral, Suspension and Cancellation of Enrolment Policy.

A fee refund is not an automatic result of withdrawing or cancelling enrolment. Applicants seeking a fee refund should also lodge a 'Refund Application form' with ZOI Education's Admissions Department. For more information on how to withdraw (or cancel enrolment), please refer to the Deferral, Suspension or Cancellation of Enrolment Policy which can be requested from ZOI Education's Admissions Department: admissions@zoi.vic.edu.au

All applications are required to be completed, signed and accompanied by appropriate documentary evidence in support of the application as outlined in this policy. The completed application form and attachments should be submitted to ZOI Education's Administration and Admissions Department. ZOI Education will only accept completed applications for assessment. Incomplete forms will be returned to the applicant.

b. Review and consideration of the application

❖ Confirm application for completeness

Responsible: ZOI Education's Administration and Admissions Department

The 'Refund Application Form' as submitted is checked for completeness by ZOI Education's Administration and Admissions Department. All sections of the application are required to be completed and the application signed (Completed Application). It is the responsibility of the student to attach any relevant supporting documentation in relation to the course of study for which a refund is being sought.

All attachments should be copies of originals certified by a Justice of the Peace. However, if this is not possible, the original documentation can be presented with the application and ZOI Education's Administration and Admissions Department will make copies of the documentation and witness them as being true copies of the originals presented. The original documentation is then returned to the applicant.

ZOI Education only accepts Completed Applications for assessment. ZOI Education's Administration and Admissions Department signs the Lodgement Receipt of a Completed Application and returns the front instruction sheet to the applicant as proof of submission (Submission Date). It is recommended that the student make a copy of their application for their records prior submitting to ZOI Education's Administration and Admissions Department. ZOI Education is not responsible for taking or providing the

applicant with a copy at the time of the completeness check. Application forms are not accepted if incomplete, unsigned and/or without appropriate documentary evidence attached.

❖ **Assessment of the Completed Application**

Responsible: Admission Officer and/or Student Support Coordinator and PEO

ZOI Education’s Administration and Admissions Department is responsible for the assessment of refund requests. The PEO is the designated Review Officer of any recommendations relating to the full or partial refund of tuition fees. ZOI Education’s Administration and Admissions Department undertakes a review of the Completed Application against the assessment criteria as outlined in the Tuition Fee Refund Policy for International Students and makes a recommendation to the PEO to grant or deny the application for the refund of tuition fees within 10 working days of the Submission Date.

c. Advise assessment decision in writing

Responsible: ZOI Education Administration and Admissions Department

Following assessment, ZOI Education’s Administration and Admissions Department will forward written notification of the decision to grant or deny the application for the refund of tuition fees. Where a ‘Refund Application Form’ is successful, ZOI Education sends the student an Approval of Fee Refund Letter advising the decision in writing and confirming how the refund will be made (see 1.4 Processing Refunds).

Where a ‘Refund Application form’ is denied, ZOI Education does not grant the refund. The applicant is sent a Refusal of Fee Refund Letter outlining the reasons for the decision and informing them of their rights to appeal. Applicants wishing to make an appeal should refer to the provider Grievance and Appeals Policies.

d. Processing refunds

The following table summarises refund eligibility and refund entitlement of international tuition fees on or prior to Commencement Date and/or Commencement Date as outlined in this policy. However, ZOI Education may, in its absolute discretion, grant a partial or full refund where they determine there are special, compassionate or compelling circumstances. If applicable, any payment made to an agent who recruited the student will be deducted from the Refund Entitlement amount.

Refund eligibility	Refund entitlement
ZOI Education withdraws the offer prior the commencement date	Full refund of all fees (no administration fee charged)
ZOI Education cancels course following course commencement date	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
The student is refused a visa and therefore did not commence their course on the agreed starting day or withdraws from the course on or before the agreed starting day because of the visa refusal.	Refund of the amount of the course fees received, minus the lesser of the following amounts: (a) 5% of the amount of course fees received by the provider in respect of the student before the default day; (b) \$500.
Student withdraws 28 days prior the Commencement Date	Refund of any tuition fees paid in advance and any payment made to an agent. Application fee not refunded.
Student withdraws 28 days within the Commencement Date	50% refund of any tuition fees paid in advance and any payment made to an agent. Application fee not refunded.
Student withdraws after Commencement Date	No refund. Fees for full study period (term) to be paid.

Granting of Advanced Standing Credit Transfer (CT)	No Refund. Credit applied to relevant units of study
Transfer to another Provider	No Refund when request is lodged after the commencement date
Suspension or cancellation of enrolment due to disciplinary action following misconduct	No refund. Fees for full study period (term) to be paid.
Student breaches a visa condition	No refund. Fees for full study period (term) to be paid.
Permanent Residency (Humanitarian Subclass) prior Commencement Date	No refund

Where a 'Refund Application form' is successful the refund is processed by the same method in which the tuition fees were originally paid. Where the original payment was made by credit card, the refund must be recredited to the same credit card. Alternatively, it can be paid by EFT but in accordance with banking regulations, it cannot be paid to a different credit card. Refunds cannot be paid in cash.

2. Applying for a Refund of Fees after the Commencement Date

a. Submit an application to Administration and Admission Department

Responsible: Applicant

To be eligible for a tuition fee refund, a student must withdraw (cancel their enrolment) in a course of study, on or prior the relevant Commencement Date by lodging the appropriate form with the ZOI Education's Administration and Admissions Department in accordance with the Deferral, Suspension and Cancellation of Enrolment Policy.

ZOI Education only considers applications for refunds after the relevant Commencement Date where it is claimed that special circumstances made it impracticable for the student to complete the requirements for the unit(s) of study. Special circumstances must be:

- Beyond the person's control
- Did not make their full impact known until after the Commencement Date for the unit of study in question
- Made it impracticable for a student to complete the requirements for the unit of study

A fee refund is not an automatic result of withdrawing or cancelling enrolment. Applicants seeking a fee refund should also lodge an 'Refund Application form' with ZOI Education's Admissions Department. For more information on how to withdraw (or cancel enrolment), please refer to the Deferral, Suspension or Cancellation of Enrolment Policy which can be requested from ZOI Education's Administration and Admissions Department: admissions@zoi.vic.edu.au

All fees and refund applications are required to be completed, signed and submitted by the student themselves and not any of their representatives (agents, partners and relatives). The student is to attach the appropriate documentary evidence in support of their application. The completed application form and attachments should be submitted to the ZOI Education's Administration and Admissions Department

ZOI Education only considers Completed Applications as eligible for assessment. Incomplete forms are returned to the applicant.

b. Review and consideration of the completed application

❖ Confirm application for completeness

Responsible: ZOI Education (ZOI Education's Administration and Admissions Department)

The 'Refund Application form' form as submitted is checked for completeness by ZOI Education's Administration and Admissions Department. All sections of the application are required to be completed and the application signed (Completed Application). It is the responsibility of the student to attach any

relevant supporting documentation to support the claim of special circumstances and the course of study for which a refund is being sought.

All attachments should be copies of originals certified by a Justice of the Peace (or international notary). However, if this is not possible, the original documentation can be presented with the application and ZOI Education's Administration and Admissions Department will take copies of the documentation and witness them as being true copies of the originals presented. The original documentation is then returned to the applicant.

ZOI Education only accepts Completed Applications for assessment. ZOI Education's Administration and Admissions Department signs the Lodgement Receipt of a Completed Application and returns the front instruction sheet to the applicant as proof of submission (Submission Date). It is recommended that the student make a copy of their application for their records prior submitting to ZOI Education's Administration and Admissions Department. ZOI Education is not responsible for taking or providing the applicant with a copy at the time of the completeness check.

Application forms are not accepted if incomplete, unsigned and/or without appropriate documentary evidence attached.

❖ **Assessment of the Completed Application**

Responsible: ZOI Education's Administration and Admissions Department

ZOI Education's Administration and Admissions Department is responsible for the assessment of refund requests after Commencement Date as a result of special circumstances. The PEO is the designated Review Officer of any decisions relating to the full or partial refund of tuition fees. ZOI Education's Administration and Admissions Department undertakes a review of the Completed Application against the assessment criteria as outlined in the Tuition Fee Refund Policy for International Students and makes a recommendation to the PEO to grant or deny the application for the refund of tuition fees as a result of special circumstances within fifteen working days of the Submission Date.

c. **Advise assessment decision in writing**

Responsible: ZOI Education's Administration and Admissions Department

Following assessment, ZOI Education's Administration and Admissions Department will advise the Applicant of its decision to grant or deny the application for the refund of tuition fees after the relevant Commencement Date in writing within fifteen working days.

Where a 'Refund Application Form' submitted after the relevant Commencement Date is successful as a result of special circumstances, ZOI Education sends the student an Approval of Fee Refund Letter advising the decision in writing and confirming how the refund will be made (see 2.4 Processing Refunds).

Where an 'Refund Application form' submitted after the relevant Commencement Date is denied, ZOI Education sends the student a Refusal of Fee Refund Letter outlining the reasons for the decision, and informing them of their rights to appeal. Applicants wishing to appeal should refer to the Provider Grievance and Appeals Policies.

d. **Processing refunds**

Responsible: ZOI Education's Administration and Admissions Department

The following table summarises the refund entitlement after Commencement Date as outlined in this policy. However, ZOI Education may, in its absolute discretion, grant a partial or full refund where they determine there are special or compassionate circumstances. If applicable, any payment made to an agent who recruited the student will be deducted from the Refund Entitlement amount.

Where a 'Refund Application form' is successful, the refund is processed by the same method in which the tuition fees were originally paid. Where the original payment was made by credit card, the refund must be credited to the same credit card. Alternatively, it can be paid by EFT but in accordance with banking regulations, it cannot be paid to a different credit card. Refunds cannot be paid in cash.