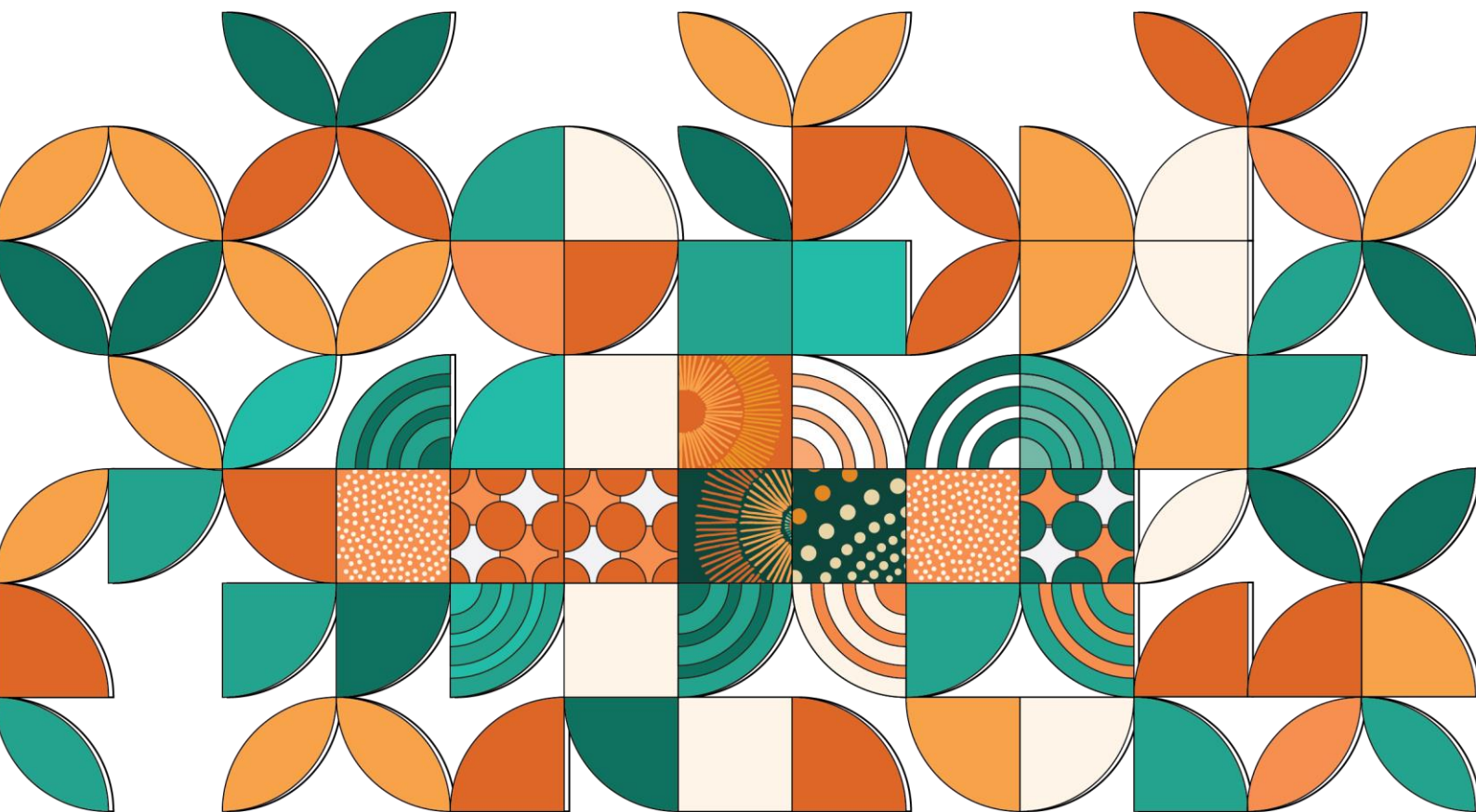


Refund Policy

Domestic and International Students



SECTION 1

1. Purpose

- 1.1. The purpose of this policy is to outline the Institute of Health and Nursing Australia's (IHNA) approach to managing refunds and to demonstrate how fees paid in advance are protected by IHNA.
- 1.2. IHNA's Refund Policy is developed to ensure compliance in line with Compliance Requirements, Education Services for Overseas Students Act 2000 (ESOS Act), National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code), Standard 2, 3 and relevant legislations.
- 1.3. IHNA's Student Agreement will include information regarding the refund of course fees. This policy will also inform students about the processes for claiming a refund. IHNA reserves the right to amend this policy at any time to ensure compliance with all relevant legislation and regulations.

2. Scope

- 2.1. This policy covers the refund process for all fees payable for training services provided within IHNA's scope of registration in accordance with the ESOS Act and the National Code 2018, and other relevant regulations.
- 2.2. This policy applies to all staff of IHNA who are responsible for the processing of refunds and/or attending to student queries with respect to refund and payable tuition fees.
- 2.3. Exclusion
This policy does not apply to fully Government Funded Students and all training products with a training period of less than 3 months duration.

3. Definitions

- 3.1. Refer to IHNA's [Terms of Glossary](#).

SECTION 2

4. Policy Statement

- 4.1. **This policy reflects that IHNA:**
 - 4.1.1. Provide transparent processes for refunds of tuition fees, where applicable.
 - 4.1.2. Set out the circumstances where a full or partial refund may apply.
 - 4.1.3. Set out the calculation of refunds in the event of a student or provider default.
 - 4.1.4. Ensure IHNA fully discharges responsibilities under compliance with all relevant legislation,
 - 4.1.5. including the Compliance Requirements, Education Services for
 - 4.1.6. Overseas Students Legislation Amendment (Tuition Protection Service and Other Measures) Act

2012, Education Services for Overseas Students (ESOS) Act 2000, the National Code 2018.

- 4.1.7. Reserves the rights of the student to pursue action under Australian Consumer Law if it applies in the given circumstances.

4.2. Refund eligibility in terms of course duration

- 4.2.1. To be eligible for refund(s), the qualification training period must be at least 3 months in duration.

4.3. Refunds after a Student Default

- 4.3.1. IHNA will calculate the refund of any unspent tuition fees as outlined in the procedure.
- 4.3.2. Fees and charges are calculated and levied to Students (or their nominees) as per the guidelines set out in the procedure.

4.4. Refunds after a Provider Default

- 4.4.1. In the unlikely event of an IHNA default, within 14 days of the default, IHNA will either offer the student an alternative place at IHNA's expense that is accepted by students in writing; or refund the student the unused portion of the prepaid fees.
- 4.4.2. Where a course of study is cancelled before the agreed Completion Date, IHNA will calculate the Cancellation Fee in accordance with the details outlined in the Refund Procedure.
- 4.4.3. If IHNA is unable to provide a refund or place its students in an alternative course, then the student shall be referred to the Tuition Protection Service (TPS: www.tps.gov.au), who will place them in a suitable alternative course or if a suitable course cannot be found, pay a refund as calculated by the TPS Director.

4.5. Outstanding Fees

- 4.5.1. In the case of a cancellation by the student or IHNA, any outstanding fees to IHNA become due within 7 (seven) calendar days.
- 4.5.2. Any costs incurred by IHNA to recuperate outstanding fees will be charged to the student.
- 4.5.3. Unpaid fees will be recorded as a debt and recovered by action in a court of competent jurisdiction.
- 4.5.4. IHNA will not release any test amurs/awards to students until outstanding course fees have been paid in full.

4.6. Special Circumstances

- 4.6.1. Special circumstances may apply to an international student if IHNA is satisfied that the circumstances comply with the guidelines outlined below in 4.6.2. The student must submit an application through the online application for special circumstances and supporting evidence.
- 4.6.2. Refunds under special circumstances are at the discretion of IHNA, and the following guidelines are applied in determining special circumstances:

- 4.6.3. Circumstances beyond the student's control, which is reasonably considered as not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible and were unusual for the student; and made it impractical for the student to complete the requirements of the unit(s).
- 4.6.4. Medical circumstances have changed to such an extent that the student is unable to continue studying.
- 4.6.5. Family or personal circumstances such as death, significant medical issues, unforeseen financial difficulties, or other circumstances that are unreasonable to expect a person to continue their studies.
- 4.6.6. Employment related circumstances where the employment status or arrangements have changed so that the student is unable to continue their studies, and this change is beyond their control (Employment related circumstances do not apply to students studying on a student visa).
- 4.6.7. Extenuating circumstances of reasonable significance that interfere with the student's ability to meet a unit's requirements. This will be assessed on a case-by-case basis and may include—for example, career's responsibilities, legal commitments, military service, accidents or natural disasters.
- 4.6.8. Students should ensure that their supporting documentation complies with IHNA's requirements and may include any of the following forms of evidence:
 - a. An original document or certified copy by a Justice of the Peace or equivalent;
 - b. A detailed account of the circumstances or events that are relevant to the application, including specific dates, and demonstrates how it meets the Special Circumstances section of this policy;
 - c. **Supporting documents will need to be in English or translated and certified as an official translation from an official authority.**
- 4.7. **Special circumstances do not include if the reason is:**
 - 4.7.1. Lack of knowledge or understanding of this policy or government legislation.
 - 4.7.2. Failure to follow correct procedures.
- 4.8. **Payment of Refunds for International Students**
 - 4.8.1. Refunds will be made within 30 calendar days of submission of a completed Refund Request Form. Incomplete forms or applications without sufficient supporting documentation may cause delays in processing refunds.
 - 4.8.2. Approved refunds will be paid to the student or a person nominated by the student.

4.9. Appeals

- 4.9.1. Students may seek a review of any decision related to a refund application by submitting an appeal to the Student Services Office within 28 working days of receiving the notice.
- 4.9.2. If students are not satisfied with the reviewed decision, then they can make an appeal to the Board of Directors or seek an external review, as set out in the Complaints and Appeals Policy and Procedure.
- 4.9.3. If, after 28 working days from submission of appeal to a refund decision, the student has not been notified of an outcome, or if the student wishes to appeal the decision, the student may do so by following the procedures set out in the Complaints and Appeals Policy. Students have access to both internal and external appeals.
- 4.9.4. This policy, and the availability of complaints and appeals processes, does not remove the right of the student to take further action under Australia's Consumer Protection Laws, nor does it prevent the student from pursuing other legal remedies.

5. The Tuition Protection Service (TPS)

IHNA TPS Arrangements

- 5.1. IHNA, at its own cost, participates in the Tuition Protection Service (TPS) to protect the interests of both IHNA and its students. TPS is an initiative of the Australian Government to assist both, international students as well domestic students studying accessing VET student loans, whose education providers are unable to fully deliver their course of study. The TPS ensures that students are able to either:
 - 5.1.1. Complete their studies in another course or with another education provider, or
 - 5.1.2. Receive a refund of their unspent tuition fees.
- 5.2. In the unlikely event that IHNA is unable to deliver a course that the student has paid for and does not meet its obligations to either offer an alternative course that the student accepts or pay the student a refund of the unspent prepaid tuition fees (this is called a provider's 'default obligations'), the TPS will assist the student in finding an alternative course or to get a refund if a suitable alternative is not found.
- 5.3. The Tuition Protection Service (TPS) aims to protect the considerable investment international students make in Australian education and to protect and enhance Australia's global reputation.

6. Record Keeping

- 6.1. All associated documents related to the Refund process are stored electronically in the IHNA's student management system (Knowledge Hub).
- 6.2. All data is saved for at least 7 years according to IHNA's Student Data and Records Management Procedure.

7. Responsibility

- 7.1. The Chief Executive Officer (CEO) and Chief Financial Officer (CFO) ensure that this policy meets the requirements of the Compliance Requirements, ESOS Act, National Code and relevant legislation.
- 7.2. The Director of Quality Management and Campus Managers are responsible for monitoring the implementation and compliance of this policy.
- 7.3. The Accounts Managers and Accounts Officers are responsible for the implementation of the Refund Policy.

SECTION 3

8. Associated Information

Related Internal Documents	• Refund Procedure for Domestic Students • Refund Procedure for International Students • Fees Policy • Fee Payment Procedure • Tuition Protection Procedure • Tuition Protection Service Policy • Access and Equity Policy • Academic Participation and Progress Policy • Academic Participation and Progress Procedure for International Student • Academic Participation and Progress Procedure for Domestic Student • Student Complaints and Appeals Policy • Student Complaints and Appeals Procedure • Admission and Enrolment Policy • Admission and Enrolment Procedure • Student Support Services Policy • Student Support Services Procedure • IHNA Fee Refund Application
Related Legislation, Standards, and Codes	• National Vocational Education and Training Regulator Act 2011 • 2025 Standards for RTOs • Practice Guides – Compliance Standards for RTOs • Education Services for Overseas Students Act 2000 (ESOS Act) • National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code) • Education Services for Overseas Students (Calculation of Refund) Instrument 2024 • Education Services for Overseas Students (Calculation of Refund) Instrument 2024 Explanatory Statement • Education Services for Overseas Students (TPS Levies) Act 2012 • Enrolled Nurse Accreditation Standards 2017 • Privacy Act 1988
Date Approved	01/09/2023
Date Endorsed	01/09/2023

Date of Effect	01/09/2023
Date of Review	01/09/2026
Approval Authority	Executive Management Committee
Responsibility for Implementation	Finance Committee and Chief Financial Officer
Document Custodian	Chief Financial Officer
IHNA DocID	IHNA-RP1-3.2
Department	Finance
2025 Standards for RTOs	Practice Guides – Compliance Standards for RTOs
ESOS Act 2000	Section 46D, 47D, or 47E of the Education Services for Overseas Students (ESOS) Act 2000

9. Change History

Version Control		Current Version 3.2
Version No.	Date	Brief description of the change, including version number, changes, who considered, approved, etc.
V.2.0	01/09/2023	Revised and Approved in the meeting
V.3.0	22/10/2024	Updated in new template and logo, moved definition into the Glossary of terms, made structural changes, rewritten the purpose and scope for the clarity of sentences, added information in the policy statement section in accordance with ESOS Act, National Code, SRTO's 2015 and Calculation of Refund Instrument 2024, added information in the Appeals, Record Keeping, Responsibility and Associated Information Sections.
V.3.1	12/12/2024	Change of roles and responsibilities. Added a section related to students who obtain Permanent Resident Visa Status
V.3.2	27/02/2025	Changed Standards for RTOs 2015 to 2025 Standards for RTOs, Practice Guides – Compliance Standards for RTOs