Refund Policy Standard 3 of the National Code 2007

1. Refunds in full
1.1 Tuition fees will be refunded in full where:
   - the course does not start on the starting date notified in the Letter of Offer
   - the course is discontinued after it starts and before it is completed; stops being provided after it starts and before it is completed;
   - the course is not provided fully/not being delivered to the student because ANIB has a sanction imposed by a government regulator; or
   - an offer of a place is withdrawn by ANIB and no incorrect or incomplete information has been provided by the student.

1.2 Instead of refunding all tuition fees, ANIB may offer the student a place on an alternative course and the student can decide whether to accept this offer or not.

1.3 ANIB may also arrange for another course, or part of a course, to be provided to the student at no additional cost to the student as an alternative to refunding the course money. Where the student agrees to this arrangement, ANIB will not be liable to refund the money owed for the original enrolment.

1.4 If the student accepts the place on another course within ANIB, a new letter of offer and written agreement will be developed and provided to the student for acceptance.

1.5 If ANIB is unable to provide a refund or offer the student a place in another course, the Tuition Protection Service of which ANIB is a member will place the student in an alternative course at no extra cost to the student. If this is not possible, the final course of action is for the Tuition Protection Service to attempt to place the student in an alternative course and if this is not possible, the student is entitled to a refund as calculated by the Authority.

The Tuition Protection Service (TPS) for International Students

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students whose education providers are 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.

In the unlikely event ANIB is unable to deliver a course you have paid for and does not meet their obligations to either offer you an alternative course that you accept or pay you a refund of your unspent prepaid tuition fees (this is called a provider’s ‘default obligations’), the TPS will assist you in finding an alternative course or to get a refund if a suitable alternative is not found.

The reforms aim to protect the considerable investment international students make in an Australian education, and to protect and enhance Australia’s global reputation.

Some of the key features are:
• A new national TPS which will replace a range of existing tuition assurance arrangements.
• A limit of up to 50 per cent of total tuition fees may be collected prior to student commencement (unless the course is 24 weeks or less).
• Specified providers to keep initial prepaid fees in a separate account until a student commences study.
• Student refunds will be based on unexpended tuition fees (Application and material fees are non-refundable).

1.6 A full refund will also be provided to students in the following circumstances:
  • a student is unable to obtain a student visa (International only)
  • a student cannot commence the course because of illness or a disability;
  • where there is death of a close family member of the student (parent, sibling, spouse or child); or
  • at the discretion of the CEO or approved representative, when other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.

2. Partial Refunds

2.1 Partial refunds will be provided in the following circumstances:
  • If a student has supplied incorrect or incomplete information and as a result ANIB withdraws offer, the student will be eligible to receive all tuition fees paid for the term period less a 20% administration fee.
  • If a student who has accepted an offer of a place gives more than 28 days written notice before the commencement of the study period that they will not be undertaking the course, the tuition fees paid for the study period are refundable less a 20% administration fee.
  • Where a student has not met, the conditions included in the letter of offer (international only) and withdraws 0 – 28 days before Course commencement, the tuition fees paid for the term period will be refunded less a 20% administration fee.
  • Where a student withdraws from a course 0 – 28 days before the course commencement, except for the reasons set out in 1.6, 50% of the tuition fees paid thus far will be refunded.

3. Student is not eligible for a refund

3.1 Where ANIB terminates the student’s enrolment, because of a failure to comply with ANIB policies, misbehaviour or unsatisfactory course progress or attendance,

3.2 If a student’s visa is cancelled during a study period

3.3 If the student withdraws from a course after the course start date,

4 Refunds for students who have a packaged offer for multiple courses

4.1 Where students have a packaged offer for multiple courses within ANIB or a partner college and does not receive their results until less than 28 days before the course commencement date and the results show that the student does not meet the entry
requirements for the next course, and if the student submits a Cancellation Form to ANIB of the intention to defer or withdraw from a course of study within 14 days of receiving their results, then one of the following will occur:

- All fees except the enrolment deposit are refundable less an administrative fee of 20% of the tuition fee for the term period
- the student can transfer the fees to the next available study period.

5 Payment of refunds

5.1 Eligibility for a refund will be assessed based on this Policy.

5.2 If a student’s refund application is approved, the student’s enrolment will be cancelled and fees refunded as per this policy. (this includes any tuition/course fees collected by education agents on behalf of the ANIB)

5.3 Students, who withdraw from a course and wish to seek a refund or have the amount they owe on their fees reduced, must apply to ANIB in writing using the Refund Application Form. Students who have not completed these forms are not eligible for consideration of a refund or reduction in fees.

5.4 Refunds will be paid within 10 working days in full to students when:

- a course doesn’t start on the agreed starting date or
- a course is stopped after the course has commenced and before it is completed or
- a course is not fully provided to the student because of a sanction put on ANIB.

5.5 In all other circumstances agreed refunds will be paid within 4 weeks of receiving the completed Refund Application Form with supporting documentation as required.

5.6 The outcome of the refund assessment will be provided by written notice to the student’s registered address, outlining the decision and reasons for the decision along with any applicable refund or adjustment notice.

5.7 Refunds will be paid in Australian dollars to the person who made the original payment.

5.8 Where a student does not agree with the refund decision, he or she may access ANIB Complaints and Appeals process.

5.9 This process does not circumscribe the student’s rights to pursue other legal remedies.

Requests for Refund of Tuition Fees

A student who wishes to apply for a Refund in accordance with this Refund Policy should do so by filling a Refund Application form and submitting it to Australia National Institute of Business Pty. Ltd.

NOTE: The availability of complaints and appeals processes does not remove the rights of the student to take action under the Australia’s Consumer Protection Laws.

Please note, in all of the above cases, course commencement date is the date indicated on the student’s most current and approved e-CoE. There will be no refund of any bank or courier charges.