

Fees, Charges & Refunds Policy

Policy Title	Fees, Charges and Refunds
Classification	Student Policy Library
Reference Code	SPL0011
Version	6
Approval By	Academic Board
Approval Date	17 May 2024
Effective Date	17 May 2024
Review Date	17 May 2027

Scope

1. The purpose of this Policy is to provide clarity and transparency for Nan Tien Institute (NTI) students in the application and administration of fees, charges and refunds during their study. It applies to all students unless otherwise stated.
2. It excludes the following charges:
 - a. Accommodation fees
 - b. Travel
 - c. Text purchases
 - d. English language administrative and course fees
 - e. Continuing Professional Development fees
 - f. NTI Library charges
 - g. Overseas Student Health Cover (OSHC)
 - h. NTI partner institute fees and charges

Definitions

Student Policy Library	Catalogue of NTI policies applicable to students.
Student Services Office	NTI Campus (Level 2) (02) 4258 0740 enquiry@nantien.edu.au
Census Date	The final date for each subject for a student to withdraw without academic or financial penalty.

	Census dates for each subject are publicly shared via Subject Timetable on NTI website and are listed in the Learning & Assessment Guide for each subject.
Repeating Subject	Multiple attempts at the same subject.
Award Enrolment	Enrolment in subjects that contribute to achieving a degree award.
Non-Award Enrolment	Enrolment in single subjects that are not part of a degree award.
Electronic Commonwealth Assistance Form (eCAF)	Electronic form to apply for FEE-Help assistance.
Tax File Number (TFN)	Personal reference number in the ATO taxation and superannuation systems.
Commonwealth Assistance Notice (CAN)	A statement of enrolment and a record of a student's use of Commonwealth Assistance for subject.
Subject Withdrawal Form	NTI electronic form located on the Student Portal to withdraw from a subject.
Administrative Appeals Tribunal (AAT)	Australian tribunal that conducts independent merits review of administrative decisions made under Commonwealth laws of the Australian Government.
NSW Ombudsman	Independent integrity agency that holds NSW government agencies and certain non-government organisations accountable to the people of NSW, through complaint handling, review, monitoring, investigation, advice, training and community education.

Policy Statement

POLICY CONDITIONS

3. The Policy includes sections to ensure compliance with appropriate legislation:
 - a. All Students – Conditions applying to all students
 - b. Domestic Students – Provisions for domestic students only
 - c. International Students – Provisions for international students only
4. This Policy is published on the NTI website and referred to within the NTI Student Handbook and Student Guides. Students are expected to check the NTI Student Policy Library via the website for updates.
5. Students should seek clarification of this Policy if they are uncertain of any section, prior to accepting an offer of admission.
6. Questions regarding the application of this Policy should be directed to the Student Services Office.
7. All fees referred to or quoted within this Policy are in Australian Dollars (AUD).

Systems and Procedures

ALL STUDENTS

8. Tuition fees are subject to annual review as approved by the Board of Directors of NTI. All fees printed in brochures and other collaterals are indicative and subject to annual increases.
9. Up-to-date tuition fees and other charges are available on the NTI website. It is the responsibility of the student to ensure that they are aware of NTI's information regarding tuition fees and charges as published.
10. Tuition fees are charged according to the approved tuition fees for the student's program of study, and the student's subject enrolment.
11. Changes to tuition fees may occur through:
 - a. Deferral of an offer
 - b. Transfer from one course to another, including change in delivery mode
 - c. Changes to residency or citizenship status
12. Tuition fees are charged per subject. Where a student remains enrolled in a subject(s) after Census Date, they are required to pay for the subject(s).
13. To withdraw from an enrolled subject, students are required to complete the Subject Withdrawal Form located on the Student Portal. Students will receive the following correspondence from NTI:
 - a. Automatic email confirmation upon successful submission of the form, and
 - b. Confirmation email from the Student Service Office when the subject withdrawal has been processed.
14. If the Subject Withdrawal Form is submitted by the census date, any withdrawal will be considered as having occurred before census date, regardless of processing duration.
15. All students will be charged the full amount for Repeating Subjects.
16. All students will be charged the full amount, regardless of whether their enrolment is award or non-award.
17. Any payments received by NTI towards a student fee account will first be applied to the oldest outstanding charge by due date.
18. In addition to tuition fees, other fees and charges associated with study at NTI are outlined in the Fees and Charges Register included in this Policy.
19. Full fee-paying students who experience difficulty paying their tuition fee by the due date may be granted permission to pay their fees by installments.
20. Students requesting installment payments must do so in writing via the Student Service Office by the payment due date. Failure to meet payment installment dates will result in a late payment fee and/or cancellation of enrollment.
21. All eligible refunds will be paid to students net of banking fees incurred.

Penalties for Late Payment and Non-Payment

22. Where a student has an overdue debt with NTI, and has failed to pay part or all of their tuition fees by the due date, NTI may apply penalties at its discretion, including:

- a. Cancellation of enrolment
 - b. Prevention of enrolment in subsequent subjects
 - c. Access withdrawn to NTI services including classes, NTiLearn, Email, Library, Insurance, etc.
 - d. Restrict release of official documentation
 - e. Restrict release of final subject results
 - f. Exclusion from conferral/graduation
 - g. Late payment fees
 - h. Employment of a debt recovery agent to recover the unpaid outstanding tuition fees
23. If a student's enrolment is cancelled due to non-payment of fees, payment of all outstanding amounts including the reinstatement of enrolment fee, is required prior to enrolment being reinstated.
24. Reinstatement charges are non-refundable and can only be refunded if it is determined that an administrative error was made by an NTI officer.
25. Appeals against cancellation and late payment fees must be submitted in writing via the Student Service Office within twenty (20) working days of the penalty notice.

DOMESTIC STUDENTS

Payment Options

26. Domestic students may be eligible to apply for a FEE-Help Loan in accordance with the *Higher Education Support Act 2003*, to defer their tuition fee.
27. FEE-Help applications must be lodged, prior to Census Date, via the electronic Commonwealth Assistance Form (eCAF). The Student Services office will commence the eCAF process for every student who indicated in their Offer Acceptance Form that they wish to defer their fees through FEE-Help. Subsequently, Student Services will forward the link to students for their completion, which must be submitted by the census date of their first enrolled subject.
28. NTI has the right to defer tuition fees to a FEE-Help Loan post Census Date if a domestic student has provided a valid Tax File Number (TFN) and permission for NTI to use the TFN.
29. The 50% pass-rate applies to students who began their current enrolment on or after 1 January 2018 and apply for FEE-Help. This means once eight or more subjects in bachelor and above level have been undertaken, students must have passed at least 50% of their total attempted units to remain eligible for FEE-Help. The 50% pass rate requirement does not apply to students who commenced their current enrolment after 1 January 2024.
30. Undergraduate students will incur a 20% loan fee, calculated against the amount of FEE-Help a student is receiving for a subject. The loan fee is added to the student's HELP debt.
31. Where tuition fees are not deferred to a FEE-Help Loan they must be paid in full to NTI within two weeks from the Census Date of each subject(s) the student is enrolled in, except in circumstances where students have confirmation of installment payments from the Student Services Office.
32. In accordance with the issued invoice and Letter of Offer, domestic students enrolling in the Mental Health program must pay a non-refundable enrolment fee (listed in the Fees and Charges Register) prior to beginning study. This enrolment fee cannot be deferred via FEE-Help loan.

Commonwealth Assistance Notice (CAN)

33. A Commonwealth Assistance Notice (CAN) is a statement of enrolment and a record of a student's use

of Commonwealth Assistance for each subject.

34. NTI will forward the CAN to students who access FEE-Help no later than twenty-eight (28) days after the Census Date of each subject.
35. Students have fourteen (14) days from the issue date of the CAN to advise NTI if they believe there is an error in their CAN. NTI will amend the CAN if investigation confirms that it is inaccurate.
36. A domestic student's enrolment may be cancelled if:
 - a. They fail to make full payment within two (2) weeks from Census Date, or
 - b. Citizenship and residency eligibility are failed, or
 - c. They have selected to defer tuition fees via FEE-Help and failed to:
 - i. meet mandatory valid TFN requirements, or
 - ii. provide a Certificate of Application or Application Summary for a TFN.
37. A domestic student whose enrolment has been cancelled may only be reinstated once payment of all fees is made in accordance with point 23 of this policy.

Refunds for Domestic Students

38. Students will be liable to pay the full tuition fee for any subject(s) in which they remain enrolled in after the respective Census Dates in accordance with point 12 of this policy.
39. Students are not eligible to apply for a refund of tuition fees if they have successfully completed their subject(s).
40. NTI will refund prepaid tuition fees to domestic students under the following circumstances.

Table 40 - a	DATE & CIRCUMSTANCES OF WITHDRAWAL	REFUND ENTITLEMENT
A	Withdrawal or deferral before Census Date	Full tuition refund, no FEE-Help debt incurred
B	Withdrawal or deferral after Census Date	No refund entitlement
C	Special circumstances (student remains enrolled in the subject after Census Date but does not successfully complete the subject, including a fail grade). Students who defer/withdraw from the enrolment after the census date and meet special circumstances criteria in section <i>Special Circumstances</i> of this policy.	On approval – refer to section <i>Special Circumstances</i> of this policy
D	Where fraudulent, forged, incorrect or misleading documentation has been presented, and NTI withdraws the offer of admission	No refund entitlement
E	The course/subject is cancelled by NTI	Full tuition refund, no FEE-Help debt incurred
F	The course/subject fails to start on the scheduled timetable starting date	Full tuition refund, no FEE-Help debt incurred
G	The course/subject ceases before the completion of teaching	Full tuition refund, no FEE-Help debt incurred

41. To apply for a refund of tuition fees, students must complete a Refund Request Form attached to this Policy, then email the completed form to the Student Services Office.

42. To apply for a refund of tuition fees due to special circumstances, refer to section Special Circumstances of this policy.
43. Students are eligible for a refund of any unallocated credit in accordance with the process outlined in section Forfeiture of Fees & Charges of this policy.
44. Under the *Higher Education Support Act 2003*, NTI must contact students regarding credit held in a student account and not allocated to subject(s). Students can elect to have the credit refunded or remain in their account for future subject(s).
45. Where NTI is not able to refund the credit to the student and the student makes no contact with NTI, the credit is forfeited in accordance with section Forfeiture of Fees & Charges of this policy.

INTERNATIONAL STUDENTS

46. Tuition fees for International students are governed by the *National Code of Practice for Providers of Education and Training to Overseas Students 2018* under the *Education Services to Overseas Students (ESOS) Act 2000*.
47. In accordance with the issued invoice and Letter of Offer, students must pay the first semester's tuition fee, plus non-refundable enrolment fee (listed in the Fees and Charges Register) prior to beginning study.

Cancellation of Enrolment

48. Students will be liable to pay the full tuition fee for any subject(s) in which they remain enrolled in after the respective Census Dates in accordance with point 12 of this policy.
49. An International student will instigate the enrolment cancellation process in accordance with the *National Code of Practice for Providers of Education and Training to Overseas Students 2018* and the NTI Student Enrolment Policy if they fail to make the full required tuition payment.
50. Upon a successful appeal of a cancellation of enrolment, students will be reinstated if they pay all outstanding tuition fees as well as outstanding late payment and reinstatement fees.
51. Students who fail to have their enrolment reinstated in accordance with point 49 of this policy and the NTI Student Enrolment Policy will not be permitted to be reinstated into the course of study from which they were cancelled. These students will have their change in enrolment status reported to the Department of Home Affairs (DHA).
52. Students are responsible for seeking advice from DHA on the potential impact on their student visa.

Refunds for International Students

53. Students are not eligible to apply for a refund of tuition fees if they have successfully completed their subject(s).
54. NTI will refund prepaid tuition fees to international students under the following circumstances.

Table 54 - a	TIMING & CIRCUMSTANCES OF WITHDRAWAL	REFUND ENTITLEMENT
A	Student visa is rejected	Partial refund entitlement - Tuition Fee, net of bank transfer fees, less \$500 retained by NTI
B	Conditions in the Conditional Letter of Offer cannot be met	Full tuition refund

C	Where a student submits a Refund Request Form (refund application) prior to the commencement date of their first study period (semester), as per their Letter of Offer, including students who fail to enrol in any subjects.	Partial refund entitlement - Tuition Fee, net of bank transfer fees, less \$500 retained by NTI
D	Withdrawal or deferral before Census Date (after commencement of the student's first study period - semester)	Full tuition refund
E	Withdrawal or deferral after Census Date (after commencement of the student's first study period - semester)	No refund entitlement
F	Enrolment cancellation due to non-payment of tuition fees	No refund entitlement
G	Special circumstances (student remains enrolled in the subject after Census Date but does not successfully complete the subject, including a fail grade). Students who defer/withdraw from the enrolment after the census date and meet special circumstances criteria in section <i>Special Circumstances</i> of this policy.	On approval – refer to section <i>Special Circumstances</i> of this policy
H	Where fraudulent, forged, incorrect or misleading documentation has been presented, and the Institute withdraws the offer of admission	No refund entitlement
I	The course/subject is cancelled by NTI	Full tuition refund
J	The course/subject fails to start on the scheduled timetable starting date	Full tuition refund
K	The course/subject ceases before the completion of teaching	Full tuition refund
L	Students are not permitted to re-enroll due to suspension or exclusion	Full tuition refund
M	An offer of a place is withdrawn by NTI	Full tuition refund

55. To apply for a refund of tuition fees, students must complete a Refund Request Form attached to this Policy, then email the completed form to the Student Services Office.
56. To apply for a refund of tuition fees due to special circumstances, refer to section *Special Circumstances* of this policy.
57. Students are eligible for a refund of any unallocated credit in accordance with the process outlined in section *Forfeiture of Fees & Charges* of this policy.
58. For approved refunds, NTI will process a refund to the original payment source made by the student within twenty-eight (28) days of the student making the claim. Students must provide the original bank account details from which the payment was made.
59. Where NTI is not able to refund the credit to the student and the student makes no contact with NTI, the credit is forfeited in accordance with section *Forfeiture of Fees & Charges* of this policy.

SPECIAL CIRCUMSTANCES

60. For student(s) seeking a refund of tuition fees based on the existence of special circumstances NTI must be satisfied that the circumstances that apply to the student:

- a. are beyond the student's control, and
 - b. did not make their full impact on the student until on, or after, the Census Date, and
 - c. made it impracticable for the student to complete the requirements of the subject(s).
61. Special circumstances may include medical, compassionate, extenuating or course-related circumstances.
62. Medical circumstances may include illness or injury, hospitalisation, treatment programs, exacerbation of existing medical conditions or disability, resulting in a student's medical condition changing to such an extent that they are unable to continue studying. The application must be accompanied by an original medical certificate or certified copy.
63. Compassionate circumstances may include loss or bereavement, such as the death of a family member, immediate relative or close friend, or family relationship breakdown, or hardship or trauma, such as sudden loss of income or employment, significant disruption to domestic arrangements, or being the victim of a crime.
64. Extenuating circumstances may include substantial unplanned carer's responsibilities to members of their immediate family or household, legal commitments, military service, accident or natural disasters.
65. Course-related circumstances may include changes made by NTI to the course, so the student is disadvantaged by not being able to complete a course/subject in which they had enrolled and not receiving credit towards another subject.
66. Special circumstances do not include, for example:
 - a. lack of knowledge or understanding of this Policy, visa conditions or Commonwealth legislation; or
 - b. a failure to correctly follow NTI Policies and Procedures; or
 - c. a student's incapacity to repay a FEE-Help loan debt.
67. Supporting documentation of Special Circumstances must be submitted to the Student Services Office with the Refund Request Form in English, or be a certified and signed translation, and must be the original document or a certified copy.
68. All supporting documentation must include the exact dates of the event or circumstance and how this will impact on the student's capacity to study.
69. Submission of fraudulent documentation will be regarded as serious misconduct and handled in accordance with the Student Misconduct Policy. The matter may be referred to the Police, ICAC and/or the Department of Home Affairs.
70. Where a student remains enrolled in a subject after Census Date but does not successfully complete the subject, including a fail grade, NTI may refund tuition fees already paid or remove a FEE-Help debt incurred in relation to the subject if:
 - a. NTI is satisfied that the student has demonstrated, with independent supporting documentation that special circumstances apply to the student, and
 - b. the student has submitted a completed Refund Request Form to NTI; and
 - c. either;
 - i. the Refund Request Form and special circumstances supporting documentation is received by NTI within twelve (12) months of the end of the study period for that subject(s).
 - ii. NTI waives the timeframe at point 69.c.i. based on the student being able to demonstrate with independent supporting documentation that they were incapable of completing the Refund Request Form and special circumstances supporting documentation before the end of that period.

71. Refunds will be assessed upon receipt of a completed application by the relevant authority according to NTI's Delegations Policy.
72. The Student Service Office will advise students of the refund outcome in writing within twenty-eight (28) days from when the completed Refund Request Form and supporting documentation was received by NTI.
73. Approved refunds will be processed in alignment with the original payment method. This may be as a payment to the student, or remission of FEE-Help loan incurred.
74. A student may appeal the decision. For an appeal to be considered, the student must;
 - a. Submit a written statement to the Student Services Office fully outlining the reason for the appeal within twenty-eight (28) days from the notice of the decision, and
 - b. Provide new and substantial evidence that has not previously been considered, and
 - c. Include documentary evidence to support the appeal.
75. The appeal is received in the first instance by the Director – Student Services, who then forwards the appeal to the Dean of Studies with all the information relevant to the decision.
76. Under *section 209-10 Higher Education Support Act 2003*, students have twenty-eight (28) days to apply to the Administrative Appeals Tribunal (AAT) for a review of the appeal decision made by NTI. Information about a review of an appeal is provided within the decision advice sent by NTI.
77. Where a student has paid tuition fees upfront, and did not request FEE-Help assistance, the student has a right to raise a complaint with the NSW Ombudsman regarding the outcome of an appeal. This information is set out in the decision advice sent to students.

FORFEITURE OF FEES & CHARGES

78. Unallocated credit will be held in student accounts for the latter of twelve (12) months from the valid Letter of Offer, or from the Census Date of their last subject enrolment.
79. NTI will attempt to contact the student regarding any unallocated credit held in the student's account. The student can elect to have the credit allocated to future subjects or refunded back to the student.
80. NTI will redirect the funds accordingly, upon receiving instructions from the student within the timeframe outlined at point 76. The student will need to complete and lodge a Refund Request Form to the Student Services Office.
81. Any remaining unallocated credit remaining in the student's account after the period at point 76 will be forfeited to NTI as the beneficial owner of such funds and will no longer be available for use by the student.

ROLES & RESPONSIBILITIES

82. It is the responsibility of the Student Services Office to administer student fees, including refunds according to this Policy.
83. It is the responsibility of the student to ensure they comply with the obligations outlined in this Policy regarding their specific situation and, where relevant, provide appropriate documentation to enable reasonable and fair assessment of their situation/request.
84. Further NTI authority is outlined in the NTI staff Delegations Policy.

Legislation and Regulation

Higher Education Support Act 2003

Higher Education Support Amendment Act 2023

National Code of Practice for Providers of Education and Training to Overseas Students 2018

Education Services to Overseas Students (ESOS) Act 2000

Attachments

Fees and Charges Register

Refund Request Form