



Student Tuition Fees Refund Policy and Procedure

Scope and Purpose

This policy and procedure applies to all students of Russo Business School Pty Ltd ABN 34 601 105 319 trading as Russo Business School (RBS) (CRICOS Provider Code – 03441F).

Russo Business School charges Tuition Fees to Domestic and International and Students admitted into its Courses. This policy outlines the circumstances where a refund of Tuition Fees or charges related to study may apply for commencing and continuing students.

This policy applies to Tuition Fees imposed on RBS students at onshore campuses and students studying by online mode or from offshore, in accordance with the *Higher Education Support Act 2003*, the *Education Services for Overseas Students Act 2000* (Commonwealth) and the National Code of Practice for Providers of Education and Training to Overseas Students 2018.

The objectives of this policy are to:

- a. Provide transparent processes for refunds of Tuition Fees, where applicable
- b. Set out the circumstances where a full refund or a partial refund may apply
- c. Comply with relevant legislation

Refunds will be issued where the refund request has satisfied the relevant requirements (as outlined below).

Implementation

The CEO of Russo Business School or delegate is responsible for the implementation of this policy.

Students should ensure they are familiar with Russo Business School, charges and circumstances for refunds before accepting an offer for admission to Russo Business School higher education courses.

Staff of Russo Business School who have access to information relating to fees applications must maintain the confidentiality of students' information and maintain appropriate records.

Definitions and Abbreviations

Admission is the process for admitting an applicant into a course at Russo Business School following a successful application and acceptance of the offer of a place in the Course.

Appeal is a response to a decision made on a particular matter.

Appellant is a person lodging an Appeal.

Cancellation Date is the nominated date by which a Student with a Provisional Enrolment must provide documentary evidence that they meet the Entry Requirements in order to continue with the Subject and Course.

Census Date is the date when a Student's enrolment is finalised. If a Student withdraws after the Census Date they will have to pay Tuition Fees, or if the Student has a FEE-HELP loan, they will incur a debt.

Commencement Date is the date of the Course that is listed in the most recent *Letter of Offer* that has been signed by the student and returned by the student.

Commencement Deposit is payment equivalent to one teaching (or study) period (regardless of how many teaching/study periods are included in a full course of study). The Commencement Deposit must be paid at the time of accepting the Letter of Offer by International Students.

Commencing Student is a student admitted for the first time in a particular course, and who was not enrolled in another course at Russo Business School in the previous study period.

Compassionate and or Compelling circumstances are considered to be beyond the control of a Student and have an impact upon the Student's academic performance or wellbeing. These could include, but are not limited to:

- serious illness or injury, where a medical certificate states that the Student was unable to attend classes;
- bereavement of close family members such as parents, siblings or grandparents (where a funeral or death notice should be provided);
- major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the Student's studies;
- a traumatic experience, which has impacted the student (these cases should be supported by documentary evidence, for example a police or psychologists' report), which could include an involvement in, or witnessing of, an accident; or being the victim of, or witnessing, a crime; or
- inability to begin studying on the Course Commencement Date due to a delay in receiving a student visa.

Please note that the above are only some examples of what may be considered to be defined as 'compassionate and or compelling circumstances'. Each request will be assessed individually based on the information, and any relevant documentary evidence, provided.

Course is an appropriate suite and sequence of Subjects that meets the requirements and specifications of the relevant level of the *Australian Qualifications Framework AQF 2nd ed, 2013* and which leads to the conferral of an award. For example, a Diploma of Business.

Deferral is the approved postponement of commencement of study in a Course for a specified period of time.

Domestic Applicant is an Australian or New Zealand citizen, a permanent resident or the holder of a permanent humanitarian visa who has applied to commence a Course at Russo Business School.

Domestic Student is an Australian or New Zealand citizen, a permanent resident or the holder of a permanent humanitarian visa who has been admitted and enrolled in a Russo Business School Course.

Enrolment Date is the date the active Confirmation of Enrolment was issued.

Entry Requirements are the entry requirements that a Domestic or International applicant must satisfy to be admitted.

FEE-HELP means Higher Education Loan Program and has the meaning given by the *Higher Education Support Act, 2003*.

International Applicant is an applicant who **does not hold** citizenship of Australia or New Zealand, Australian permanent residence status or a permanent visa who has applied to commence a Course at Russo Business School.

International Student is an enrolled student who **does not hold** Australian or New Zealand citizenship, Australian permanent residence status or a permanent visa who been issued a Confirmation of Enrolment (CoE). A CoE will be issued to an International Student if the person has:

- Signed an acceptance and returned the Letter of Offer issued by Russo Business School; and
- Completed all other actions required to finalise their enrolment (including payment of the Commencement Deposit, signing the Terms of Agreement and satisfying any relevant conditions), as advised in the Letter of Offer.

Late Withdrawal Fee is a fee imposed in the event that a Student does not provide written notice to the Russo Business School, notifying the withdrawal of their course prior to the Commencement Date of the Course. This Late Withdrawal Fee will apply unless the Student can satisfy Russo Business School that there are/were Compassionate and/or Compelling Circumstances which prevented them from providing written notice by the Commencement Date.

Letter of Release is a letter that formally advises a student that they have been granted a release from Russo Business School and may enrol at their intended education provider.

Payment Due Date is the date on which continuing students must make payment of Tuition Fees in full.

Pending enrolment – the status assigned to an International or Domestic Applicant who has signed and returned the Letter of Offer but has not completed all other actions required to complete their enrolment.

Provisional Enrolment refers to the situation where a Commencing Student is admitted to a course and permitted to commence Subject/s based on predictive results indicating they are likely to meet the Entry Requirements. Provisionally enrolled students are required to provide documentary evidence that they meet the Entrance Requirements by the nominated date to have their enrolment confirmed. Failure to do so will result in the cancellation of the Provisional Enrolment.

Respondent is a person responding to a complaint or appeal.

Service Fee is the fee imposed by Russo Business School to recover costs associated with admitting and enrolling Domestic and International Students. A Service Fee will be deducted from the refund amount as specified in the Fee Refund Table.

Subject is a unit of study that focuses on the development of knowledge, skills and the application of knowledge and skills in a given content area in accordance with the requirements and specifications of the *Australian Qualifications Framework AQF 2nd ed, 2013*. A subject may form part of a course.

Tuition Fee is the fee for enrolment in a Subject or Course determined by Russo Business School, and advised in the Letter of Offer, as being the Tuition Fees for the Subject or Course (per Study Period).

Tuition Fee Liability is the dollar amount (in Australian Dollars) which the Student is required to pay to Russo Business School based on the subjects enrolled in at Census Date

Withdrawal is a formal procedure where a Student decides to discontinue a Course without the intention of returning or discontinues a Subject with the intention of enrolling in it at a later date.

An International or Domestic Student can apply in writing for a refund if they are, or have been enrolled in a Course at Russo Business School, within the previous 12 months.

An *Application for Refund* form may also be lodged by an International or Domestic Student who has not commenced their Course.

A Request for a refund must be made using on the official Application for Refund Form with documentary evidence if applying on the basis of Compassionate or Compelling circumstances. The application will not be considered or proceed until a completed application is received.

The application must be lodged within 12 months of the end date of the study period of the specified Subject for which a refund is being claimed.

For the purpose of calculating any applicable refund amounts, the enrolled student's Commencement Date is the Commencement Date of the Course that is listed in the most recent *Letter of Offer* that has been signed by the student and returned by the student.

Russo Business School will determine any applicable refund amounts in accordance with the **Fees Refund Table** provided below. The refundable amount will be the amount held by Russo Business School, less any Service Fee (and any other applicable fees) that Russo Business School is entitled to deduct prior to making the refund payment.

A Domestic Student eligible for FEE-HELP assistance and is applying to withdraw from a Subject on or before Census Date will not incur a FEE-HELP debt for that subject and will be eligible for a refund of the upfront payment of their student contribution. The Higher Education Support Act 2003 (HESA) is to be referred to as to correctly administer FEE-HELP refunds.

In the event any enrolled student does not commence study in a Deferred course, any refund entitlement will be calculated in accordance with the Fees Refund Table below.

Any approved refund amount will be paid by Russo Business School in the same currency in which the fees were paid. All refund payments will be issued to the student, unless another person has been nominated as the recipient as per the *Application for Refund* form.

For a International Student returning home, they are to nominate an overseas bank account for the purpose of the refund.

Approved refund amounts will be refunded within 28 days of receipt of a properly completed and signed *Application for Refund* form. *The student will normally be notified of the Executive Dean's decision within 14 days of receipt of the completed application.*

No refund is granted to a Domestic or International Student if that student has been expelled or is currently being investigated under the Student Code of Conduct by Russo Business School.

No refund is granted to an International Student who has their visa cancelled by the Australian Department of Home Affairs (DHA) whilst they are currently enrolled at Russo Business School.

This *Fees Refund Policy*, in conjunction with the Russo Business School *Students Complaints and Appeals Policy*, does not remove the right of the student to investigate legal remedies or take action under Australia's consumer laws.

Any person involved in the administering a refund to an enrolled student is to adhere fully to the conditions listed in this policy above.

The Executive Dean or nominee will provide the initial decision for approving or declining a refund. Where a student is not satisfied with the initial decision, the student has the right to Appeal (refer to the Appeals process outlined below).

This *Fees Refund Policy*, in conjunction with the Russo Business School *Complaints and Appeals Policy*, does not remove the right of the student to investigate legal remedies or take action under Australia's consumer laws.

Fees Refund Table

(amounts shown are inclusive of GST and in Australian dollars)

INTERNATIONAL STUDENTS	
At any time if visa is refused (proof required)	Full refund minus the lesser of the following amounts: a) 5% of the amount of the course fee received by the provider in respect of the student before default day OR b) \$500 Service Fee (paid within 28 days of lodgement)
STUDENT REQUEST FOR FEE REFUND FORM LODGED BEFORE THE COMMENCEMENT DATE	
Refund application lodged prior to Commencement Date	Full refund minus a \$500 Service Fee
STUDENT REQUEST FOR FEE REFUND FORM LODGED ON OR AFTER COMMENCEMENT DATE	
Refund application lodged on or after the commencement date, but prior to Census Date.	Full refund minus a \$500 Service Fee
Any time after Census Date	NO REFUND except in Compassionate and or Compelling Circumstances.
STUDENTS WITH A PROVISIONAL ENROLMENT	
Refund application lodged prior to Commencement Date	Full refund
Refund application lodged on or after Commencement Date, but prior to the nominated 'Cancellation Date'. Refer to definition of 'Provisional Enrolment' and 'Cancellation Date'	Full refund minus a \$500 Service Fee
CANCELLATION OF COURSE	
If Russo Business School cancels a course (provider default)	Refer International Students (1) below.
DOMESTIC STUDENTS	
Refund application lodged on or before Census Date	Full refund of tuition fees. Where the student has deferred their Tuition Fees they will not incur a FEE-HELP debt
Refund application lodged after Census Date	NO REFUND except in Compassionate or Compelling circumstances as defined by the Higher Education Support Act 2003 (HESA).
If Russo Business School cancels a course (provider default)	Refer Domestic Students (2) below.

International Students

Provider default is covered by the provisions of the [Higher Education Provider Amendment \(Tuition Protection and Other Measures\) Guidelines 2020](#), the [Education Services for Overseas Students Legislation Amendment \(Tuition Protection Service and Other Measures\) Act 2012](#) and the [ESOS Regulations 2019](#). In the unlikely event that Russo Business School is unable to deliver a course in full,

students enrolled in the course will be offered a full refund of their unspent fees they have paid to date, in accordance with the Tuition Protection Service (TPS), or students may be offered enrolment in an alternative course. This will occur within a period of 14 days after the default day.

Domestic Students

1. In the unlikely event that Russo Business School is unable to offer a course of study, due to provider default, students will be notified in writing and will be given the option to:
 - transfer their enrolment to another course within the Russo Business School or to another study period; or
 - be offered a place in a similar course of study leading to a comparable award with another nominated institution, within the provision of the Tuition Provision Service (TPS), which ensures that any enrolled student affected is relocated efficiently and with minimal disruption to a comparable course with another member or approved provider; or
 - request a refund re-crediting of any unspent pre-paid tuition fees; (including under FEE-HELP) for those subject(s) not yet completed and/or commenced.

This will occur within a period of 14 days after the default day.

Appeals

Where a Domestic or International Student is not satisfied with a decision made in relation to their application for a refund, they have the right to lodge an Appeal in accordance with the Russo Business School [Student Complaints and Appeals Policy and Procedures](#).

Appeals must be made in writing to the Executive Dean of the Russo Business School within 14 days of receiving notification of the decision.

The Executive Dean will refer the Appeal to the Chair of the Russo Business School Learning and Teaching Committee. The Committee Chair will convene a panel of three members, who have had no previous involvement in the matter, to review the decision. If for any reason, a panel cannot be convened in a timely fashion, or there are perceived Conflicts of Interest, the matter will be referred to the CEO of Russo Business School for a decision.

Russo Business School will normally notify the student of the outcome of an Appeal within 14 days of receiving the request.

External Appeal

Where the student is not satisfied with the outcome of the Appeal process, the student may pursue the external appeals process under the [Student Complaints and Appeals Policy](#); point 14 “External Appeal”.

Procedure

Students access the Application for Refund Form via the RBS website or contacting info@rbs.qld.edu.au.

Students submit the completed Application for Refund form to the Executive Dean at finance@rbs.qld.edu.au within 12 months of the end date of the study period of the specified Subject for which a refund is being claimed.

The Executive Dean will assess the application and any supporting documentation. The Executive Dean may be assisted by another member of RBS staff in making a determination.

The student will normally be notified of the Executive Dean's decision within 14 days of receipt of the completed application.

The refunded amount will be remitted to the student within 28 days of the student being notified of the decision

Appeal

If the student is unsatisfied with the decision they can Appeal the decision.

This Appeal is to be in the form of an email addressed to the Executive Dean and submitted to finance@rbs.qld.edu.au.

The email must outline the basis of the Appeal including:

- The desired outcome of the Appeal
- The original Application for Refund
- The decision by the Executive Dean
- Any new extenuating circumstances which have not been previously provided

The Appeal must be lodged within 20 days of being advised of the outcome of the Application for Refund

The Appeal will be referred to the Chair of the Learning and Teaching Committee to nominate a panel to consider the Appeal

The Panel will be provided with the Appeal documentation, and discuss to reach a decision. Panel members can convene by email, by videoconference or in person.

If a panel cannot be convened or a majority decision cannot be reached by the Panel the matter will be referred to the CEO of Russo Business School.

The Student will normally be notified of the outcome of the Appeal within 14 days.

Related Legislation and Standards

Australian Consumer Law 2011

Commonwealth Register of Institutions and Courses for Overseas Students (CRICOS)

Educational Services for Overseas Students Act 2000 (ESOS Act)

Higher Education Standards Framework (Threshold Standards) 2021

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

Higher Education Support Act 2003

Related Documents

Admissions Policy and Procedure

Student Complaints & Appeals Policy and Procedure

Student Code of Conduct Policy and Procedure

Student Feedback and Evaluation Policy and Procedure

Student Fees Policy and Procedure

Student Request for Withdrawal from Study Form

Application for Refund Form

Russo Business School Letter of Offer (Terms of Agreement and relevant conditions)

Delegation

Delegated Authority	Delegation
Governance	
Board of Directors	Refer to the Terms of Reference
Learning and Teaching Committee	Refer to the Terms of Reference
Executives	
Chief Executive Office	Relevant to Accountability Statement
Executive Dean	Relevant to Accountability Statement

Version control

Policy & Procedure Version No	Policy & Procedure Sponsor	Approval Authority	Date of Approval	Date for next review
1/2016	Dr Elizabeth O'Brien Executive Dean, Russo Business School	Academic Board	26/7/2016	26/7/2017
2/2016	Dr Elizabeth O'Brien Executive Dean, Russo Business School	Academic Board	7/10/2016	7/10/2017
3/2017	Dr Elizabeth O'Brien Executive Dean, Russo Business School	Academic Board	30/1/2017	30/1/2018
4/2017	Dr Elizabeth O'Brien Executive Dean, Russo Business School	Academic Board	13/6/2017	13/6/2018
5/2018	Dr Paul Greenfield Executive Dean, Russo Business School	Academic Board	25/6/2018	25/6/2019
6/2020	Ms Kathleen Newcombe CEO (Education Group)	Academic Board (Minor Amendment)	3/6/2020	3/6/2021
7/2022	Chief Operating Officer	Board of Directors	2/6/2022	2/6/2024
7.1	Chief Operating Officer	Board of Directors (Minor amendment to provider default timeframe)	9/03/2023	9/03/205