



Offshore Student Refund Policy - College Delivered Programs

1. Purpose

UNSW College (the College) offers some of its Award and Non-Award Programs to offshore Students, i.e., those located outside of Australia.

These offshore Programs may be delivered either directly by the College (College delivered Program) or through a Transnational Education (TNE) Provider (TNE Provider delivered Program), both of which operate under the College's academic and operational standards. The TNE Provider is a third-party provider and TNE refers to the delivery of Programs, Subjects, or services to learners offshore.

This Policy specifies the UNSW College (the College) principles and processes for setting, calculating and charging of Student fees and the processes and practices for Refunding of fees.

2. Scope

This policy applies to:

- (a) Prospective Students seeking to enrol in Award and Non-Award Programs delivered offshore by the College;
- (a) Enrolled Students undertaking Award and Non-Award Programs delivered offshore by the College;
- (b) all modes of offshore delivery, including online, face-to-face and Hybrid; and
- (b) all staff involved in the promotion, recruitment, admission, delivery, management or administration of College delivered Award and Non-Award Programs offshore.

3. Policy Statement

The College is committed to the transparent, compliant and effective management of Refund requests within published timeframes.

4. UNSW College Responsibilities

The College is expected to comply with the following in relation to Student Refunds:

- (a) publish details and entitlements of Students in relation to Refunds;
- (b) process eligible Refunds within 28 days of receiving a written request and all required documents, with the 28-day period commencing from the day the complete application is received by the College, with the correct details and all required documentation;
- (c) Refund to the original payment source in Australian dollars wherever possible;
- (c) charge the Student for any transaction fees and foreign exchange differences when processing any Refunds;



- (d) abstain from processing Refunds to sanctioned countries, as stipulated by the Australian Government and financial institutions.

5. Student Responsibilities

Students are expected to understand that:

- (a) they must consider this Policy in conjunction with their Written Agreement / Offer Letter / Contract;
- (b) the College shall set its Refund conditions in accordance with relevant legislation;
- (c) if eligible, Students can apply for a Refund in accordance with Section 8;
- (d) if enrolled in an Award Program, a Student who considers the need to Withdraw from a Subject or Program after the Census Date is due to circumstances beyond the Student's control, the Student may apply for Fee Remission; see Section 12.4 of the Offshore Enrolment Policy;
- (e) any tuition fee Refund or Fee Remission is net of any scholarship or tuition fee discount applied at the time of charging;
- (f) in most instances, Incidental Fees are payable by Students on the basis of use of goods or services and are non-refundable once these goods or services are consumed.

6. Refund Entitlements

6.1 Refunds for Program and/or Course Discontinuation

- (d) Any Refunds or Fee Remission are net of any scholarship or tuition fee discount applied at the time of charging.
- (a) The amount refunded cannot exceed the amount paid. In some instances, this may mean that the amount paid is insufficient to cover the charges as per the Refund calculation in the tables below, and therefore no Refund is available.

6.2 Refunds in the Case of Student Default

- (a) A Student Default occurs if:
 - i. the Student does not start their Program on the agreed starting day and has not previously Withdrawn;
 - ii. the Student Withdraws from their Program, either before or after the agreed starting date;
 - iii. the Student fails to pay an amount to the College for which they are liable;
 - iv. a substantiated charge of Student Misconduct has occurred.
- (b) In the event of Student Default, any Refund applicable is set out in Sections 6.6 and 6.7 of this Policy.

6.3 Refunds in the Case of Provider Default

- (a) Provider Default occurs if the College:



- i. fails to provide the Program to the Student at the location and on the agreed starting day; or
 - ii. ceases to deliver the Program after it commences but before it is completed by the Student at the location; and
 - iii. the Student has not Withdrawn from the Program before the default day.
- (b) In the event of Provider Default, the Student is eligible for a full Refund of tuition fees paid or the College may offer Enrolment in an alternative Program at no additional cost to the Student.

6.4 Refunds for Provider Initiated Withdrawal

- (a) If a Student applies for a Withdrawal after a complaint or Appeal has been successful, the Student may be eligible for a tuition fee Refund in accordance with Section 6.6 and 6.7 of this Policy.
- (b) If a complaint or Appeal has not been successful, Students will not be eligible for any tuition fee Refund.

6.5 Refunds for Overpayment

- (a) Overpayments arising from changes to Enrolment or cancellation of services will be automatically allocated to other charges, unless a Refund is specifically requested by the Student.
- (e) Students cannot receive a Refund that is greater than the amount they have paid to the College.

6.6 Refunds for Non-Award Programs

Non-Award Program Refunds are calculated in accordance with the tables below:

- (a) ELICOS Programs

Timing of Withdrawal	Timeframe	Refund for Student Defaults (including Withdrawals)	Refund for Transfers	Refund when Shortening the Program
Before Commencement of relevant Term	> 28 days	75% of the tuition fee for the Program, minus administration fee	100% of the Program tuition fee, minus administration fee	75% of tuition fee for the cancelled weeks / Terms, minus administration fee
	≤ 28 days	No Refund*	90% of the Program tuition fee minus administration fee	No refund
After	From day 1 of Program	No Refund	No Refund	No Refund



Timing of Withdrawal	Timeframe	Refund for Student Defaults (including Withdrawals)	Refund for Transfers	Refund when Shortening the Program
Commencement of relevant Term	Commencement			

**For Programs longer than ten (10) weeks, there will be no Refund for ten (10) weeks of their Program and a 75% Credit for week 11 onwards.*

(b) Foundation Studies and Pre-Masters Programs:

Tuition fee Refunds will be calculated on a Term-by-Term basis in accordance with the table below:

Timing of Withdrawal	Timeframe	Refund for Student Defaults (including Withdrawals)	Refund for Transfers
Before Commencement of relevant Term	> 28 days	75% of the tuition fee for the relevant Term minus an administration fee.	100% of tuition fees for the relevant Term, minus an administration fee
	≤ 28 days	50% of the tuition fee for the relevant Term minus an administration fee	90% of the tuition fees for the relevant Term, minus an administration fee
After Commencement of relevant Term	> 28 days	No Refund	No Refund
	≤ 28 days	25% of the tuition fee for the relevant Term minus an administration fee	75% of the tuition fees for the relevant Term, minus an administration fee

6.7 Refunds for Award Programs

- Students who withdraw from an Award Program on or before the Census Date of the first Study Period are eligible for a Refund of the deposit paid, less a Withdrawal fee. The Withdrawal fee is equivalent to 50% of the deposit charged at the time of Program acceptance. Completion of a previous College Program does not exempt a Student from payment of the Withdrawal fee.
- A Student requesting to change their Enrolment by Withdrawal, re-Enrolment and/or Transfer of Program may incur an administration fee.
- A Student who Withdraws from a Course or Program after the Census Date may apply for Fee Remission by demonstrating that Special Circumstances apply. Special Circumstances are those which are:
 - beyond the control of the Student;
 - did not make their full impact on the Student felt until on or after the Census Date; and
 - made it impracticable for the Student to complete the requirements of the



Course in the period during which the Student undertook, or were to undertake, the Course.

- (d) The Offshore Enrolment Policy details the circumstances and conditions under which Award Program Students may be eligible for a Fee Remission. (Please refer to Section 12.4 of the Offshore Enrolment Policy.)

7. Misconduct

- (a) Where a Student is being investigated for misconduct, Refunds (where applicable) will not be made, pending the outcome of the investigation.
- (b) In cases where a Student has been suspended or excluded due to misconduct, the Student will not be eligible for a fee Refund.

8. Applying for a Refund and Refund Calculation

- (a) When requesting a Refund, a Student must:
 - i. complete and submit a Refund Request Form, together with required supporting documentation;
 - ii. include the details, together with supporting evidence, of any compelling and compassionate circumstances relevant to their request (see [Offshore Guidelines for Assessing Compassionate and Compelling Circumstances](#)).
- (b) Eligible Refunds will be processed within 28 days of receipt of the Refund Request Form and supporting documentation.
- (c) An administration fee may be charged on Refunds processed.
- (d) Refunds shall be returned to the original payment source. If a request is made to Refund to an account other than the original source, the College will require supporting documentation.
- (f) Refunds will be calculated based on the date on which the Request for Refund has been submitted, and made in Australian Dollars.
- (e) In the event that the recipient bank is unable to transact in Australian dollars, Refunds will be calculated in Australian dollars and transacted in:
 - i. the recipient bank's local currency based on the foreign exchange rate imposed by the financial institution; or
 - ii. US dollars based on the foreign exchange rate imposed by the financial institution if 8(e)(i) above is not possible.
- (f) The College will not be liable for any transaction fees and foreign exchange differences when processing any Refunds.

9. Student Appeals

Students have the right to Appeal a decision made in regard to refusal to Refund tuition fees in accordance with the [Offshore Student Appeal Policy](#).



10. Definitions

Definitions and Acronyms	
Appeal	A request for reconsideration of a decision by an officer or body of the College.
Award Programs	Has the meaning as defined in the TEQSA Act (see higher education award) and includes Diplomas, Advanced Diplomas, Associate Degrees and undergraduate Degrees.
Census Date	The date within each Study Period when a Student's Enrolment must be finalised and the last day a Student can Withdraw from a Course without financial penalty.
Commencement	The date on which a Student is due to start their Program, as previously agreed by the Provider and the Student.
Course	A component of an Academic Program, normally of one Term or Semester in duration with a specific Unit of Credit (UoC) Value
ELICOS	English Language Intensive Courses for Overseas Students
Enrolment	A process by which Students remain active in their Program. Courses are assigned for a specific teaching period based on Program requirements and offerings and subsequently, Students will be registered for classes.
Fee Remission	Remission of tuition fee after the relevant Census Date for all Programs except Foundation Studies, ELICOS and Pre-Masters, if a Student can demonstrate Special Circumstances.
Incidental Fees	Incidental Fees charged to Students relate to the provision of administrative, academic or facilities goods or services that are either: - not essential to the study Program; - provided in an alternative form free of charge; - penalties primarily imposed as a disincentive; or - equipment or items that become the Student's physical property and are not consumed in the Program
Non-Award Programs	An approved Program of study that does not lead to a higher education award but leads to a College qualification. This can include a tertiary / degree preparation Program, Pre-Masters Programs, Foundation and Transition Programs, English Language Programs.
Offer Letter	The formal invitation of admissions made to a Prospective Student.
Provider	An approved entity that is licensed to deliver Programs on behalf of UNSW College.



Definitions and Acronyms	
Program	An Academic Board approved set of requirements and Courses into which a Student is admitted.
Prospective Student	A person outside Australia who intends to become or has taken any steps towards enrolling in an offshore delivered College Program.
Refund	A return of payment in the form of funds or a statement credit which can be used to settle other fee charges.
Special Circumstances	Special circumstances are those that: (a) beyond the control of the Student; (b) did not make their full impact on the student felt until on or after the Census Date; and (c) made it impracticable for the Student to complete the requirements of the Course in the period during which the Student undertook, or were to undertake, the Course.
Student	A person enrolled in an approved Program of study at the College and studying offshore, whose Enrolment has not lapsed or been cancelled.
Student Default	Student Default occurs if: (a) a Student does not start on the agreed date and the Student has not previously withdrawn; (b) a Student Withdraws from their Program, either before or after the agreed start day; (c) a Student fails to pay an amount to the College for which they are liable; (d) there is substantiated Student Misconduct.
Study Period	A defined teaching and Study Period for the completion of Courses for a particular Program.
Term	The administrative time period in which teaching periods are defined, Students enrol and for which Students are charged fees.
Transfer	Changing from one Program to another of the same type at the College.
Transnational Education (TNE)	Education Programs, Courses or services where learners are located in a country different from the one in which the College is based.
Withdrawal	The termination of a Student's Enrolment with UNSW College.

11. Related Policy and Supporting Documents



Related Policy Documents and Supporting Documents	
Policy	• Offshore Student Appeal Policy • Offshore Guidelines for Assessing Compassionate or Compelling Circumstances • Offshore Student Fees Policy • Offshore Student Refund Policy – TNE Provider Delivered Programs
Forms	• Refund Request Form

12. Policy Governance

Offshore Student Fees and Refund Policy	
Category/Business Group	Finance
Published Externally (Yes/No)	Yes
Approver	Chief Executive officer
Responsible Officer	Chief Finance Officer
Contact Officer	Head of Financial Operations
Effective Date	26 March 2025
Next Review Date	26 March 2028
Version	1.0

Revision History

Version	Approved by	Approval date	Effective date	Sections modified
1.0	Chief Executive Officer – Sarah Lightfoot	26 March 2025	26 March 2025	Created this policy to be an 'Offshore' policy, incorporating award and Non-Award Programs. This Policy focuses on Refunds for College Delivered Programs.

Please visit our website to ensure that you have the latest version of this Policy. Policies are available at: unswcollege.edu.au/about/policies