

Refund Policy and Procedure

Policy Title	PAX Refund Policy and Procedure				
Policy Number	P - 11	Version Number	V9 Jan 2025	Status	Approved
Owner	Chief Executive Officer Accounts Department		Approved By	CEO	

Related legislation/applicable section of legislation:	
ESOS/NCP	<ul style="list-style-type: none"> Education Services for Overseas Students Act 2000 National Code of Practice for Providers of Education and Training to Overseas Students 2018
SRTOs 2015	<p>Standards 5.3, 7.3</p> <p>http://www.asqa.gov.au/users-guide-to-the-standards-for-registered-training-organisations-2015/users-guide-to-the-standards-for-registered-training-organisations-2015.html</p>
Legislative Context	<ul style="list-style-type: none"> National Vocational Education and Training Regulator Act 2011 (Cth) Standards for Registered Training Organisations 2015 Education and Training Reform Act 2006 (Victoria) The Education Services for Overseas Students (TPS Levies) Act 2012 The Australian Consumer Law 2011 Privacy Act 1988 (Cth) Victorian Guidelines for VET Providers (Victoria) External Appeal process Overseas Students Ombudsman at Website: http://www.oso.gov.au
Related Policies and forms	<ul style="list-style-type: none"> PAX Student Fee Policy PAX Complaints and Appeals Policy and Procedure PAX Admissions and Enrolment Policy PAX Student Course Acceptance Agreement PAX Fee Refund Form

Table of Contents

1. PURPOSE	3
2. SCOPE.....	3
3. DEFINITIONS.....	3
4. Policy.....	5
5. REFUND REQUEST PROCEDURE.....	7
6. NOTIFICATION TO ESOS AGENCY.....	8
7. GRIEVANCES AND APPEALS.....	8
8. RESPONSIBILITY	8
9. FEE REFUND PROCEDURE	10

1. PURPOSE

The purpose of this policy is to ensure that PAX Institute of Education adopts a refund policy that is fair to students who have valid reasons for requesting refunds and who give PAX sufficient notice, while at the same time protecting PAX from suffering economic loss that may be caused by refund requests that are not submitted within the required timeframe. The purpose of this policy is to set out the circumstances under which students may claim a refund and the associated procedures for handling refunds.

PAX Institute of Education Pty Ltd RTO #22207, CRICOS #03152D trading as PAX Institute will ensure that this policy is in accordance with the ESOS Act 2000 and the National Code 2018.

2. SCOPE

This policy and procedure apply to all the fees received from international students enrolled by PAX Institute of Education as well as fees received from all the prospective students who pay an advance fee when applying for a place at PAX Institute of Education.

3. DEFINITIONS

Written agreement: In accordance with section 47B of the ESOS Act 2000, a registered provider must enter into a written agreement with each overseas student or intending overseas student that:

- (a) sets out the refund requirements that apply if the student defaults in relation to a course at a location; and
- (b) meets the requirements (if any) set out in the national code.

Course: A program of study leading to a qualification or an award. A course may comprise of units, clusters or modules.

Fees: A total of tuition, materials, application, and any other fees associated with the course of study, that are payable by the student.

Tuition Fee: Covers the cost of providing the course of study and use of resources at PAX Institute. Tuition Fee does not include Overseas Student Health Cover (OSHC), administration costs including enrolment/application fee, home stay booking fee, airport pick-up fee and costs related to equipment or training material purchases.

Materials Fee: Covers the cost of learning materials and resources provided by Institute.

Pre-paid Tuition Fees: Tuition fees paid in advance prior to commencement of the course or a study period.

International Students: All those students who are either on a student visa or a temporary visa that allows them to undertake formal studies in Australia.

Principal Course of Study: Means the main or the final course of study to be undertaken by an overseas student where a student visa has been issued for multiple courses of study.

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P-11_PAX_Refund_Policy_And_Procedure V9.0 Version 9.0 Last Reviewed: Jan 2025 Not controlled when printed Page 3 of 10			

Refund Policy and Procedure

Study Period: A discrete period of study up to a maximum of 10 weeks within a course, namely term, semester, trimester, short course of similar or lesser duration, excluding holidays and term/semester breaks

Term Start Date: Date on which an academic term commences as per Academic Institute's yearly academic program calendar. Academic Calendar is published on college's website and also available from the college reception.

TPS: Tuition Protection Scheme (enacted on 20th of March 2012 replacing Tuition Assurance Scheme and ESOS Assurance Fund).

Exceptional circumstances: Circumstances that involve something exceptional, compelling, or compassionate that has affected a student and the cause of which was outside the student's control.

Unused tuition fees: Tuition fees paid by a student to the Institute and that are repayable to the student in any of the circumstances set out in this Agreement.

Provider Default: In accordance with Section 46 A of the ESOS Act, a provider defaults in relation to an overseas student or intending overseas student and a course at a location if:

(a) either of the following occurs:

- (i) the provider fails to start to provide the course to the student at the location on the agreed starting day;
- (ii) the course ceases to be provided to the student at the location at any time after it starts but before it is completed; and;

(b) the student has not withdrawn before the default day.

In addition, a registered provider defaults if the provider is prevented from providing a course at a location because a sanction has been imposed on the provider.

Student default: In accordance with Section 47 A of the ESOS Act 2000:

An overseas student or intending overseas student defaults, in relation to a course at a location, if:

- (a) the course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
- (b) the student withdraws from the course at the location (either before or after the agreed starting day); or
- (c) the registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following events:
 - (i) the student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course;
 - (ii) the student breached a condition of his or her student visa;
 - (iii) misbehavior by the student.

Provider Obligation period: The approved duration for which the provider must pay the refund within, i.e., 4 weeks after receiving a written claim from the student.

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P-11_PAX_Refund_Policy_And_Procedure V9.0 Version 9.0 Last Reviewed: Jan 2025 Not controlled when printed Page 4 of 10			

4. Policy

Refunds: The calculation of refunds for student default is governed by Section 47D of the ESOS Act 2000 and associated legislative instruments, including the Education Services for Overseas Students (Calculation of Refund) Specification 2024, which was updated in September 2024.

PAX Institute will process all refund applications in accordance with this Refund Policy and Procedure.

Application fee and all other non-tuition fees are not refundable once it is paid. Material fee is not refundable.

According to ESOS Act:

Meaning of weekly tuition fee (Education Services for Overseas Students (Calculation of Refund) Instrument 2024):

$$\text{weekly tuition fee} = \frac{\text{total tuition fees for the course}}{\text{number of calendar days in the course}} \times 7$$

Tuition fees paid will be refunded in full in case of a provider default including the following:

- The course does not start on the agreed starting date which is notified in the Letter of Offer;
- The course stops being provided after it starts and before it is completed;
- The course is not provided fully to the student because the College has a sanction imposed by a government regulator; or
- An offer of a place is withdrawn by PAX Institute and incorrect or incomplete information has been provided to the student

- **Method for working out amount of refund of tuition fees in event of provider default**

For the purposes of subsection 46D(6) of the Act, the amount of a refund of tuition fees received by a registered provider in respect of a student is calculated as follows:

$$\text{refund amount} = \text{weekly tuition fee} \times \text{weeks in default period}$$

Explanation of Provider Default and the role of Tuition Protection Services (TPS)

If PAX Institute cannot deliver the course a student has paid for, this is called "provider default." This could happen if the institute closes or cannot run the course as planned. In such cases:

- **Refunds:** Students are entitled to a refund of the fees they have paid. If the course hasn't started, a full refund will be given. If the course has started but isn't completed, a refund will be calculated based on the portion of the course not delivered (pro-rata).
- **Tuition Protection Service (TPS):** The TPS is a government initiative that helps students if their provider cannot deliver a course. If PAX Institute defaults, the TPS will assist affected students by Helping them find an alternative course with another provider OR Providing a refund for any unused tuition fees if an alternative course cannot be found. The TPS ensures that students are not left without options or financial recourse.

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P-11_PAX_Refund_Policy_And_Procedure V9.0 Version 9.0 Last Reviewed: Jan 2025 Not controlled when printed Page 5 of 10			

Refund Policy and Procedure

PAX Institute will provide a refund if it has not entered into a written agreement with the student that meets the requirements of section 47B of the ESOS Act 2000

- **Method for working out amount of refund if provider does not enter into compliant student default agreement**

The amount of a refund is calculated as follows:

refund amount = weekly tuition fee × weeks in default period

Unspent fees (fees in advance) will be refunded in certain circumstances outlined in the fees and refund policy including where the course ceases to be provided, or a sanction has been imposed on the provider at any time after it commences but before it is completed;

- **Method for working out amount of Unspent fees** = *(Total tuition fee/No. of Academic weeks) × weeks in default period (no. of remaining paid academic weeks)*

A refund may also be issued in compassionate and compelling circumstances (supporting documents/evidence must be provided where possible) at any time where;

- Illness or disability prevents a student from taking up the course;
- There is a serious health issue/death of a close family member of the student; or
- Other special or extenuating circumstances preventing a student from taking up or continuing the course including political, civil or natural events, and personal well-being
- will be considered on a case-to-case basis on review of the supporting evidence at the discretion of the CEO.

Under section 47A of the ESOS Act, an overseas student or intending overseas student defaults, in relation to a course at a location, if:

- the student does not start the course on the agreed starting day (and has not previously withdrawn); or
- the student withdraws from the course (either before or after the agreed starting day); or
- the provider refuses to provide, or continue providing, the course to the student because of one or more of the following events:
 - (i) the student failed to pay an amount they were liable to pay the provider to undertake the course; (section 47D)
 - (ii) the student breached a condition of their student visa; (section 47D)
 - (iii) misbehavior by the student (section 47D)
 - (iv) If the student was refused a student visa and the refusal caused the student to withdraw from the course at that location or fail to pay an amount that they were liable to pay the provider to undertake the course.
 - (v) If the student was refused a student visa and the refusal caused the student to **fail to start the course** at the location on the agreed day.

Following a student default, a provider is required to provide a refund to the defaulted student in accordance with either section 47D or section 47E of the ESOS Act. For more information please access:

<https://www.legislation.gov.au/C2004A00757/latest/versions>

<https://www.education.gov.au/download/18608/student-default-obligations-fact-sheet/39176/document/pdf>

Other applicable rules are:

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P-11_PAX_Refund_Policy_And_Procedure V9.0 Version 9.0 Last Reviewed: Jan 2025 Not controlled when printed Page 6 of 10			

Refund Policy and Procedure

FEE REFUND CONDITIONS	TUITION FEE REFUNDABLE
If the student was refused a student visa and the refusal caused the student to withdraw from the course at that location or fail to pay an amount that they were liable to pay the provider to undertake the course. <ul style="list-style-type: none"> A visa refusal Letter is mandatory. 	The amount of a refund is calculated as follows: <i>refund amount = weekly tuition fee × weeks in default perio</i>
If the student was refused a student visa and the refusal caused the student to fail to start the course at the location on the agreed day. <ul style="list-style-type: none"> A visa refusal Letter is mandatory. 	The lesser amount of <ol style="list-style-type: none"> 5% of the amount of course fees received by the provider in respect of the student before the default day; or \$500 *The course fees for a course is the sum of: <ol style="list-style-type: none"> the tuition fees received by the provider in respect of the student; and the non-tuition fees (if any) received by the provider in respect of the student.
Where a student formally withdraws from the course and the application for withdrawal is accepted	The lesser amount of <ol style="list-style-type: none"> 5% of the amount of tuition fees received by the provider in respect of the student before the default day; or \$500
A Student whose visa is cancelled by DHA during an enrolment period while in Australia for any reason (other than issuance of a Protection Visa);	The student shall not be eligible for a refund
A student who supplies incorrect or fraudulent information or document to obtain a place at PAX;	The student shall not be eligible for a refund
Enrolment is terminated due to the student failing to pay an amount they were liable to pay the provider to undertake the course;	The student shall not be eligible for a refund
Enrolment is terminated due to the student breaching a condition of their student visa	The student shall not be eligible for a refund
Enrolment is terminated due to misbehavior by the student	The student shall not be eligible for a refund
When the student commences the course;	No Material Fee will be refunded unless the student fails to start the course due to the refusal of a visa application.
Refund of OSHC	Students will be required to apply to OSHC provider directly for reimbursement of the amount paid.
Refund for equipment	No refund will be provided for equipment such as uniforms and chef’s kit once received by the student.

5. REFUND REQUEST PROCEDURE

Refund Policy and Procedure

Submission: A refund request must be made using the Refund Request Form available from PAX Institute website and include supporting documents such as:

- 5.1 New letter of offer (if applicable).
- 5.2 Evidence of changes to visa conditions.
- 5.3 Plane tickets (if applicable).
- 5.4 Medical certificates.
- 5.5 Evidence of compassionate grounds.

Where it is not possible for a student to be present in person (e.g. students residing overseas or international students) to claim a refund, the student must send a scanned copy of their signed form to info@pax.edu.au by email.

Review: Refund applications are reviewed by the Finance Department within two weeks of receiving all required documentation and approved by the Chief Executive Officer and/or delegate.

Approval and Processing: Approved refunds will be processed and issued to the student's bank account or a nominated account within four weeks of approval unless earlier period is mandated by law. In the event of provider default, all refunds will be processed with 14 days of the default day.

Payments will be made to students by electronic transfer in their nominated bank accounts. For any refund to be paid to any other person than the students, a written authorisation from the student will be required.

6. NOTIFICATION TO ESOS AGENCY

PAX Institute will give a notice to ESOS agency and the TPS Director within 7 days after the end of the provider obligation period through PRISMS. The notice must include the following:

- whether the provider provided a refund under section 47E;
- details of the student the refund was provided to;
- details of the amount of the refund provided.

7. GRIEVANCES AND APPEALS

A student may appeal against a decision made with respect to fees, including refunds, and the appeal must be lodged in writing according to the processes for appeals as detailed in the Student Complaints and Appeals Policy and Procedure.

Availability of PAX Institute's complaints and appeals processes does not remove the right of a student or an intending student to act under Australia's consumer protection laws or to lodge an appeal with a relevant external body or to take other legal action.

8. RESPONSIBILITY

The Accounts Department has the responsibility to process the refund claims and provide the student details and fee status to the CEO for approval. The CEO or their delegate has the responsibility of making a final decision about all the refund claims.

Any complaints or breaches in relation to this policy should be reported to the CEO in person or by email to:

timple.j@pax.edu.au

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P-11_PAX_Refund_Policy_And_Procedure V9.0 Version 9.0 Last Reviewed: Jan 2025 Not controlled when printed Page 8 of 10			

Refund Policy and Procedure

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P-11_PAX_Refund_Policy_And_Procedure V9.0 Version 9.0 Last Reviewed: Jan 2025 Not controlled when printed Page 9 of 10			

9. FEE REFUND PROCEDURE

