

## 1 POLICY STATEMENT AND PURPOSE

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The purpose of this policy is to detail the requirements for payment of fees, the actions taken in relation to overdue fees and the refund policy for both FEE-HELP and Non-FEE-HELP students.

## 2 SCOPE

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This policy applies to all ICHM students.

## 3 DEFINITIONS

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**FEE- HELP** Is an Australian Federal Government loan scheme that assists eligible fee-paying students pay all or part of their tuition fees. More information is available at <https://www.studyassist.gov.au/help-loans/fee-help>

**FEE- HELP student** Includes all students eligible for Fee HELP irrespective of whether or not they have elected to access Fee HELP. Eligibility rules for Fee HELP are available at <https://www.studyassist.gov.au/help-loans/fee-help>

## 4 POLICY DETAILS

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### 4.1 Fees

ICHM determines and sets fees and scholarships on a yearly basis for the following year. Fees and scholarships can change from year to year. The initial letter of offer to a student will include details of the fees for the first year of study and will note that fees in later years may be different. Scholarship amounts set for all years of the course will be confirmed in the letter of offer.

The schedule of student contribution amounts and tuition fees for all subjects is published on the ICHM website on or before the earliest enrolment date so that students can access information about fees before they enrol.

Fees are due on or before the 'Payable by' due date shown on the invoice. All fees are payable in Australian dollars.

- New international students are required to pay the first study period fees upfront
- New Australian students and other FEE-HELP eligible students can pay in full or in part by the census date or defer their remaining or full tuition fees via FEE-HELP

Payments can be made via Flywire at <http://ichm.flywire.com/>.

All or part of tuition fees can be paid via instalments on an approved payment plan. The Finance team will issue a payment plan contract with terms and conditions on request. Any amounts not included in a payment plan are due on or before the payment date.

Fees are not charged for reassessment of assessment items and/or applications for Recognition of Prior Learning.

#### **4.2 Overdue fees**

Continuing students are charged tuition fees for each study period based on their enrolment load (total unit value). Due dates for payments are set per study period and are shown on the student invoice. If students do not pay in full by the due date shown on the invoice they are considered to be in bad financial standing. A student in bad financial standing will not be permitted to enrol, obtain an academic transcript, graduate or obtain a new Confirmation of Enrolment document.

Students will be contacted by ICHM in relation to overdue fees to arrange immediate payment.

Where the student is not able to be contacted and/or the payment remains outstanding for one week past the payment due date, ICHM may, at its discretion, advise the student of ICHM's intent to suspend the student from all classes until payment is received.

Where payment remains outstanding for 2 weeks or more after the payment due date, ICHM may, at its discretion, inform the student of its intent to cancel their enrolment.

Where ICHM intends to cancel the enrolment of an international student, ICHM will inform the student of the intent to cancel their Confirmation of Enrolment (COE) and report the student to the Department of Home Affairs. In accordance with Standard 9.4.1 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, the intent to report and cancellation of enrolment with ICHM will be on the basis of non-payment of fees.

Students can appeal a decision, or the intention to suspend or cancel their enrolment, in accordance with the Non-Academic Grievance Policy which can be found on the ICHM website. The appeal would be at the second stage of the formal process. The student would be required to submit an appeal within 20 working days of receipt of the email indicating the intent. Where a student appeals a decision, the student will be allowed to return to classes during the period that the appeal is considered.

#### **4.3 ICHM initiated refunds for International Students**

If ICHM withdraws an offer because that offer was made based on incorrect or incomplete information supplied by the student or via the student's education agent, fees are not refunded.

In the unlikely event that ICHM is unable to deliver the course of study, the Australian Government's Tuition Protection Service (TPS) will assist onshore students to find an alternative course or to get a

refund if a suitable alternative is not found. For further information about the TPS, please go to <https://www.education.gov.au/tps> and Section 4.6 below.

#### **4.4 Student initiated refunds – International students**

Where a student wishes to withdraw prior to course commencement, the New Student Fee is not refunded. If the student failed to fulfil the conditions in a conditional offer and wishes to withdraw prior to course commencement, the New Student Fee is not refunded.

Where a student wishes to withdraw from a unit or units of study after Course Commencement Date, they must advise the Campus Operations Director in writing. The date the correspondence is received by the Campus Operations Director is the effective date.

Where a student, after accepting an offer of a place on a course, gives at least four weeks' written notice before the commencement of the study period of withdrawal from the course, tuition fees paid (other than the new student fee) are refundable, less an administrative fee of 10% and any agent's fee that may have been incurred, provided that the reasons for withdrawal are acceptable to ICHM.

Where a student gives less than four weeks' written notice before the commencement of the study period of withdrawal from a course, tuition fees paid (other than the new student fee) are refundable less 20% (including an administrative fee of 10%), provided that the reasons for withdrawal are acceptable to ICHM.

A withdrawal request received on or after the date the unit of study (i.e. subject) commences, will receive a 50% refund of the tuition fee for that unit of study, less any unpaid amount.

After commencement of the unit of study, the refund will reduce by a consistent percentage of the tuition fee each week between the commencement date of the unit of study and the Census Date of the subject. The refund reduces by that percentage for each week commenced or completed. At the Census Date for the unit of study there will be no refund.

Where the student wishes to withdraw after the Census Date, there will be no refund unless ICHM has assessed that the student has compassionate and/or compelling circumstances.

#### ***Refund requests for ICHM Packaged programs***

- International students enrolled in a course of study with ICHM for which the student visa has been granted, and who are seeking to change training providers to another registered provider before completing the first six [6] months of the Principal Course of study, must seek approval and a letter of release from ICHM.
- Should any student on a packaged program decide not to commence with ICHM as the principal provider of the packaged program, refund requests received 28 days or earlier than ICHM course commencement will be entitled for a refund of 50% of the deposit paid.
- If a student gives less than 28 days' notice before ICHM course commencement, there will be no refund of deposit paid as part of the package program.

#### 4.5 Student initiated refunds – FEE-HELP students

It is a policy of FEE-HELP that students can withdraw from a unit of study and obtain a full refund of their tuition fees until the Census Date. Please refer to the current FEE-HELP booklets located at <https://www.studyassist.gov.au/> to read the details. The Census Date is not less than 20% through the unit of study. Where a student wishes to withdraw from a unit of study, they must advise the Campus Operations Director in writing. The date the correspondence is received by the Campus Operations Director is the effective date. Where the student wishes to withdraw after the Census Date, there will be no refund unless ICHM has assessed that the student has compassionate and/or compelling circumstances.

#### 4.6 Tuition Protection Scheme (TPS) for onshore students

In the unlikely event that ICHM is unable to deliver a course of study, the Australian Government's TPS will assist onshore students in finding an alternative course or where continuation of study is not possible, students may be entitled to receive a re-credit on their fee-help loan for units of study commenced but not completed. For further information about TPS, please go to <https://www.education.gov.au/tps>.

The TPS ensures that these 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 (international students) or a re-credit of their loan for open units of study (FEE-HELP).

The TPS Service Charter provides further information about the services provided by the TPS.

- [TPS Service Charter 2021 - print-friendly version](#)

ICHM fee paying domestic students are eligible for tuition protection assistance if a course has not commenced, or ceases after commencement but before completion, and the student has not previously withdrawn.

If ICHM defaults, ICHM will offer you the choice of either:

- a) assistance to move to another education provider who is delivering the same or a similar course. You can complete your studies at this new provider and not be charged for replacement units, OR
- b) getting a refund of the tuition fees for the units of study you had paid for and were unable to complete when ICHM defaulted.

However, if ICHM is unable to assist you the Tuition Protection Service (TPS) will contact you directly. The TPS will offer you the option to either receive a refund of tuition fees for affected parts of the course, or assistance to move to a similar replacement course.

The TPS can be contacted at: <https://www.education.gov.au/tps> or phone 1300 980 434.

Student personal information that ICHM may collect and disclose about you to the Department of Education in relation to upfront payment tuition protection includes your:

- name, date of birth, contact details and identifiers (e.g., Unique Student Identifier),
- study arrangements and details including enrolments and course progress, and

- payment arrangements, including tuition fees paid or payable, scholarships and payments by third parties.

Please note that information about your enrolment will be disclosed to the Department of Education for the purposes of administering tuition protection.

#### **4.7 Refund due to misconduct**

If a student is suspended or expelled from ICHM fees are not refunded.

#### **4.8 Unsuccessful visa application/ Visa cancelation**

Students will not automatically be entitled to a refund of their First Tuition Payment if their visa is cancelled. Circumstances surrounding the visa cancellation will be assessed on a case-by-case basis. Where a student's application for visa is refused on the grounds of fraud, provision of incorrect, false or misleading information fees will not be refunded.

Where a student visa application is refused for reasons other than those stated above, ICHM will refund Tuition fees paid in advance less an administrative fee of \$500.

Where a student's visa is cancelled for reasons other than misconduct, the refund under "Student Initiated Refund – International Students" applies.

#### **4.9 Refunds due to deferral**

Where an international student wishes to defer a unit of study prior to commencement of the unit of study subject to approval from the Campus Operations Director, all fees paid will be rolled over to the following study period.

Where an international student wishes to defer a unit of study after commencement of the unit of study, subject to approval from the Campus Operations Director, the refund under "Student Initiated Refund – International students" applies.

Where a FEE-HELP student wishes to defer a unit of study prior to commencement of the unit of study, all fees are rolled over to the following study period or the student may apply for a full refund.

Where a FEE-HELP student wishes to defer a unit of study after commencement of the unit of study, the refund under "Student Initiated Refund – Fee Help student" applies.

#### **4.10 Refund Process**

Students seeking a refund must complete a refund request form with appropriate evidence documentation to support their request and email their request to the Admissions Team at [admissions@ichm.edu.au](mailto:admissions@ichm.edu.au). The refund application will be assessed within 20 working days after receipt of the application and students will be notified in writing.

In the event that the student is requesting a refund due to returning home, they must evidence their departure. This will be verified by checking their location with the Department of Home Affairs prior to processing the refund.

If a student applies for a refund but then defers and later applies for a new refund of their First Tuition Payment that new refund request will be processed using the timeframes of the original refund application and not the new refund application e.g. if the student applied on census date in the first application and 4 weeks before the commencement of the study period in the second application, the second application will be processed as if it was submitted on census date.

Refunds are paid in Australian dollars and will only be made if ICHM has already received cleared monies in its bank account.

Refunds may be paid to a third party (i.e. person or organisation other than the student) at the student's request; or where the payment was made by a third party and ICHM is required by Australian Law or by agreement to refund the original payer.

#### **4.11 Timing of payments**

Where a payment to the student is applicable under this policy, ICHM will pay the amount due within 4 weeks of the refund being confirmed.

#### **4.12 Student appeals against a decision in relation to refunds**

Students who wish to dispute a decision related to the offer pack/written agreement should do so in writing to the Chair of the Non-Academic Grievance Committee.

The Non-Academic Grievance policy provides access to an internal and external grievance and resolution process whereby you have the opportunity to appeal any decision related to any grievance you may have with respect to the offer pack/written agreement. The full policy may be accessed on the [ICHM website](#).

#### **4.13 General**

This Policy and the availability of complaint and appeal processes do not remove the right of the student to take action under Australia's consumer protection laws.

International onshore students also have the right to complain to the [Commonwealth Ombudsmen](#).

## **5 QUESTIONS IN RELATION TO THIS POLICY**

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If you have any questions regarding this policy, please contact the Admissions Office.

ICHM Admissions Office  
131 – 139 Currie Street. Adelaide  
SA 5000, Australia  
Email: [admissions@ichm.edu.au](mailto:admissions@ichm.edu.au)  
P: (61 8) 8228 3636  
CRICOS Provider No. 02914G

## **6 RESPONSIBILITIES AND AUTHORITIES**

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The Head of ICHM is authorised to consider and approve all refunds.

The Head of ICHM is authorised to advise the Academic Director of a student's suspension from class for overdue payment. The Admissions and Enrolments Director advises a student of the intention to suspend prior to the suspension taking effect.

The Admissions and Enrolments Director is authorised to provide a student with a notice of intent to cancel enrolment and report a student to the Department of Home Affairs on the basis of overdue fees. The notice of intent will be emailed to the student (both personal and ICHM email address).

## **7 REVIEW**

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The Head of ICHM is responsible for the review of this policy on a 3-yearly basis.

Accountability and review			
Delegate	Head of ICHM		Ref: ICHM Delegations Register
Approval body	Head of ICHM		
Approval date	20240321		
Review date	3 years from last review 20270321		
Supporting information			
Related legislation	Higher Education Standards Framework (Threshold Standards) 2021 (Cwth)		
Sector benchmarking	UniSA - <a href="#">Terms and Conditions of Payment and Refund of Fees for International Students</a> (2023) Charles Darwin University - <a href="#">International Students-Refund of Fees Procedure</a> Ombudsman factsheet <a href="#">Factsheet-international student fees and refunds</a>		
Supporting documents			
Related documents	Non-Academic Grievance policy		
Superseded documents			
Type and location			
Policy type <select row and shade>	Corporate Governance Academic Governance Academic Management Operational Management		
Location/access <select row and shade>	Website Student access Staff access Overseas		
Amendments			
Version No.	Amendment type	Amendment Date	Key changes
1.0	New Doc	12/11/2018	New Fee Policy and incorporation of existing Fee HELP Refund Policy and Non-Fee HELP Refund Policy
1.1	Minor	14/10/2019	Removed reference to the Office of the Training Advocate
2.0	Major	20/11/2019	Re-crediting FEE-HELP; non payment of fees appeal process and information regarding tuition protection insurance
2.1	Minor	31/03/2020	Revision to titles and new TPS arrangements
3.0	Major	March 2021	Revision to adjust to align to deliver of subjects in semester or block mode
4.0	Major	19/05/2021	Privacy information updated due to Department of Education recommendation re: student data reporting; position title changes
5.0	Major	14/12/2021	Updated for quality assurance review undertaken by the Quality and Compliance Manager. Updated logo. Additional TPS detail.
5.1	Minor	02/12/2022	Minor title changes
6.0	Major	09/03/2023	Title change – Non-Fee Help students to International students; staffing title changes due to functional review; update to overdue fees section; deleted GTE assessment fee section; adjustment to info for administrative fees re. withdrawal timing; updated Unsuccessful visa application/ visa cancellation section; updated refund process.
6.1	Minor	21/03/2024	Title change – update Admissions and Administration Manager to Admissions and Enrolment Director. Minor update in section 4.1.