



REFUND POLICY

RTO No. 31822
CRICOS Provider No. 03604C

Policy Name:	Refund Policy
Policy Number:	RTOP15
Current Version:	04
Purpose:	To provide for appropriate handling of student's payments and to facilitate refunds in the case of cancellation by either party. The refunds process will allow students the option to disengage from training in a manner in which a negative impact may be negated or reduced, depending upon notification time frame.
Related policies and legislation:	<ul style="list-style-type: none"> Education Services for Overseas Students (ESOS) legislative framework (https://internationaleducation.gov.au/Regulatory-Information/Pages/Regulatoryinformation.aspx) Refund amount Calculator can be found at https://internationaleducation.gov.au/Regulatory-Information/Documents/Fact%20Sheet%20ESOS%20refund%20specification%2040714%20(2).pdf

Glossary of Terms/Definitions

Appeal	An appeal is a process for requesting a formal change to a decision.
CRICOS	Commonwealth Register of Institutions and Courses for Overseas Students
DET	Department of Education and Training (former Department of Education, Employment and Workplace Relations)
ESOS	Education Service for Overseas Students
PI	Peach Institute
Principal Course of Study	The principal course of study refers to the main course of study to be undertaken by an overseas student where a student visa has been issued for multiple courses of study. The principal course of study would normally be the final course of study where the overseas student arrives in Australia with a student visa that covers multiple courses.
PRISMS	Provider Registration and International Students Management System (PRISMS). This site provides Australian education providers with the Confirmation-of-Enrolment (CoE) facilities required for compliance with the Education Services for Overseas Students (ESOS) Legislation
Registered Provider	As defined in section 5 of the ESOS Act, the registered provider for a course for a state, means an approved provider that is registered on CRICOS as a provider for the course for the state.

INTRODUCTION

This policy covers the refunds process for all fees paid for training services provided within the PI's scope of registration, in accordance with National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018), ESOS Act 2000 and ESOS legislative framework (ESOS framework). All refunds of fees will only be granted in accordance with this policy.

Terms and conditions of this policy apply to all international students, whether they are waiting to commence or are continuing studies at PI. Refund policy is also available at www.pi.edu.au or can be requested from Peach Institute.

1.0 Overseas or International Students:

PI has a fair and equitable refund policy and procedure that is compliant with National Code 2018, ESOS Act 2000 and ESOS framework requirements. This policy is accessible/available to prospective student/s prior to making informed decision about their studies at Peach Institute and signing Enrolment Acceptance Agreement, OR prior to make any payment of the course (whichever happens first).

PI may arrange for another course, or part of a course, to be provided to students at no (extra) cost to the student and if student agrees it will be as an alternative to refunding course money. Where the student agrees to this arrangement, the Institute will not be liable to refund the money owed for the original enrolment.

2.0 Refund Conditions:

Visa refused prior to commencement	Amount of refund is the amount of the course fees, minus the lesser of the following amounts: a) 5% of the amount of course fees received in respect of the student before the default day; OR b) \$500, whichever is lower
Visa extension refused/Visa cancelled due to actions of the student (after course commences – on-shore students)	Refund will be calculated as per refund amount calculator# and there will be no refund on any non-tuition fees paid
Withdrawal at least 8 weeks prior to course commencement date	Full refund of course fees
Institute is unable to provide the course and/or at location for which the original offer was made before commencement (Provider default)	Full refund of course fees
Course withdrawn by the Institute after commencement (Provider default)	Calculation as per Refund amount calculator# (Default period of Provider taken in account)
PI fails to enter into a written agreement with the student that meets the requirements of section 47B of the Act (refer 47E(1)(b)(i) of the Act)	Calculation as per Refund amount calculator# (Default period of Provider taken in account)

Airport pick-up	No refund (if requested later than 4 weeks before the scheduled pick up)
OSHC Refund Policy (Calculation of refund will be done as per the policy provider)	If PI has organised the OSHC, will refund the OSHC directly to the student under following conditions: <ul style="list-style-type: none"> • Student request to cancel OSHC • Student Visa Rejected • Change of OSHC provider
Course Fees is Sum of Tuition fee, and Non-tuition fee	
Refund Calculator (ESOS Calculation of refund specifications 2014)# Source: https://internationaleducation.gov.au/Regulatory-Information/Documents/Fact%20Sheet%20ESOS%20refund%20specification%2040714%20(2).pdf	

PI reserves the right to withhold granting the Qualification or Statement of Attainment completed by the student, if student tuition fees, any other due fees remain outstanding.

3.0 Application for refund:

- If a student wishes to apply for refund, they are required to complete PI’s Refund form and forward it to the Student Administration Officer. Student’s application will be processed within 14 days of the application being received.
- If PI is unable to offer the course, the refund will be processed within 14 days.
- If PI defaults, the student is covered by the provisions of the ESOS Act 2000 and the ESOS regulations 2001. Please note this before making payment to PI.

4.0 Provider default:

The Tuition Protection Service (TPS):

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students whose education providers are unable to fully deliver their course of study. The TPS ensures that international 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

In the unlikely event that PI is unable to deliver your course in full, you will be offered a refund of all course money you have paid, in accordance with this policy or alternately, PI will offer you the opportunity of studying in an alternative course at no extra cost to you. Students may choose preferred option with student’s consent.

Should students choose the refund option; the refund will be paid no later than 14 working days of the day on which the course ceased being provided.

If PI is unable to provide a refund or place you in an alternative course our Tuition Protection Service (TPS) will place you in a suitable alternative course at no extra cost to you. Finally, if you cannot be placed in a suitable alternative course, the Secretary of the Tuition Protection Services will attempt to place you in a suitable alternative course or, if this is not possible, you will be eligible for a refund as calculated by the Secretary of the Tuition Protection Services. For more information on The Tuition Protection Services please visit www.tps.gov.au .

Student rights:

Student has right to appeal for the refund decision in accordance with the PI's complaints and appeals policy available at www.pi.edu.au . PI's complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws.

Agreeing to the Refund policy does not remove the right of the student to take further action under Australia's consumer protection laws or to pursue other legal remedies.

Recipient of refund:

PI will pay the refund to the person who enters into the Enrolment Acceptance Agreement with the Institute, unless the person gives a written direction to PI to pay the refund to someone else – (The refund will not be paid to an agent). The refund will be paid in AUD.

The refund will be paid no later than 14 working days after it is lodged with PI.

Provision of refund information to students:

The refund policy will be given to students in their handbook prior to enrolment (signing of Enrolment Acceptance Agreement) and made accessible on the PI's website www.pi.edu.au . Student can also request the copy of the refund policy by contacting Peach Institute.

Refund Procedure:

The student is required to complete a Refund Form:

1. The completed form is then handed over to the Student Administration Officer
2. PI advise the applicant that the turnaround time is a maximum of 14 days.
3. The Student Administration Officer then takes the completed application to the CEO for the review.
4. The CEO then reviews the application and checks it against the eligibility of the refund.
5. If the applicant is eligible for a refund then the refund is arranged.
6. If the applicant is not onshore then the amount would be refunded to either the student / nominated person (on consent of the applicant) and a record of the same is kept.

Appealing Refund decisions

All students have the right to appeal a refund decision made by Peach Institute by accessing the Complaints and Appeals policy and procedure. Students wishing to submit an appeal of the refund decision should refer to the Complaints and Appeals Policy and Procedure available at www.pi.edu.au.

This policy will be reviewed annually and revision history updated.