

 <p>S P Jain School of Global Management DUBAI • MUMBAI • SINGAPORE • SYDNEY</p>	International Student Refund Policy
Document Type	Policy
Administering Entity	Vice President – Administration, Registrar, Regional Heads – Admissions, Chief Financial Officer, Regional Heads – Finance and Accounts
Latest Approval/Amendment Date	May 01, 2019
Last Approval/Amendment Date	New Policy
Approval Authority	Board of Directors
Indicative Time of Review	February 28, 2021

1. Scope

This policy applies to:

- a. international students studying, or intending to studying, at S P Jain School of Global Management (S P Jain) in Australia on an Australian student visa. As a registered higher education provider under the TEQSA Act (2001) and as a CRICOS registered provider for international students in Australia under the ESOS Framework, this policy aligns with the requirements as set out in the Education Services for Overseas Students Act 2000 and the ESOS Framework, and the Higher Education Standards Framework (the Threshold Standards) 2015.
- b. international students studying online or at an offshore campus at S P Jain’s multi-city campuses including Dubai, Mumbai and Singapore.

2. Purpose

The purpose of this Policy is to provide clear guidance and information about the fee refunds process which are applicable to international students, the process for application of refunds and and circumstances under which refunds are to be provided to current and prospective students studying as international students in Australia and on other campuses on a student visa.

3. Guiding Principles for Refunds for International Students

- a. International Students seeking a refund, must contact the Admissions Office to complete all relevant documentation.

- b. A refund can only occur if a student has a current credit on their student finance account.
- c. Refunds will be processed after all other financial obligations to S P Jain have been discharged, including (but not limited to) Library fines, Student Loans, and accommodation charges.
- d. Refund payments are normally made directly into a bank account. Bank details are required for all refund requests, even if the refund is to the original credit card, to ensure payment can be finalised.
- e. All refunds are normally made in US or Australian dollars (exceptions being payments in Singapore Dollars, Indian Rupees or UAE Dirhams) and are payable to the student's nominated account, with the following exceptions:
 - i. The student is supported by a recognised third party sponsor and that sponsor is entitled to the refund (as per the Education Services for Overseas Students (ESOS) Act, s.47D(3)(b)).
 - ii. In the event a country is subject to financial sanctions, refunds cannot be paid to a bank in a sanctioned country.
- f. Refunds may be transferred to another registered higher education provider if authorised in writing by the student or, where appropriate, the student's sponsor only after the requirements for provider transfer for international students are met under Standard 7 of the National Code (2018) as set out in the S P Jain Provider Transfer Policy.
- g. The completion of the Refund Request Form does not affect the student's right to make complaints and appeal decisions, nor does it affect the rights of the student to take action under Australian Consumer Law or in other jurisdiction as applicable.
- h. Under the ESOS Framework in Australia, international student fees and refund obligations are protected through the Australian Government's [Tuition Protection Service](#).

4. Rejection of a student visa

If an applicant's student visa is rejected, S P Jain will refund all monies (registration and additional fees) previously paid by the applicant towards the component of the course.

Applicants must provide valid proof that their visa has been refused and the reason for the rejection of the visa, to receive the refund. If unable to substantiate, at its own discretion S P Jain may not refund the fees paid to the applicant.

5. Procedures for Refunds

- a. All refund requests must be submitted in writing to the Admissions Office and must be accompanied by official documentary evidence of the grounds for the request.
- b. Students who have accepted an offer by the School but do not commence (commencing students) may be eligible for a refund of any OSHC fees paid to the School. The amount refunded will be determined by the policies of the relevant OSHC provider.
- c. Where a commencing student applies for a refund of the fees without making an appeal for special circumstances the refund will be assessed by the Admissions Office and cleared for payment to the Accounts Office.
- d. All refunds to students will be paid within four weeks of the date of receipt of the approval of the refund request to a nominated account in the student's home country

unless the student can demonstrate grounds for the refund to be made in Australia (if applicable). Such grounds may include that a:

- i. continuing student has enrolled in a course at another Australian education institution (copy of letter of offer from the other institution must be provided).
 - ii. continuing student has obtained or applied for another kind of visa to remain in Australia (copy of visa or application must be provided)
 - iii. continuing student has a fee credit, due to overpayment, for the study period.
- e. Additional delays may occur for receipt of payments to overseas bank accounts.
- f. No funds may be committed or expended except by approval of the Accounts Office with delegated authority to approve, in accordance with S P Jain's financial delegations. Where a financial delegate has a direct or personal interest in a transaction, neither the delegate, nor any other delegate who reports to them, may approve that transaction.

6. Circumstances and applicable refunds

The following section sets out the various circumstances in which international students are eligible for fee refunds.

a. Refunds where a course cannot be delivered (Provider Default)

i. Full Refund of all Fees

S P Jain will refund all fees paid by commencing students including compulsory tuition, administration and registration fees in the unlikely event that the School is unable to commence delivery of the course on the agreed date and at the agreed location, as set out in the signed letter of offer. All refunds will be refunded within four weeks of the agreed starting day of the course.

In these circumstances the School may offer the student a place in an equivalent course with fees not in excess of the original course (as set out in the "Student Fee Protection Policy"). Under the ESOS framework, this event constitutes Provider Default and no administration fee is applicable.

ii. Refund of Tuition Fees Only (not including Registration fees):

S P Jain will refund the tuition fees paid by a student prior to the commencement of the course on the agreed date at the agreed location, but not the registration fees paid, where the School withdraws an offer because the commencing student:

- breaches the terms and conditions of the application or letter of offer, including through the provision of fraudulent documents;
- breaches a term or condition as part of the requirements under the Australia student visa system or the visa is revoked by the Department of Home Affairs (DHA) following issuance;
- breaches the Code of Conduct as defined in the S P Jain Student Handbook and agreed to in accepting the offer,) by a commencing Student.

b. Refunds where a Commencing Student withdraws from the course prior to commencement (Student Default)

Where a Commencing Student withdraws from a course during the first study period, s/he is entitled to a partial refund of any tuition fees paid. The amount of the registration fees retained by the school, determined by the date at which the Commencing Student withdraws, is as follows:

- i. Prior to the commencement date: The school will retain the registration fee and refund the rest of the tuition fees after deduction of any costs incurred towards processing of visas and insurance should the same have already been processed.
- ii. On or one month after the commencement date and up to three months of commencement of the course the school will refund only 60% of the tuition fees paid. The Registration fees will not be refunded.
- iii. After three months from the course commencement, the school will retain the entire fees paid.

An application for a refund of the fees by a Commencing Student must be made in writing directly to the Admissions Office:

- i. Where a Commencing Student applies for a refund of the fees without making an appeal for special circumstances the refund will be assessed by the Admissions Office and cleared for payment to the Accounts Office.
- ii. Where a Commencing Student applies for a refund of the fees and makes an appeal for special circumstances, the decision will be made by the Vice President – Administration and Admissions Office in consultation with the Registrar of the program if there is a need to do so.

All refunds to Commencing Students will be paid within four weeks of the date of receipt of their request for a refund.

c. No refund of registration for Commencing Students

A Commencing Student will not be entitled to a refund of the registration fees where:

- i. An offer of enrolment is withdrawn by the School because the Commencing Student has breached the terms and conditions of their application or letter of offer, including through the provision of fraudulent documents, or
- ii. The School refuses to provide, or continue providing, the course to the Commencing Student because of one or more of the following events:
 - A Commencing Student failed to pay an amount s/he was liable to pay the School, directly or indirectly, in order to undertake the course.
 - A Commencing Student breached a term of his or her student visa.
 - Student misconduct (as defined in the S P Jain Student Handbook) by a Commencing Student.

d. Refund of tuition fees for Continuing Students

Where a Continuing Student withdraws from a course prior to the commencement of any study period they are entitled to a refund of all tuition fees paid for that study period,

excluding the /registration amount paid. Post commencement of the study period the School will retain the entire fees paid. An application for a refund of tuition fees by a Continuing Student must be made in writing directly to the Admissions Office.

A Continuing Student may apply for a full refund of tuition fees where they have withdrawn from a course due to special circumstances. Special circumstances include, but are not limited to:

- i. A Continuing Student's application for a student visa is rejected.
- ii. Serious illness or misadventure, or other compassionate grounds such as death in the immediate family.
- iii. Political, civil or natural events which prevent full payment of fees.
- iv. Refund to a Continuing Student will be paid within four weeks of the date of receipt of their completed application for a refund. Refund will be paid to the Continuing Students in their home country unless the Continuing Student can demonstrate grounds for the refund to be made in Australia. Such grounds may include:
 - o A Continuing Student has enrolled in a course at another Australian education institution (copy of letter of offer from the other institution must be provided).
 - o A Continuing Student has obtained or applied for another kind of visa to remain in Australia (copy of visa or application must be provided).
 - o A Continuing Student has a fee credit, due to overpayment, for the semester.

e. No Refund of tuition fees for Continuing Students

A Continuing Student will not be entitled to a refund of Registration and Tuition Fees where the School refuses to provide, or continue providing, the course to the Continuing Student because of one or more of the following events:

- i. The Continuing Student failed to pay an amount he or she was liable to pay the School, directly or indirectly, in order to undertake the course.
- ii. The Continuing Student breached a term of his or her student visa.
- iii. Student misconduct (as defined in the S P Jain Student Handbook) by the Continuing Student

f. Refund of Overseas Student Health Cover (OSHC) fees

Commencing Students who withdraw from or suspend their course may be eligible for a refund of any OSHC fees paid to the school. The amount refunded will be determined by the policies of the relevant OSHC provider.

7. Special Consideration

When applying for a refund of fees, students may include an appeal for a refund on the basis of special consideration. Such circumstances could include but are not limited to:

- a. Serious illness or misadventure, or other compassionate grounds such as death in the immediate family.
- b. Political, civil or natural events which prevent full payment of fees.

A decision will be made by the Vice President – Administration and Admissions Office in consultation with the Registrar of the program.

8. Exceptions

Transactions and refunds which are exceptions to this policy may be approved if the Vice President – Administration by suggestion of the Registrar (or their delegate) considers that:

- a. such a transaction is in the best interests of S P Jain and is consistent with the objectives of this Policy,
- b. the transaction is approved in writing prior to execution.

9. Appeals

All decisions made by the School will be final and any appeals will be dealt with under the Singapore jurisdiction.

Students who are not satisfied with the outcome of their application for a refund may lodge a grievance in accordance with the “Student Grievance and Mediation Policy and Procedure”.

10. Record keeping

Records of all fee refunds must be retained in accordance with S P Jain’s “Records Management Policy”.

Related Documents

- a. Provider Transfer Policy
- b. Refund Request Form
- c. Records Management Policy
- d. Student Grievance and Mediation Policy and Procedures
- e. Student Tuition Fee Protection Policy