



REFUND POLICY AND PROCEDURE INTERNATIONAL STUDENTS

Purpose

This policy outlines the circumstances where a refund of tuition fees or charges related to study may apply for commencing and continuing students. It applies to international students undertaking Signature Training College courses who have paid tuition fees in advance. Administrative fees, incidental fees and fines are non-refundable. All dollar amounts referred to in this policy are in Australian Dollars, unless otherwise specified. This policy complies with the National Code 2018.

This policy is developed in accordance with:

- Education Services for Overseas Students Act 2000 (ESOS Act)
- ESOS Regulations
- National Code of Practice for Providers of Education and Training to Overseas Students
- Tuition Protection Service (TPS) requirements
- Standards for Registered Training Organisations (RTOs) 2025
- Australian Consumer Law

This policy does not apply to domestic students.

Definitions

Admission is the process for admitting an applicant into a program at Signature Training College, following a successful application and acceptance of the offer of a place in the program.

Applicant is a person who has already lodged an application to study a specific course. A prospective student is generally a person who is thinking about lodging and application to study a particular course.

Commencement Date is the official date at which the financial liability for courses is set and tuition fee is due for international students. Commencement dates are determined for each semester and are published on Signature Training College website.

Credit transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications (Australian Qualifications Framework definition).

Deferment is an agreement to allow an applicant to defer taking up the place he/she has been offered until a later time.

Entry Requirements are the entry requirements that an applicant must satisfy to be admitted.

International student means a person (whether within or outside Australia) who holds a student visa as defined by the ESOS Act but does not include students of a kind prescribed in the ESOS Regulations.

Letter of Offer is the offer of a place in a program to a successful applicant.



Letter of Release for International Students is the release letter from a program within the first 6 months of study in the principal course to enable an international student to transfer to another registered provider.

Offer round/s refer to the series of dates on which offers of higher education places are issued to applicants throughout the year, whether through a tertiary admission centre or directly by a higher education provider.

Overseas student see international student.

Prospective Student is generally a person who is thinking about lodging and application to study a particular course.

Recognition of prior learning (RPL) is a process used to assess an individual's relevant prior learning (including formal, informal and non-formal learning) to determine the credit that may be granted towards completion of a qualification (adapted from Australian Qualifications Framework definition).

Student default is as defined in the ESOS Act s47A (1):

- (1) 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) misbehaviour by the student.

Tuition Fee is the fee for enrolment in a course determined by Signature Training College, and advised in both the International Student Application Form, and the Letter of Offer attached to the International Student Application Form, as being the tuition fees for the course (per semester).

Unit is a discrete unit of study, where a combination of units makes up a program of study.

Withdrawal is a formal procedure where a student decides to discontinue a course without the intention of returning or discontinues a unit with the intention of enrolling in it at a later date.

Objective

The objectives of this policy are to:

- a. Provide transparent processes for refunds of tuition fees, where applicable
- b. Set out the circumstances where a full refund or a partial refund may apply

Calculation Method:

Where a partial refund is applicable, Signature Training College may calculate the refund using:



Refund = Total Fees Paid – Value of Training and Assessment Delivered – Any Non-refundable Fees Permitted by Law.

This formula applies only where legislation does not prescribe an alternative refund method.

****Example (for clarity): **** Course Fee: \$5,000 Training Delivered: 40% Calculated Delivery Value: \$2,000 Refund = \$5,000 – \$2,000 = \$3,000 (less any applicable non-refundable fees)

Refund conditions form part of the Written Agreement between Signature Training College and the student. Refunds will be assessed in accordance with this policy, the Written Agreement and applicable legislation.

- c. Comply with relevant legislation.

Procedure

Non-refundable fees and charges

Table 1 lists the administrative and incidental fees and charges that are non-refundable. These are charged in addition to tuition fees. The current list is in Table 1 below but may vary from time to time. Please check the website for an up-to-date Fee Schedule.

All refund requests, notifications of withdrawal, deferment or leaves of absence must be send via email to Administration per the procedures outlined below and in the relevant related policies. Students can hand in the documents to Reception or email the documents to accounts@stc.edu.au. The Academic Manager assesses the academic circumstances, then forwards the outcome of the assessment to the Accounts Officer.

Table 1: Fees and charges for international students

Non-Tuition Fees	
Fee Name	Amount in AUD
Enrolment	\$300
Second course enrolment	No charge
Re-Assessment 3 rd attempt (To access 3rd, attempt due to a 2nd attempt "Not Yet Competent" (NYC) result) *	\$100
Assessment Late Submission	\$200
Late Payment of Tuition Fee Penalty (1-7 days past due date of payment)	\$200
Late Payment of Tuition Fee Penalty (more than 7 days past due date of payment)	\$400
Refund Processing	\$300
Re-issue of Student ID Card	\$30
Letter Processing (No fees for release letter)	30



Re-issue of any Certification Documentation (Testamur, Record of Results or Statement of Attainment)		100
Printing/ Photocopy	B/W	B/W \$0.20
	Colour	Coloured: \$0.40
	B/W Double Sided	B/W \$0.40
	Colour Double Sided	Coloured \$0.80
RPL Application Fee		\$300
RPL or Course Credit fee per unit (for assessment of RPL or course credit gained prior to enrolment at TOIC) ***		\$500
Re-enrolment fee		\$500
Repeat Unit fee Re-enrol the unit fee		If, after the re-assessment process for a unit of competency, any of the assessment tasks have not been satisfactory completed, the student's assessment outcome for the unit of competency remains "Not yet Competent" and the student must repeat all the classes for that unit of competency. Charged on PRO RATA BASIS per unit (total course fee divided by the number of units)
Study Plan		Subject to the study plan's terms and conditions**
"one-on-One mentoring (One Hour)		\$100
CoE Extension		\$500 ****
Change of Course		\$200
Course Deferment		\$200
Change of Campus Location		\$100
Withdrawal		\$500
Credit Card Surcharge	Visa and Master Card	2.75 %
	AMEX Credit Card	Do not honour

The Refund Processing Fee does not apply where a refund is required under the ESOS Act, provider default provisions, student visa refusal provisions or any other legislative requirement.

* If student still gets an NYC result on the 3rd attempt, the student is to **re-enrol** in the unit.

** Calculation will depend on the number of hours in the study plan multiplied to the rate of the trainer and assessor.

*** No fees for Credit Transfer from a course completed from Signature Training College.

**** CoE extension depends on the number of weeks the student needs to complete the qualification.



Application for refund

All applications for refund must be made via email to the Administration stating the reasons and relevant details. The Application for Refund Form must be completed, together with any other relevant forms, such as for withdrawals and other circumstances. All sections of the form must be completed in full and should be accompanied by all relevant documentation. The form must be signed by the student or by the student's parent or guardian in circumstances where the student does not have the legal capacity to do so.

Students should apply for a refund within 14 days of an event that qualifies the student for a refund.

1. Deferment and leave of absence

New students may defer their studies after receiving a letter of offer. Refer to Admission and Enrolment Policy and Procedure for details. Students should be aware that deferring, suspending or cancelling enrolment on any grounds may affect their visa. A registered provider is required to notify the relevant government department if they are deferring or suspending an international student's enrolment period, regardless of whether the duration has been affected. Refer to the section on 'Reduced course duration for international students' in Admissions and Enrolment Policy and Procedure.

If after approval of course deferment a student notifies Signature Training College in writing that they do not intend to take up the place, the tuition fees that were held in credit are not refunded. Continuing students who wish to interrupt their studies and seek a refund should refer to the 'Withdrawal' section of this policy and procedure.

2. Withdrawal

Students who wish to withdraw from a unit or course and wish to seek a refund should submit an Application for Refund Form and refer to Admissions and Enrolment Policy and Procedure for details of withdrawing from a unit or course. Students should be aware that deferring, suspending or cancelling enrolment on any grounds may affect your visa. A registered provider is required to notify the relevant government department if they are deferring or suspending an international student's enrolment period, regardless of whether the duration has been affected. Refer to the section on 'Reduced course duration for international students in Admissions and Enrolment Policy and Procedure. Notices are not effective until received by Administration.

Refund eligibility

International students enrolled in a course can access a refund of their tuition fees under certain circumstances, which are outlined in Table 2. Table 3 outlines circumstances where refunds do not apply or may apply only under special circumstances.

Table 2: Refunds apply

Circumstances	Refund	Process
Deferment of enrolment which has been approved.	A refund may apply or tuition fees may be held until the new commencement date.	Complete an Application for Deferment Form before commencing the course AND an Application for Refund Form.



Withdrawal from a unit or course before the Census Date for the Semester.	Full refund of tuition fees.	Complete an Application for Withdrawal Form AND an Application for Refund Form.
Student default: Signature Training College withdraws the offer of enrolment; for example, if the student fails to meet the entry requirements, such as the stated level of English, or provides incorrect or incomplete information.	Full refund of tuition fees.	The Campus Manager communicates withdrawal of offer to the student.
Student's initial student visa application is refused. Refunds will be calculated in accordance with the ESOS Act.	Full refund of tuition fees.	Complete an Application for Refund Form.
Signature Training College default (unable to deliver the unit): Signature Training College may offer students a place in an alternative course at Signature Training College or another registered provider. In such circumstances, there is no additional cost to the student, and a refund is not paid.	Full refund of tuition fees.	Signature Training College refunds the tuition fees in full to the student within 28 days; OR Signature Training College provides an alternative course for the student at the provider's expense, in which case no refund is given to the student; OR a tuition assurance scheme is activated.

Table 3: Refunds do not apply or special circumstances apply

Circumstances	Refund	Process
Withdrawal from a unit or course after the Census Date due to Special Circumstances beyond the control of the student. See 4.3.1 Guidelines in this policy and procedure.	Possible	A student may submit an Application for Withdrawal Form, including request for special circumstances to apply AND an Application for Refund Form.
Withdrawal from a unit or course after the Census Date for the Semester, with NO special circumstances.	No refund	A student may submit an Application for Withdrawal Form.



Student default as defined under the ESOS Act. Refunds, if any, will be assessed in accordance with the ESOS Act, student written agreement and any applicable legislative requirement	No refund	
After submitting a formal complaint in accordance with Student Grievance Policy and Procedure.	Possible	Complete and submit a Feedback Form, together with relevant evidence AND an Application for Refund Form. Tuition fees may be refunded in full or in part, depending on the outcome of the grievance process.

Note: If a student does not submit an Application for Refund Form, credit will be held towards future enrolment.

Special circumstances

Special Circumstances may apply to the student if Signature Training College is satisfied that the circumstances comply with Guidelines below. The student must have been enrolled in the unit or course and submitted a written application after the Census Date for special circumstances together with an Application for Withdrawal Form and supporting evidence.

Guidelines

The special circumstances:

- a. Were beyond the student's control, which is reasonably considered as not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible, and:
 - I. Were unusual for the student
 - II. Made it impractical for the student to complete the requirements of the course/s
 - III. Did not occur until on or after the Census Date for the unit/s
 - IV. Where the circumstances occurred or existed before the Census Date, worsened or changed, such that their full effect was not apparent to the student until after that date.
- b. Would make it impractical for a student to complete the requirements of the course/s and may include (but are not limited to):
 - I. Medical circumstances that have changed to such an extent that the student is unable to continue studying, or new medical circumstances arose.
 - II. Family/personal circumstances such as death, significant medical issues, unforeseen financial difficulties, or other circumstances that are unreasonable to expect a person to continue their studies.
 - III. Employment related circumstances in which employment status or arrangements have changed so that the student is unable to continue their studies and this change is beyond their control.



- IV. Course related circumstances where Signature Training College has changed the unit offered, and the student is disadvantaged by either not being able to complete the unit, or not being given credit towards other units or courses.
- V. Extenuating circumstances of reasonable significance that interfere with the student's ability to meet a course's requirements. For example, carers' responsibilities, legal commitments, military service, accidents or natural disasters.

Special circumstances do not include:

- c. Lack of knowledge or understanding of this policy or government legislation
- d. Failure to follow correct procedures
- e. Academic ability that was less than expected.

Refunds under special circumstances are discretionary and are decided by Signature Training College.

Supporting documentation

Students should ensure that their supporting documentation complies with Signature Training College's requirements and is:

- a. In English, or has been translated and certified as an official translation from an official authority
- b. An original document or certified by a Justice of the Peace or equivalent
- c. An original medical certificate that details the condition where medical circumstances apply
- d. A statutory declaration, where relevant
- e. A detailed account of the circumstances or events that are relevant to the application, including specific dates, and demonstrates how it meets the 'Special Circumstances' section of this policy
- f. A true and honest representation of the circumstances
- g. Other documentation requested by Signature Training College.

Payment of refunds

Refunds are made within 28 days of receipt of a complete Application for Refund Form. Incomplete forms or applications without sufficient supporting documentation may cause delays in processing refunds.

Refunds will be made in accordance with s47D of the ESOS Act and paid:

- a. In Australian dollars
- b. If the tuition fee was paid by credit card within the last 12 months, then under Australian banking regulations the refund must be credited to the credit card from which the fee was initially paid, if possible
- c. Directly to the student, or, if a person other than the student is specified in the agreement with Signature Training College to receive any refund, then the refund will be paid to that specified person
- d. Within 4 weeks after receiving a written claim from the student.

Administration records the transaction in the Student Records Management System (VETtrak).

1. Provider default

In the case of a provider default, the Tuition Protection Service (TPS) is an Australian Government placement and refund service to assist international students whose registered providers are unable to fully deliver their course of study. The TPS ensures international students can either:

- a. Complete their studies in another course or with another registered provider or



- b. Receive a refund of their unspent tuition fees.

Where provider default occurs, Signature Training College will notify the relevant authorities and affected students within the required legislative timeframes and meet all obligations under the Tuition Protection Service (TPS).

2. Overseas Student Health Cover

International students are responsible for contacting their Overseas Student Health Cover (OSHC) provider directly to apply for an OSHC refund if applicable.

Appeals

Students may seek a review of any decision related to a refund application by submitting an appeal to Administration within 28 days of receiving the notice. It must be accompanied by supporting documentation.

Executive Management consider appeals. Students are notified of the decision within 28 days of receiving the application. If students are not satisfied with the reviewed decision, then they can make an appeal to the Advisory Board as set out in Complaints and appeal Policy and Procedure or seek an external review.

Students may access an independent external review if they are dissatisfied with the internal appeal outcome.

Access to the complaints and appeals process is available at no cost or minimal cost to the student.

Student enrolment will be maintained where required by legislation while an appeal process is underway.

The right to make complaints and seek appeals of decisions and action under various processes does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

Roles and responsibilities for implementation of Refund Policy and Procedure

- Chief Executive Officer is responsible for the approval of the document.
- RTO Manager and Academic Manager is responsible for the implementation of the Signature Training College prevention, counselling, intervention and education strategies,
- Admissions Officer to update PRISMS regarding the cancellation of CoE due to Unsatisfactory Course Progress
- Accounts Officer is responsible for processing the refund and sending it to the Financial Accountants



Version Control and Accountable Officers

It is the joint responsibility of the Implementation Officer and Responsible Officer to ensure compliance with this policy.

Responsible Officer	Accounts Officers
Implementation Officer	Advisory Board Chief Executive Officer RTO Manager/ Academic Manager
Last Approval	29 May 2026
Review Date	29 May 2027
Approved by	Chief Executive Officer
Associated Documents	
Admissions Policy and Procedure Fees Policy and Procedure Fee Schedule (International students) International Student Enrolment Form Letter of Offer Letter of Release for International Students Privacy Policy and Procedure Records Management Policy and Procedure Student Code of Conduct Complaint and Appeals Policy and Procedure.	
Version Control	
Version 2.1	



Appendix 1: Refund Application Form

Signature Training College

Refund Application Form

1. Student Details

- Full Name: _____
- Student ID: _____
- Contact Number: _____
- Email Address: _____

2. Course Details

- Course Name: _____
- Commencement Date: _____
- Withdrawal Date (if applicable): _____

3. Refund Request Details

Reason for Refund (tick one): ☐ Withdrawal before commencement

☐ Withdrawal after commencement

☐ Provider default

☐ Special circumstances

☐ Cooling-off period

☐ Other: _____

Detailed Explanation:

4. Supporting Documentation

☐ Medical certificate

☐ Employer letter

☐ Financial documentation

☐ Statutory declaration

☐ Other: _____



5. Payment Details

- Total Fees Paid: \$ _____
- Refund Requested: \$ _____
- Original Payment Method: _____
- Name of Payer: _____

6. Declaration

I declare that the information provided is true and correct.

- Student Signature: _____
- Date: _____

OFFICE USE ONLY

- Application Received: _____
- Assessed By: _____
- Outcome: ☐ Approved ☐ Partial ☐ Declined
- Refund Amount: \$ _____
- Reason for Decision: _____
- Date Processed: _____



Appendix 2: Refunds Register

Ref #	Student Name	Course	Date Received	Reason	Outcome	Refund \$	Decision Maker	Date Paid	Notes
001	John Smith	Cert III	01/02/2026	Withdrawal	Approved	2,500	RTO Manager	15/02/2026	50% delivered



Appendix 3: Internal Refund Procedure (Staff Guide)

Refund Processing Procedure

Step 1: Receive Application

- Confirm form is completed
- Check required documentation

Step 2: Validate Eligibility

- Match request against:
 - Full refund criteria
 - Partial refund criteria
 - Special circumstances

Step 3: Calculate Refund

Use formula:

Refund = Total fees – (training delivered % × total course fee)

Step 4: Decision

- Assessed by RTO Manager or delegate
- Ensure consistency with previous cases

Step 5: Record Decision

- Update Refund Register
- Save:
 - Application
 - Supporting evidence
 - Decision notes

Step 6: Notify Student

- Provide written outcome:
 - decision
 - reason
 - refund amount

Step 7: Process Payment

- Within 28 days
- Pay original payer

Step 8: File and Monitor

- Store records securely

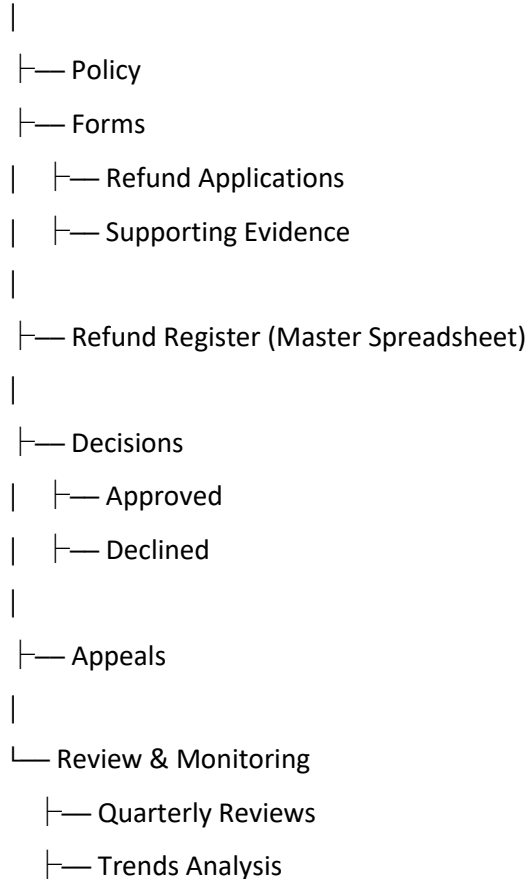


- Include in periodic review

4. Audit Evidence Folder Structure

Set this up in your system

Refund Compliance Folder



5. Staff Quick Checklist

Before approval:

- ☐ Request submitted in writing
- ☐ Evidence attached
- ☐ Matches policy criteria
- ☐ Calculation correct
- ☐ Decision documented



Appendix 4: Flowchart

Internal Refund Procedure

