

REFUND POLICY

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.

Unless otherwise stated, all refunds of fees will only be granted in accordance with this policy. The terms and conditions of this policy apply to all students, whether they are waiting to commence or are continuing studies

Policy

Details concerning the scope of Insight Academy Refund Policy are to be clearly disseminated to prospective students prior to contractual arrangements being made, this dissemination is in the form of the Student Handbook, Application for Enrolment and Letter of Offer.

This agreement, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws.

Insight Academy:

- Has appropriate safeguards and fair options in place for any monies paid in advance;
- Guarantees once you have commenced your training / assessment, you will be provided with every opportunity to complete the course.
- Will, in the event that a course is cancelled, whilst in progress, due to circumstances beyond its control, provide the student with a refund of fees on hold or offer to transfer the student to another course.
- Will refund a pro rata proportion of any money paid by you and not yet used for the delivery and assessment of the course, in the event we cancel or discontinue a course.

Students who have any queries regarding eligibility for refunds should contact Student Services Officer in the first instance.

Procedure - Refunds

To apply for a refund, a written claim must be submitted on the Refund Request Form to the Student Services Officer of Insight Academy. An application for a refund will be processed within 14 working days after a claim has been received. Refunds are assessed on a case by case basis. Refunds will only be refunded to the person who entered into the contract with Insight Academy and will not be provided to a third party. All refunds are paid electronically; no refunds will be in cash. 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.

Please refer to the Complaints and Appeals Policy.

Delegated Authority

Finance Manager

Refund Conditions

ENROLMENT / APPLICATION FEE	NO REFUND
Institute is unable to provide the course for which the original offer was made before commencement (provider default).	Full refund of course fees.
Course withdrawn by the Institute after commencement (provide default)	Calculation as per Refund amount calculator # (Default period of Provider taken in account)
Visa refused prior to commencement / Visa extension refused / Visa cancelled due to actions of the student (before course commences – off-shore students and on-shore students).	Full refund of tuition fees paid less 5 per cent of the total course fees received or \$200, whichever is the lesser amount.
Visa extension refused / Visa cancelled due to actions of the student (after course commences—on-shore students)	Refund on unused tuition fees 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 (non-visa refusal)	Full refund of course fees less AUD \$200 for the administration and processing charges.

Student withdraws from the course less than 8 weeks, but 4 weeks before course commencement (non-visa refusal)	60% of the tuition fees less AUD \$200 for the administration and processing charges.
Student withdraws from the course less than 4 weeks, but 2 weeks or more before course commencement (non-visa refusal)	40% of the tuition fees less AUD \$200 for the administration and processing charges.
Student withdraws from the course less than 2 weeks before course commencement (non-visa refusal)	No refund of tuition fees paid
Student withdraws from the course after the course commencement date (non-visa refusal).	No refund of tuition fees paid
Residency status change from International to Permanent resident (Provide application along with proof of visa status changes with copies from passport).	Fee status will change from next study period (if status is changed after the start of any study period)

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](https://internationaleducation.gov.au/Regulatory-Information/Documents/Fact%20Sheet%20ESOS%20refund%20specification%2040714%20(2).pdf)

Weekly Tuition Fees	(Total tuition fees for the course / Number of calendar days in the course) X 7
Weeks in default period	Number of calendar days from the default day to the end of the period to which the payment relates divided by 7
Refund Amount #	Weekly tuition fees X weeks in default period
Course Fees	Sum of Tuition fee and Non Tuition fees

OSHC Refund Policy

Calculation of refund will be done as per the policy provider If Orange International College has organized the OSHC, we will refund the OSHC directly to the student under following conditions:

- Student request to cancel OSHC
- Student Visa Rejected

- Change of OSHC provider

Application for refund form

- If a student wishes to withdraw their enrolment, they are required to complete an Insight Academy Application for Withdrawal and Refund form and forward it to the Student Services / Administration Officer. Your application will be processed within 14 working days of the application being received.
- The application should arrive at Insight Academy prior to course commencement (see Refund Conditions for details of expected refund amounts).
- If the academy is unable to offer the course, the refund will be processed within 14 working days.
- If Insight Academy 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 Insight Academy.

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 Insight Academy is unable to deliver your course in full, you will be offered a refund of all course money you have paid to date or alternately, Insight Academy will offer you the opportunity of studying in an alternative course at no extra cost to you. Students may choose preferred option.

Students will be required to sign an agreement outlining preferred options co-signed by the CEO. Should students choose the refund option; the refund will be paid no later than 20 working days of the day on which the course ceased being provided.

If Insight Academy 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.

Recipient of Refund

Insight Academy will pay the refund to the person who enters into the International Enrolment & Acceptance Form with the Academy, unless the person gives a written direction to Insight Academy to pay the refund to someone else – (The legislation does not allow the refund to be paid to an agent)

- The refund will be paid in the same currency in which the fees were paid unless this is impractical.
- The refund will be paid no later than 14 working days after it is lodged with Insight Academy.

Provision of Refund Information to Students

The refund policy will be given to students in their handbook prior to enrolment (signing of International Enrolment & Offer Acceptance Form) and made accessible on the Insight Academy website www.insightacademy.edu.au. It will also be explained at induction and orientation so that it is clearly understood by overseas students.

Insight Academy reserves the right to withhold granting the Qualification or Statement of Attainment completed by the student, if student tuition fees remain outstanding.