

Withdrawal and Refund Procedure

1.0 Purpose

This procedure outlines the types of withdrawals and refunds and administrative processes for determining a student or third-party payer's eligibility for a refund and subsequent payment.

2.0 Scope

Applies to all students enrolled in Bendigo Kangan Institute (BKI) courses or qualifications and all BKI staff responsible for process steps within this procedure. BKI will refund course fees paid in the given circumstances defined below, which are publicly available via the BKI websites.

To avoid doubt, students accessing VET Student Loans as their payment method for study will not receive a monetary refund for tuition fees that have been funded by this scheme. Instead, their expected debt will not be incurred for the appropriate modules or units of competency, should the notification occur before the census date for the relevant unit or units.

3.0 Policy Reference

Fees, Charges and Refunds Policy

4.0 Refund Types

4.1 Refunds for Program Cancellations

Type	Conditions
Refunding students for program cancellations	<p>If a VET program is cancelled by BKI before commencement or before a student completes the requirements for, a full refund will apply. This refund applies to all fee components. No administration fee will apply.</p> <p>Program cancellation does not include circumstances where a program is superseded on the national register (training.gov.au) and a student is required to enrol in the replacement program to complete.</p>

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4.2 Withdrawal and Refund for VET Programs at Certificate IV Level or below (excluding Third party sponsored students)

Type	Conditions
Refunding students who formally withdraw	<p>To be eligible for a tuition fee refund for units not yet commenced, a student must:</p> <ul style="list-style-type: none"> • Formally withdraw prior to their program commencing or; • Formally withdraw from their program within 28 calendar days from the program commencement date for the current enrolment year. <p>To withdraw from their program a student must advise of their intention to withdraw in writing to their teaching area within the 28-day period. An \$80 administration fee applies. If the refund is less than \$80, no refund will be provided. No refund will be provided for completed units.</p>
Refunding material fees	<p>Material fees will be refunded at the discretion of the teaching area and will be determined by the units of competency that have already commenced and the condition of the materials.</p> <ul style="list-style-type: none"> • Students will not be eligible for a refund or credit if the materials have been opened or used. • If the materials have already become the student's property, there will be no refund. • Refunds will be dependent on what has been purchased/supplied/used at the time of the student's withdrawal. • In some circumstances, materials cannot be refunded due to health regulations.
Refunding consumable fees	<p>If a student withdraws prior to the commencement of their program all consumable fees will be refunded.</p> <p>Consumable fees will not be refunded once training has commenced.</p>

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<p>Liability for unpaid fees of Students not officially withdrawing</p>	<p>Any students who does not attend for an extended period of time and does not officially withdraw in writing may be withdrawn by the program area. If a student is withdrawn under these circumstances and has fees outstanding after the program area makes the decision to withdraw, the student will still be liable for their fees.</p> <p>Outstanding fees remain on a student's record indefinitely and a hold will be placed preventing future enrolment, access to systems and issuing of qualifications and results.</p>
<p>Liability for unpaid fees after withdrawal or cancellation from program</p>	<p>If a student's fees remain unpaid when they withdraw or are cancelled from their program 28 calendar days after the program commencement date, the student will still be liable to pay those outstanding fees.</p> <p>Outstanding fees remain on a student's record indefinitely and a hold will be placed preventing future enrolment, access to systems and issuing of qualifications and results.</p>

Examples:

- Eligible for refund:** A student is enrolled with a program commencement date of 1 February and formally withdraws on 25 February. A full credit of tuition fees is issued, and the student is eligible for a refund as the withdrawal occurred within 28 calendar days of the program commencement date (excluding any completed units). \$80 Administration Fee applies. If the refund is less than \$80, no refund will be provided. No refund will be provided for completed units.
- Not eligible for refund:** A student is enrolled with a program commencement date of 1 February and formally withdraws on 10 March. The student is not entitled to a credit of tuition fees or refund as the withdrawal occurred more than 28 calendar days after the program commencement date.
- Not eligible for administration fee waiver:** A student enrolls and determines that, prior to course commencement, they do not wish to undertake the study. A refund of tuition fees will be provided, less the \$80 Administration fee.

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4.3 Withdrawal and Refund for VET programs at Diploma level and above (including programs eligible for VET Student Loans)

Type	Conditions
Refunding students who withdraw before census date	<p>For VET programs at Diploma level and above, a full refund of all tuition fees will be made if the withdrawal application is submitted on, or prior to, the census date(s) for the enrolled unit(s). If a written intention to withdraw is not submitted on or prior to the census date(s) then the student will not be eligible for a refund or adjustment to their VET Student Loan debt. No refund will be provided for completed units. Students that have deferred tuition to a VET Student Loans as their payment method for study will not have a monetary refund provided for tuition fees that have been funded by this scheme.</p> <p>Any students who fail to attend for an extended period of time without formally communicating their intention to withdraw, may be withdrawn by the teaching area.</p>
Refunding material fees	<p>Material fees will be refunded at the discretion of the teaching area and will be determined by the units of competency commenced at the condition of the materials. An \$80 administration fee applies.</p> <ul style="list-style-type: none"> • Students will not be eligible for a refund or credit if the materials have been opened or used. • If the materials have already become the student's property, there will be no refund. • Refunds will be dependent on what has been purchased/supplied/used at the time of the student's withdrawal. • In some circumstances, materials cannot be refunded due to health regulations.
Refunding consumable fees	<p>If a student withdraws prior to the commencement of their program all consumable fees will be refunded.</p> <p>Consumable fees will not be refunded once training has commenced.</p>

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Examples

1. **Eligible for refund:** A student is enrolled in a Diploma program and has a census date of 3 February for an enrolled unit. The student formally withdraws from the unit on 2 February. A full refund of tuition fees is issued and, where the student has a VET Student Loan, they will not incur a debt for the withdrawn unit as the withdrawal occurred prior to, or on, the applicable census date. If the student paid upfront they will be eligible for a refund.
2. **Not eligible for refund:** A student is enrolled in a Diploma program and has a census date of 3 February for an enrolled unit. The student formally withdraws from the unit on 2 April. The student is not entitled to a credit of tuition fees, adjustment to their VET Student Loans debt, or a refund as the withdrawal occurred after the census date.

4.4 Refunds for third party sponsors / apprentices

Type	Conditions
Refunding students who withdraw	<p>To be eligible for a refund of tuition fees, the same conditions as set out in 4.1 and 4.2 must be met.</p> <p>Tuition fee refunds for Apprentices who do not successfully complete their probationary period will only be considered where BKI is notified, in writing, within 90 calendar days by either the student or the employer.</p> <p>No refund will be provided for completed units.</p>

Examples.

- **Eligible for refund:** A student is enrolled as an apprentice and their employer notifies BKI that they have failed to pass probation. The Apprentice commenced on 28 September and notifies BKI, via email to the Teaching area, on 23 December. A full refund of tuition fees for units not yet commenced is issued as BKI was notified within the 90-day timeframe.
- **Not eligible for refund:** A student is enrolled as an Apprentice and their employer notifies BKI that they have failed to pass probation. The Apprentice commenced on 28 September and notifies BKI, via email to the Teaching area, on 12 January. No refund will be issued as BKI was not issued within the 90-day timeframe.

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4.5 Withdrawal and Refunds for Accredited and Non-Accredited Short Courses/Programs

Type	Conditions
Refunding students who withdraw	<p>To be eligible for a refund or credit of tuition fees a student must formally advise their intention to withdraw at least five (5) business days before the short course commencement date. Less \$40 Administrative fee.</p> <p>Withdrawal made within five (5) or less business days prior to the course commencement will forfeit 100% of the short course fee.</p> <p>Where a student notifies of their inability to attend the scheduled delivery dates, all attempts will be made to re-book the applicant for a future delivery date. This excludes short courses delivered under commercial arrangements where a specific agreement is in place.</p>

4.6 Refunds for Withdrawal for Scholarship Students

Type	Conditions
Refunds for withdrawal before census date	<p>100% scholarship is refunded to the scholarship account if a scholarship student withdraws before the census date, within 28 days of course commencement.</p> <p>They may be charged an admin fee of \$80 on any out-of-pocket cost and then refunded the remaining amount.</p>
Refunds for Withdrawal after Census Date	<p>100% scholarship is refunded to the scholarship account if a scholarship student withdraws after the census date, after 28 days of course commencement.</p>
	<p>Students will not be refunded any other amount.</p>
Refunds for partial withdrawal	<p>A student reduces their study load. The scholarship amount is refunded to the scholarship account.</p>

Example:

A student's course fees are \$1000, and the student was given a \$500 scholarship. The remaining \$500 was paid by the student out of pocket.

1. The student has recently commenced the course but cannot continue due to personal reasons; 18 days after starting the course (within 28 days), the student officially withdraws

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from the course. Although the student may be charged an \$80 Admin fee, the student is *refunded \$420.00*. The \$500.00 scholarship is returned to Welfare Scholarship funds.

2. 6 weeks after commencing the course, the student withdraws from the course because they no longer want to continue with it (after 28 days). The student will not be given a refund for any fees paid. The \$500 scholarship used to assist the student is returned to Welfare Scholarship Funds.

A student paid \$3,500 for their course fees. The student was given a \$500 scholarship to assist with their educational expenses.

3. The student later decides they would like to withdraw from some units and go part-time. The student has not yet been charged for these units. When the student records team official withdraws a student from these units, the \$500 scholarship will need to be returned to the scholarship fund. The student records team advise the welfare team of the refund and returned scholarship funds.

4.7 Refunds for Concession Card Students

Type	Conditions
Refunds for Concession Card within 60 days for all students	<p>If a student presents concession card within 60 days of course commencement, the relevant fee adjustment will be made.</p> <p>Please note: if a student has paid their fees via a scholarship and presents their concession card within 60 days, 100% of the scholarship is refunded to the scholarship account.</p>

Example:

A student paid \$3200 for their course (total fees). The student was given a \$500 scholarship to assist with the costs; the student paid the remainder out of pocket.

Two weeks after commencing the course, the student's concession card comes through from Centrelink. Since the student had initially paid the total costs and used a scholarship, a refund will be required. The student is advised that the \$500 scholarship they initially gave has been returned to the scholarship fund. The student records team advised the welfare team of the refund and returned scholarship funds.

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4.8 Refunds for Withdrawal in Exceptional Circumstances

Type	Conditions
VET Student Loans students withdrawing after the census date	VET Student Loans students withdrawing after the census date, due to exceptional or extenuating circumstances, should notify, in writing, vetstudentloans@bendigotafe.edu.au and outline the reason for consideration of special circumstances along with supporting documentation.
All other VET students withdrawing after the 28-day withdrawal date	<p>All other VET students withdrawing after the 28-day withdrawal date due to exceptional or extenuating circumstances need to provide in writing their justification for a refund along with supporting documentation. Application for special consideration will be assessed by the Registrar on a case-by-case basis.</p> <p>When considering whether special circumstances should be recognised and applied to student refund applications, BKI must be satisfied that the circumstances:</p> <ul style="list-style-type: none"> • Are beyond the student’s control; • Did not make full impact until on or after the unit/course commencement date; and • Made it impracticable for the student to complete the requirements of the unit or course in the period during which the student undertook or was to undertake the unit or course. <p>Examples of special circumstances include:</p> <ol style="list-style-type: none"> a. Medical circumstances (illness or injury), supported by a doctor’s statement; b. Family/personal circumstances, supported by a statement from a BKI counsellor or equivalent.

Example:

- **Eligible for refund:** A student is enrolled in a program with a commencement date of 3 February for an enrolled unit/s. The student formally withdraws from the unit on 1 April due to illness and supported by a medical certificate from a specialist. The request is assessed and deemed eligible for a refund of tuition fees as the illness was not present at the time of commencement.
- **Not eligible for refund:** A student is enrolled in a program with a commencement date of 3 February and advises they wish to withdraw and receive a refund on 1 April due to personal circumstances. The student is not able to produce supporting documentation to support their request and, following assessment, the application for extenuating circumstances is not

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approved. The student is given 28 days to appeal the decision.

4.9 Refunds for Credit Transfer

Type	Conditions
Refunds for Credit Transfers applied to units after payment has been made	If a student presents a valid statement of results for units already enrolled and paid. The payment made for the units be will be refunded in full, no administration fee charged and an outcome of Credit Transfer applied.

4.10 Refunds for Deceased Students

Type	Conditions
Applying for a refund for a deceased student	Upon request of the personal legal representative of the Deceased Estate and with supporting documentation, a refund of tuition fees will be provided by the Registrar.

4.11 Refunds not included elsewhere

Type	Conditions
Assessing other refund applications	Applications for refunds not covered by any of the provisions of this procedure will be determined on a case-by-case basis, and approved by the Registrar.

4.12 Unclaimed refunds and credit balances

Type	Conditions
Unclaimed Refunds	<p>If a refund payment remains unrepresented (unclaimed) for a period of no less than six (6) months, the refund will be cancelled and BKI will re-credit the remaining funds to the student's/sponsor's account</p> <p>Students will be required to re-apply for the refund. The balance will be treated in accordance with the Credit Balances section below.</p>

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Credit Balances	<p>Normally overpayment (excess payment) of student fees resulting in a credit balance on the student's account will automatically be transferred as payment or part payment of the student's fees payable or to other outstanding debts owing to BKI (if applicable). It is the responsibility of the student to be aware of all credit amounts (excess payments) on their account and to maintain current address and contact details. Students can apply for a refund of a credit balance.</p> <p>Credit amounts on a student's account up to and including \$20AUD will be forfeited to BKI and processed as a forfeit of an insignificant credit balance. BKI deems that credit balances are insignificant balances if the credit balance is less than \$20AUD and the student's VET program status is inactive for more than 12 months.</p> <p>Students with unclaimed credit amounts greater than \$20AUD will be notified in writing of their credit amount. If refund applications are not received within twelve months of the date of the written communication, credit balances will be deemed as unclaimed and dealt with by BKI according to the Unclaimed Monies Act 2008.</p>
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5.0 Procedural Steps

No.	Phases and steps	Name of role who actions
5.1	Refund application	
5.1.1	Late Presentation of Concession Card (within 60 days)	Student Recruitment and Enrollment
5.1.2	Student presents concession card within 60 days of course commencement (including scholarship students)	
5.1.3	Student/Employer notifies Teaching area, in writing within the timeframes outlined above, that they wish to withdraw and receive a refund.	Student Employer

No.	Phases and steps	Name of role who actions
5.1.4	Refund application is completed (Student Details)	Student Employer
5.1.5	Refund application form completed, approved and submitted to Registrar team via Heat Initiate Refund Checklist	Teaching Area Manager
5.2	Eligibility for refund assessed and outcomes communicated	

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5.2.1	Acknowledge receipt of Refund Application and update checklist Incomplete applications are returned to Teaching area for resolution.	Student Administration Officer
5.2.2	The validity of application is reviewed in line with current institute refund rules. If Special Consideration is required, forward to Registrar.	Student Administration Officer
5.2.3	If refund requirements have been met, total amount for refund is determined.	Student Administration Officer
5.2.4	If refund requirements have not been met, Student Records will advise the Student/Employer and the application is returned to the Teaching area with a detailed explanation as to why the refund has not been approved.	Student Administration Officer
5.2.5	If refund requirements have been met, and a part payment plan exists which requires cancellation, finance provider is notified of cancellation.	Administration Officer
5.2.5	Application outcome is communicated to the student.	Student Administration Officer
5.3	Refund processing	
5.3.1	If any remaining amounts require refund via EFT, banking details are requested for payment.	Student Administration Officer
5.3.2	Provides banking details for payment of refund via EFT.	Student
5.3.3	Units will be updated in student management system.	Student Administration officer

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No.	Phases and steps	Name of role who actions
5.3.4	Refund details are entered in student management system.	Student Administration Officer
5.3.5	Refund spreadsheet extracted from JR+ is forwarded to Finance team	Student Administration Officer
5.3.6	Finance team will process refund.	Accounts Payable Team
5.3.7	Creates supplier in FinanceOne.	Procurement Officer
5.3.8	Refund request forwarded to Finance team for payment.	Accounts Payable Team
5.3.9	Generate transaction against supplier, assigning unique invoice number.	Finance Officer
5.3.10	Update refund tracking spreadsheet to note EFT payment ID.	Finance Officer
5.3.11	Approves payment of refund.	Registrar
5.4	Records retention	
5.4.1	Refund application form and all associated documentation filed. (ref. Records Management Policy).	Student Administration Officer

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Roles and Responsibilities

Role	Responsibilities
Teacher	<ul style="list-style-type: none"> Facilitating completion of refund application. Calculating any appropriate consumable and material amounts for refund.
Teaching Department Manager	<ul style="list-style-type: none"> Endorsement of refund application form. Submission of refund application form to the Registrar and Student Records team.
Student Administration Officer/VSL Officer	<ul style="list-style-type: none"> Reviewing validity of application in line with current institute refund rules. Determining final amount for refund. Reversing deferral of any fees incorrectly deferred to VET Student Loans Notifying DebitSuccess of part payment plans for cancellation. Communicating application outcome to the student. Updating Refund Checklist Requesting banking details for payment. Updating account details in student management system. Entering EFT details into student management system. Send refund spreadsheet to Finance team Filing refund application form and any supporting documents per current institute process.
Student	<ul style="list-style-type: none"> Advising Teaching area that they are withdrawing Completing relevant sections of refund form, including banking details for payment of refund via EFT.
Finance Officer	<ul style="list-style-type: none"> Ensuring required paperwork to process Student/Sponsor refund is in order Loading refund details to Finance One
Registrar	<ul style="list-style-type: none"> Assessment of Special Consideration Approving payment of refund.

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6.0 Definitions

Word/Term	Definition
Refund	A repayment of course fees paid. May come in the form of either a monetary return via EFT, ceased part payment plan payments, cessation of any future VET Student Loans debt incurring, or a combination of these methods as required.
Finance Officer	BKI staff member working within the Finance team.
Student Administration Officer	BKI staff member working within the Registrar and Administration team.
Student	Any individual either enrolled in a course or qualification to be delivered by BKI.

7.0 Related Documents

Document Name
Fees, Charges and Refunds Policy
Offer and Acceptance Agreement for International Students
Refund Application Form
Re-Crediting a Student Loan Procedure
Refunds Help Hub
Refund Report
Fees and Charges Guide
Student Handbooks

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8.0 Version Control and Change History

Ver.	Issue Date	Document Custodian	Description of Change	Approved by
1.0	22 Nov 2022	Registrar	New procedure.	Chief Governance and Quality Officer
1.1	06 Apr 2023	Registrar	Minor changes to reflect examples for easier understanding of procedure.	Policy Development Officer
2.0	17/01/2025	Registrar	Updated title to include Withdrawals. Minor updates in line with new Student Management System.	Chief Operating Officer

9.0 Document Custodian and Approval Authority

Document Custodian	Approval Authority	Approval Date	Scheduled Review Date
Registrar	Chief Governance and Quality Officer	10 Nov 2022	02/01/2023
Registrar	Chief Operating Officer	17/01/2025	18/01/2027

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