

MACQUARIE INTERNATIONAL REFUND POLICY

Macquarie University has adopted the following policy in respect of fee refunds for full-fee-paying international students studying in Australia or by distance education overseas. All dollar symbols (\$) in this policy represent Australian Dollars (AUD). Note that this agreement does not remove the right to take further action under Australia's consumer protection laws.

A. DEFINITION OF TERMS USED IN THIS POLICY

The following definitions may assist in the comprehension of this policy:

1. **Fee Refund:** A process where the University removes money from the student's University account and makes a payment to the student. Fee refunds are not the same as fee reversals.
2. **Fee Reversal:** A process where fees that were charged to the student's University account are removed.
3. **Commencement Fee:** A deposit that full degree students pay on acceptance of their offer, and which contributes towards tuition fees in the program. The amount required is fixed and is written on your offer letter. Note that Study Abroad students are not required to pay a commencement fee.
4. **Study Period:** The appropriate period of enrolment depending on the unit(s) undertaken by the student. This will either be a semester, trimester, term, or vacation period.
5. **Commencing Study Period:** The first study period in which the student enrolls.
6. **Commencement Date:** The first day of the student's commencing study period. This will usually be the student's first day of classes.
7. **Census Date:** The last day to withdraw from a unit or a program without penalty. For unit census dates please check the University's website.
8. **Packaged Program:** A program that includes multiple courses, which may or may not be wholly provided by the University. If some courses within a packaged program are provided by an external party, then refunds relating to that course will not be covered by this policy.

B. OTHER REFUND POLICIES

This policy does not apply to students that fall under the following categories:

1. Students enrolled at Macquarie University studying at an offshore location are covered by the refund policy of the partner institution in which they attend.
2. Students who participate in the inbound Study Abroad program and who pay fees to a third party provider or home institution, will be subject to the refund policy of that provider or institution.
3. The Applied Finance Centre (AFC), the Higher Degree Research Office (HDRO) and the Centre for Macquarie English (CME), are entities within Macquarie University that have their own refund policies applying to any programs undertaken at these respective entities.
4. The International College of Management – Sydney (ICMS) and the Sydney Institute of Business and Technology (SIBT) are institutions affiliated with Macquarie University that have their own refund policies applying to any programs undertaken at these respective institutions, even though the program may be taken in association with a principle program provided by Macquarie University.
5. OSHC Worldcare has its own refund policy that applies to refund of fees for Overseas Student Health Cover (OSHC).

C. REFUND PROCEDURE

All requests for refunds of fees must be made in writing on the appropriate form which may be obtained from Macquarie International in E3A Level 1 or downloaded from the internet at http://www.international.mq.edu.au/pdfs/Fees_Policy.pdf

In addition, these forms may need to be completed depending on the circumstances under which the student is requesting a refund:

Withdrawal from Study – new students only – obtain form from Macquarie International E3A Level 1

Change of Unit Enrolment – continuing students only – obtain form from Student Enquiries Service Lincoln Building Level 1

Notice of Leaving Education Provider – continuing students only – obtain form from Macquarie International E3A Level 1

OSHC Worldcare Refund – for cancellation of OSHC – obtain form from MI Shop E3A Level 1

Requests for refunds should normally be made within 14 days of an event which qualifies the student for a refund. Students must ensure that all sections of the form are completed before submission to Macquarie International, and they must attach all documentation. Contact details must be provided, including at least one telephone number and one valid email address. The refund request form must be signed by the student, or in the event that the student does not have the capacity to do so, by the student's parent or guardian. The original form must then be returned to Macquarie International in order for the refund payment to be released.

Failure to comply with the above may cause processing delays. Incomplete forms or forms without sufficient supporting documentation cannot be processed.

Refunds will be granted according to the following guidelines. Any request which falls outside these guidelines will be referred to the Executive Director, International Programs, or their nominee, for consideration and decision.

D. ELIGIBILITY FOR REFUND OF FEES

1. SPECIAL CONSIDERATION

- 1.1 Special consideration may be given to any refund request regardless of other provisions set out in the rest of this policy. This may change the amount of fees that are refunded.
- 1.2 Withdrawal due to exceptional circumstances may be accepted as grounds for either a total or partial refund of fees. Exceptional circumstances may include but are not limited to:
 - (i) A student visa application being refused prior to the commencement of the program,
 - (ii) Serious illness or disability which prevents continuation of study,
 - (iii) Death or serious illness of the student or a member of their immediate family (parent, sibling, spouse, or child),
and
 - (iv) Political or civil unrest, or natural disaster.
- 1.3 All applications for special consideration must be accompanied by evidence documenting the circumstances (eg. Medical certificate). Students must also consult an International Student Advisor in Macquarie International for consideration of the evidence of exceptional circumstances.

2. STUDENTS WHO ARE NOT ELIGIBLE FOR REFUND

- 2.1 If a student is found to have provided false or misleading information to Macquarie University at any time, the University reserves the right to retain up to 100% of any fees paid and may annul that student's enrolment.
- 2.2 A student who withdraws from a course after the census date of the relevant study period will not be eligible for a refund unless special consideration is given.
- 2.3 A student who has credit in their account but is not completing their studies in that study period will not be eligible for a refund unless special consideration is given. The credit will remain in the student's account and will be allocated towards tuition fees for subsequent semesters. This includes credit from:
 - (i) Overpayment in any study period, and
 - (ii) Withdrawal from one or more units after payment has already been made.
- 2.4 Application fees are nonrefundable.

3. COMMENCEMENT FEE – FULL DEGREE STUDENTS

- 3.1 The commencement fee is a deposit that contributes towards tuition fees in the program. Each international student must pay a commencement fee in order to accept their offer of admission to Macquarie University and to enable their application for a student visa. A student may withdraw from their program at any time, however any refund of the commencement fee will be subject to a deduction. The deduction will depend on the date that Macquarie International receives the *Withdrawal from Study* form:

Table 1

| Withdrawal Date | Deduction (non-refundable component) |
|--|--------------------------------------|
| Four or more weeks prior to commencement date | \$2000 |
| Less than four weeks prior to commencement date | \$5000 |
| After commencement date but before census date | \$5000 |
| After census date of the commencing study period | No refund |

- 3.2 In cases where the commencement fee is less than the deduction as listed in Table 1, then the student will not be eligible for a refund.
- 3.3 The only exception to Table 1 occurs if the student applies then withdraws, within the four weeks prior to commencement. Where this is the case, then the value of the deduction will be \$2000 instead of \$5000.
- 3.4 Where a student has completed a course in a packaged program and did not meet the conditions to allow them to commence the next course in the packaged program, they may make a request for a new offer package or alternative offer to be issued. If the student decides to withdraw instead, then a deduction will be made as per the values listed in Table 1 above, i.e. failure to complete the first component of a package course does not entitle the student to a full refund, but instead to a partial refund.
- ### 4. TUITION FEES – FULL DEGREE STUDENTS

- 4.1 For subsequent study periods, the student is expected to make payment for tuition fees prior the the commencement date of that study period. A student may withdraw from their program at any time, however any refund of tuition fees other than the commencement fee may be subject to a deduction (the commencement fee is also subject to a deduction). The deduction will depend on the date that Macquarie International receives the *Notice of Leaving Education Provider* form:

Table 2

| Withdrawal Date | Deduction (non-refundable component) |
|--|--------------------------------------|
| Before the first day of the relevant study period | Full refund |
| After the first day of the relevant study period but before the census date of that study period | \$2000 |
| After census date of the relevant study period | No refund |

- 4.2 In cases where the credit in the student's account is less than the deduction as listed in Table 2, then the student will not be eligible for a refund.
- 4.3 The only exception to Table 2 occurs when the student has been notified of their exclusion from the University after they made a payment of tuition fees, and has had their enrolment cancelled. Where this is the case, the student is entitled to a full refund.
- 4.4 Where a student has both commencement fee and other tuition fees in their account, the deductions will be applied separately, i.e. the commencement fee will be subject to a deduction under Table 1, and the other tuition fees will be subject to a deduction under Table 2. The total value of deductions cannot exceed \$5000.

5. STUDENTS WHO OBTAIN PERMANENT RESIDENT STATUS IN AUSTRALIA

- 5.1 A student who obtains permanent resident status in Australia before commencing their studies should apply for admission through the Undergraduate Studies Section or the Postgraduate Studies Section as appropriate to the level of their program. If they continue to study at Macquarie University, then any credit in their account will remain in their account in full to be allocated towards tuition fees in subsequent semesters.
- 5.2 Where a student obtains permanent resident status in Australia and decides not to continue to study at Macquarie University, then a deduction of \$2000 will be made from their commencement fee, and a full refund will be processed for tuition fees other than the commencement fee.

5.3 Note that a student who obtains permanent resident status after the census date in the relevant study period, will be considered an international student for fee calculation purposes and will be liable to pay the tuition fees applying to international students for that study period. From the following study period onwards, the student will be considered a permanent resident for fee calculation purposes.

6. STUDY ABROAD STUDENTS

6.1 A student who participates in the inbound Study Abroad program and who pays fees to Macquarie University may be subject to a deduction if they withdraw. The deduction will depend on the date that the student submits their withdrawal form:

Table 3

| Withdrawal Date | Deduction (non-refundable component) |
|---|---|
| Four or more weeks prior to commencement date | \$500 |
| Less than four weeks prior to commencement date | \$2000 |
| After commencement date but before census date | \$2000 |
| After census date of the relevant study period | No refund |

6.2 In cases where the credit in the student's account is less than the deduction as listed in Table 3, then the student will not be eligible for a refund.

E. PAYMENT OF REFUNDS

1. Payment of refunds will be made within four weeks of receiving the *Request for Refund of Fees* form.
2. Where Macquarie University defaults on provision of the program, payment will be made within two weeks of the default day.
3. Payment will be made to an account in the student's country of permanent residence, except where payment is less than \$1000 or where the student has a valid visa beyond the conclusion of their program.
4. Refund payments will be made in Australian Dollars (AUD).
5. Payment will be made by electronic funds transfer (EFT) or by Macquarie University cheque to a recipient within Australia and by telegraphic transfer (TT) or by international bank draft to a recipient overseas.
6. Refunds will be made payable in the name of the student unless:
 - (i) The student is transferring to another institution in Australia, and has nominated this institution as the payee on the refund request form,
 - (ii) The student is receiving financial aid from the United States Government – in this case the refund will be made directly to the lending institution,
 - (iii) The student is receiving sponsorship or scholarship – in this case the refund will be made directly to the entity providing the sponsorship or scholarship,
7. In exceptional circumstances where the refund must be made to a third party, the student must apply for special approval through consultation with the Assistant Director – Revenue Services.

F. APPEALS

If a student is not satisfied by the decision made on a refund of fees, they may submit a written appeal to Macquarie International. This appeal must be addressed to the Executive Director, International Programs, and all previous correspondence between the student and Macquarie International must be attached. The appeal will be considered by the Executive Director or his nominee, and the student will be informed of the result of the appeal within 14 days of the receipt of the appeal.

If the appeal is not upheld by the Executive Director or his nominee, it may be taken to the Dean of Students who will determine the matter on the basis of this policy, and the Department of Education, Science and Training's National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students.

These appeal provisions do not circumscribe the student's rights to pursue other legal remedies for disputes which they may have against the University in relation to your entitlement to a refund.