



INSTITUTE OF  
INTELLECT BLENDING

# STUDENT

Student Fees, Charges  
and Refund Policy &  
Procedures

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Creation/Revision date	File Name	Comments	Created/Revised by
2017	Student Refund Policy	Policy and procedure created	Approved by Director
2019	Student Refund Policy V1	Policy and procedure updated	Approved by Director
15/10/2021	IIB Student Fees, Charges and Refund Policy & Procedure V2021.1	Policy and procedure updated	Updated by Joanne G, approved by Director
18/01/2022	IIB Student Fees, Charges and Refund Policy & Procedure V2022.1	Header revised with updated address	Updated by Tony Z, approved by Joanne G
23/03/2022	IIB Student Fees, Charges and Refund Policy & Procedure V2022.2	Withdrawal application fee added onto the list.	Updated by Joanne G
11/05/2023	IIB Student Fees, Charges and Refund Policy & Procedures V2023.1	Review and update	Updated by CM reviewed and approved by Director
19/03/2024	IIB Student Fees, Changes and Refund Policy & Procedures V2024.0	Changed administration and processing fee from \$500 to <b>\$250 for onshore students and \$200 for offshore students.</b>	Updated by Bruno Tini
01/05/2024	IIB Student Fees, Changes and Refund Policy & Procedures V2024.1	References to the following were updated to only be referred to as the <b>non-refundable enrolment fee</b> : administration and processing charges, administration and processing fee, registration fee, administration fee.	Updated by Bruno Tini
10/05/2024	IIB Student Fees, Changes and Refund Policy & Procedures V2024.2	Removed wording: Re-assessment fee, it does not apply. Updated Late Assessment Submission fee from \$100 to \$250	Updated by Bruno Tini

## Purpose & Scope

The Education Services for Overseas Students (ESOS) Act 2000 and the National Code 2018 are part of the ESOS framework governing the responsibilities of education providers towards overseas students. This policy satisfies the requirements of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, Standard 3, Standard 9 and Standard 10.

This policy also complies with Standard 5.3 of Standards of Registered Training Organisations (RTOs) 2015.

The purpose of this policy is to ensure that Institute of Intellect Blending (IIB) will ensure that fees, charges, and refunds are collected and administered in accordance with the provisions of applicable legislative and contractual requirements and the policy is made available to all current and prospective students on the IIB website. IIB will also adopt a refund policy that is fair to students who have valid reasons for requesting refunds and who give IIB sufficient notice, while at the same time protecting IIB from suffering economic loss that may be caused by refund requests that are not submitted within the required timeframe.

The policy applies to fees, charges, and refunds applicable to overseas students attending CRICOS registered VET and ELICOS courses.

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## Scope

This policy and procedure apply to all the prospective and enrolled international students at IIB who pay part or full advance fees when applying for a place at IIB.

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## Definitions

**Course** A program of study leading to a qualification or an award.

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**Fee** Means fees IIB receives, directly or indirectly, from:

- an overseas student or intending overseas student; or
- another person who pays the fees on behalf of an overseas student or intending overseas student.
- that are directly related to the provision of a course that the IIB is providing, or offering to provide, to the student; and

## Definitions (cont.)

Resources	Cost of learning materials and resources indicated in the Student Agreement which each student is required to purchase at the time of joining the course
Non-refundable enrolment fee	Covers the administrative costs of enrolment.
Fee due date	As per the dates on the student agreement
Pre-paid fee	Fees paid in advance prior to course commencement.
Agreed start date	Means the day on which the course was scheduled to start, or a later day agreed between the IIB for the course and the student.

## Policy & Procedures

Notification of fees and charges	<p>Fees and charges are advised to all IIB students and prospective students prior to, or at the time of enrolment through the appropriate documentation. Payment arrangements are aligned to courses and may vary depending upon factors such as length of course, qualifications etc.</p> <p>IIB advises its fees and charges in course promotional materials, on the IIB website, in the offer letter, enrolment form, in pre-course invoices applicable at the time, and in the student Course Acceptance Agreement where applicable.</p> <p>Tuition and the non-refundable enrolment fee are non-transferable to other students or other institutions.</p> <p>A tuition fee payment plan may be offered or granted to students.</p> <p>According to ESOS Act,</p> <p>(1) A registered provider must not receive, in respect of an overseas student or intending overseas student, more than 50% of the student's total tuition fees for a course before the student has begun the course.</p>
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## Policy & Procedures (cont.)

- Notification of fees and charges (cont.)
- (2) Subsection (1) does not apply if:
- (a) either of the following choose to pay more than 50% of the overseas students, or intending overseas student's, total tuition fees for a course before the student has begun the course:
- the student.
  - a person who is responsible for paying those fees; or
- (b) the course has a duration of 25 weeks or less.

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Fees and charges may include, booking fee, Overseas Student Health Cover (OSHC) insurance, accommodation, airport pickup, material fees for learning resources essential for the course, items which are consumable or transformed by students during the course, textbooks, photocopying, re-issuing of receipts, copies of academic reports, change of enrolment, additional copies or re-issue of qualifications and academic transcripts, etc.

Additional charges may also apply including follow up charges associated with late or non-payment, overdue fees, and dishonour cheque fees.

### Administration and materials charges

International students are to be made aware of all material costs and the non-refundable enrolment fee in their Offer Letter and Course Acceptance Agreement prior to enrolment.

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#### Additional non-tuition fees\*

– Non-refundable enrolment fee	Onshore students \$250 Offshore students \$200	Non-refundable
– Materials fee	\$50 per term	Non-refundable
– Withdrawal application fee	\$200	Non-refundable
– Textbook fee	As per RRP	Non-refundable

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## Policy & Procedures (cont.)

Additional non-tuition fees*			
Administration and materials charges (cont.)	– RPL fee	\$300 per unit	Non-refundable
	– Credit transfer fee	No Fee	Non-refundable
	– Late Assessment Submission fee	\$250 per unit	Non-refundable
	– Accommodation services	\$200	Non-refundable
	– Airport pick-up (One-way)	\$200	Non-refundable
	– Late payment fee	\$100 overdue within 7 days	Non-refundable
		\$200 overdue over 7 days	Non-refundable
	– CoE variation fee	\$50 per CoE	Non-refundable
	– Certificate/Statement of Attainment Reissue Fee	\$50	Non-refundable
	– Student ID card reissue fee	\$25	Non-refundable
	– Printing Fee	\$0.20 per page (BW)	Non-refundable
		\$1.00 per page (Colour)	Non-refundable

## Policy & Procedures (cont.)

Payment arrangements	<p>It is a requirement of IIB that where tuition fees, administrative charges or other charges are applicable, these must be paid by the specified due dates on the Course Acceptance Agreement and Letter of Offer and paid in Australian dollars. Course commencement will not occur until the first scheduled fee payment is made.</p> <p>For courses with duration less than 12 weeks, the full upfront tuition fee must be pre-paid before enrolment. Partial payments and delayed payment schedule are not available for courses with duration less than 12 weeks.</p> <p>Payment from students can be made by direct bank deposit, credit card and bank cheque (funds must be cleared before the date the student commences the course).</p>
Payment plan arrangements	<p>If a student communicates difficulty in their ability to make payment of the full instalment due, a payment plan may be offered as a supportive measure. Payment plans are agreed upon based on a three (3) or four (4) part instalment payment.</p> <p>Late payment fee will be applied unless the exemption of late payment fee is approved. Approval will be granted on a case-by-case appraisal of compassionate or compelling circumstances, evidence of which is to be provided by student.</p> <p>Student will be issued with a revised Payment Schedule for the current due payment.</p>
Late fees and non-payment of fees	<p>To ensure IIB's financial viability and ensure that CRICOS and other Fee-Paying Student are given a proper mechanism to enter a payment arrangement schedule, this section provides guidelines in relation to managing students who are behind in schedule in the payment of their fees, reporting students for non-payment, and refusal of request to issue any certificates if tuition fee payments are in arrears.</p> <ol style="list-style-type: none"><li>1. All IIB Fees must be paid by the due date as indicated on the Agreement and/or on the invoice. If a student fails to pay all fees and charges by the due date, the student is deemed to be an IIB debtor.</li><li>2. If the student made the payment after the due date, there will be a Late Payment Fee of \$100 for late payment under 7 days, \$200 fee for late payments over 7 days.</li><li>3. Student Engagement and/or Administration department will not issue any request for relevant documentation if the student has not paid their tuition fee. Continuous Non-Payment of Fees will result in the following actions by IIB:</li></ol>

## Policy & Procedures (cont.)

### Late fees and non-payment of fees (cont.)

4. Students will receive a reminder letter 7 days before the due date. The emails will include the invoice for the tuition showing any outstanding amount.
5. The First Warning Letter for Non-Payment will be sent 7 days after the due date. The emails will include the invoice for the tuition showing any outstanding amount.
6. The Second Warning Letter for Non-Payment will be sent 7 days after the First Warning letter. The emails will include the invoice for the tuition showing any outstanding amount.
7. IIB will issue a Written Notice of Intent to Report (WNOITR) if overdue fees are not paid within seven (7) days, after the second Warning Letter has been sent and the student has not paid the outstanding amount and/or tried to communicate with the Institute regarding the payment.
8. International Students must immediately make arrangement with the IIB accounts team to avoid being cancelled for non-payment of fees. Failure to pay the debt may result in any or all the following, until the full amount is paid:
  - suspension of the student from attending or participating in the course.
  - loss of access to the Institute's resources, computer systems or online course.
  - loss of access to enrolment record information and academic transcripts.
  - inability to graduate.
  - withhold certificates of completion and participation.
  - termination of the enrolment.
9. If the student didn't respond within twenty (20) working days from the date of the Written Notice of Intent to Report (WNOITR), their enrolment with IIB will be cancelled, and if the student is an international student, the CoE will be cancelled and student will be reported for Non-Payment of fees on PRISMS to inform the Department of Education and the Department of Home Affairs for the breach of student visa conditions (International Students only).
10. Generally, a registered provider may proceed with the deferral, suspension, or cancellation after the internal complaints handling and appeals process has been completed –for example, in cases of misbehaviour and non-payment. The only time a registered provider needs to wait for both the internal and external complaints handling and appeals processes to be completed is for course progress and/or attendance breaches.



## Policy & Procedures (cont.)

Managing student appeal for IIB decision to report	<ol style="list-style-type: none"><li>1. Within twenty (20) working days from the Written Notice of Intent to Report (WNOITR) is issued, student can appeal for decision to report and to cancel the student's CoE.</li><li>2. Student should meet IIB appointed officer to manage their tuition fee payment, with an option to pay by instalment if the student is unable to pay the tuition fee in full.</li><li>3. The tuition fee per term must be paid during the term if the student pays the tuition fee by instalment. The total tuition fee per term must be paid during that term unless there are compassionate and compelling circumstances.</li><li>4. In the event student failed to appeal within 20 working days, the Student Support Officer will notify the Academic Manager and/or Academic Coordinator that student's enrolment will be cancelled. If the student is an International Student, the CoE will also be cancelled for non-payment of tuition fee.</li><li>5. IIB will not report student who had lodge an appeal until a decision has been made to either:<ul style="list-style-type: none"><li>o continue to cancel the student enrolment and report the student to the immigration via PRISM or.</li><li>o not report the student due to compelling, compassionate reason or as a directive by the regulatory body.</li></ul></li><li>6. If the decision is not to cancel the student enrolment and (for international student) not to report the student to the immigration due to compassionate and compelling circumstances, student still have to make the payment in full of one-time payment or by instalment with the approval by IIB.</li></ol>
Debt Recovery	<p>Fair and adequate recovery procedures are in place to manage the collection and recovery of monies.</p> <ol style="list-style-type: none"><li>1. Outstanding debts will be referred to a debt collection agency where fees may occur.</li><li>2. All direct debit plans (Payment Plan) must commence and end within the term. This means no amounts owing can be carried to the next term of study.</li><li>3. Any direct debits dishonoured by the bank will incur an additional \$100 dishonour fee. This fee is applicable to each default. Again, the amount will be added to the current amount owing and needs to be cleared within the term.</li></ol>
Credits	<p>Pre-payments, scholarships, waivers and amounts transferred from one course to another will be credited to the student/client's account.</p>

## Policy & Procedures (cont.)

In relation to Refunds, the following information will be provided in the written agreement, which is to be consistent with the requirements of the ESOS Act:

- amounts that may or may not be repaid to the student (including any course money collected by education agents on behalf of the registered provider);
- processes for claiming a refund;
- a plain English explanation of what happens in the event of a course not being delivered, and;
- a statement that '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.

### Refunds

IIB, as part of the formalisation process will advise each potential student of the circumstances in which personal information about the student maybe shared with others.

IIB will not accept course money from any student until the student has signed or otherwise accepted the agreement.

IIB may accept course money received at the same time as the verification of acceptance (for example, if a student sends a signed acceptance with an accompanying payment or brings the payment along with the accepted agreement to the provider's office).

If IIB receives course money sent by mail (for example, by cheque or money order) before receiving the accepted written agreement, IIB will not use the money. IIB should immediately contact the student or agent to inform them that the payment cannot be processed (and the enrolment cannot progress) until the provider receives the accepted written agreement from the student.

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Fees paid prior to the course commencement date will only be refunded as detailed below:

### Refund conditions and application process

1. Refund applications must be made in writing on the Application for Refund Form; and set out the reasons for the application; and be accompanied by supporting documents as may be appropriate; and be forwarded directly to Student Admissions at IIB.
2. If you defer commencement date of a course and then cancel the course, the original start date before your request for deferment(s) will be used as the original course start date to determine whether a refund will be given.

## Policy & Procedures (cont.)

- Refund conditions and application process (cont.)
3. Refund will be made in Australian Dollars (AUD) for all applicants.
  4. Payment of refunds will not be made in cash directly to the student but transferred to the nominated bank account or through the appointed agent.
  5. Course Fees are not transferable to another student or institution.
  6. Refunds will be made to the bank details nominated in the Application for Refund form.
  7. Bank charges are deducted for refunds made by bank draft or electronic transfer.
  8. Refund applications will not be processed where the signature on the Application for Refund Form does not match the student's signature as shown on other documents provided by the student for admission to the Institute and the Student agreement.
  9. All debts to IIB must have been paid before any refund can be calculated with any outstanding amounts to be deducted from the refund.
  10. Where a student is dissatisfied with a decision to provide or not to provide a refund, he or she may appeal that decision in accordance with the Complaints and Appeals.

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

If required, or when IIB agrees to refund monies paid, it will do so within 4 weeks of receipt of student claim with required documentary. The refund will include all course fees paid (less the non-refundable enrolment fee, and fees paid to education agents).

The Institute will provide the student with a written statement detailing how the amount of the refund has been calculated. All refunds will be paid to the person who enters into the contract with the Institute (the student) unless they provide written direction to the provider to pay the refund to someone else. Under no circumstance will the refund be paid to an education agent. All refunds will be paid in Australian Dollars (AUD).

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- Refund conditions - visa refusal
- If a visa application to study in Australia is refused by the DHA because of reasons considered as unlawful by the DHA, including but not limited to fraudulent, and/or forged documents, and/or incomplete and/or incorrect information, no refund whatsoever of any money paid to the Institute will be made. The reasons on visa refusal letter are to be taken into consideration to determine whether refusal is because of unlawful reasons.
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## Policy & Procedures (cont.)

### Refund conditions - visa refusal (cont.)

If a visa application is refused by the DHA before or after the course commences because of reasons other than the ones stated in clause 1 of this section, IIB will process refund in accordance with the Australian Government Education Services for Overseas Students (Calculation of Refund) Specification 2014.

The application for a refund must be made in writing to IIB together with a copy of visa rejection notification from the Australian Embassy/ High Commission/ Department of Home Affairs.

In any case of a visa refusal, there is a non-refundable enrolment fee as outlined in the offer letter.



Fact Sheet ESOS  
refund specification

### Refund conditions - student default

- No refund of tuition fees will be made where a student's enrolment is cancelled for any of the following reasons:
  - Failure to maintain satisfactory course progress.
  - Failure to maintain satisfactory attendance.
  - Failure to pay course fees.
  - Any behaviour identified as resulting in enrolment cancellation as outlined in IIB's Deferral, Suspension or Cancellation of an Overseas Student Enrolment Policy.
- The student will be deemed to have defaulted if he/she cancels their course prior to commencement, does not commence the course on the commencement date, and/or fails to comply with Terms and Conditions of Enrolment and/or conditions of their visa conditions.
- In cases where the student defaults prior to commencement, IIB will refund fees paid by or on behalf of the student in accordance with the Cancellation and Refund Policy within 28 days after receiving written notice.
- The non-refundable enrolment fee will not be refunded in any case of student default.
- The amounts of refund depend on the date when the written notification for cancellation is received by the Institute and are given below:

## Policy & Procedures (cont.)

	Additional non-tuition fees*	Amount to be refunded
Refund conditions - student default (cont.)	More than 28 days prior to the commencement of the first course	75% of the fees paid in advance less the non-refundable enrolment fee.
	More than 14 days and less than 28 days prior to the commencement of the first course	50% of the fees paid in advance less the non-refundable enrolment fee.
	Less than 14 days prior to the commencement of the course	25% of the fees paid in advance less the non-refundable enrolment fee.
	After the course commencement date	No refund
	<ul style="list-style-type: none"> <li>○ If a student defaults after the course commencement, breaches his/her visa conditions, does not pay fees on time, or has their enrolment suspended or cancelled, no fees will be refunded to the student.</li> <li>○ Where 2 or more courses are packaged, the conditions apply to all elements. The course start date for packaged courses is taken to be the start date of the first course in the package.</li> <li>○ The course commencement date refers to the first day of the course enrolled, not the commencement of the term. No refunds will be issued after the course starts irrespective of instalment plan and term start dates.</li> </ul>	
Refund conditions - provider default	<ul style="list-style-type: none"> <li>○ IIB reserves its right to cancel a course and/or enrolment prior to commencement date. If IIB cancels a course prior to commencement date, cannot commence a course on agreed date and/or cannot deliver a course in full, these cases will be classified as Provider Default.</li> <li>○ In the unlikely event that IIB is unable to deliver a course in full, the student will be offered a refund in accordance with the Education Services for Overseas Students (Calculation of Refund) Specification 2014 which outlines minimum payment requirements in these circumstances. Refunds will be paid to students within 28 days of the default day.</li> </ul>	

## Policy & Procedures (cont.)

- Refund conditions - provider default (cont.)
- Situations where a provider default may occur include:
    - The course does not start of the agreed starting date which is notified in the Offer Letter.
    - The course stops being provided after it starts and before it is completed.
    - The course is not provided fully to the student because the Institute has a sanction imposed by a government regulator.
    - Alternatively, the student may be offered enrolment in an alternative course by IIB at no extra cost to him/her. The student has the right to choose between a refund as outlined above, or to accept a place in another course. If the student agrees to accept an alternative (replacement) course or part of a course, to be provided to the student at IIB's expense, then IIB is relieved of its liability to provide a refund.
  - The student must advise IIB in writing whether they agree to the alternative arrangement.
  - All refunds will include a statement explaining how the refund amount was calculated.
  - If IIB is unable to provide a refund or place the student in an alternative course, the Tuition Protection Scheme (TPS) will place the student in a suitable alternative course at no extra cost to the student.
  - If the TPS cannot place the student in a suitable alternative course, the ESOS Assurance Fund Manager will attempt to place the student in a suitable alternative course or, if this is not possible, the student will be eligible for a refund as calculated by the Fund Manager.
  - Go to <https://tps.gov.au/StaticContent/Get/StudentInformation> for more information.

	Fee Refund Conditions	Refund Applicable
Refund of tuition fees based on conditions	<p>For these refund conditions the terms</p> <ul style="list-style-type: none"> <li>○ 'Package of courses' means a sequence of one or more courses specified in the letter of offer for which CoE(s) have been issued. To avoid doubt where there is only one CoE, package of courses means that CoE</li> <li>○ 'Fees' only means tuition fees not third party or ancillary fees such as the non-refundable enrolment fee or the OSHC fee or resources fee.</li> </ul>	<p>For these refund conditions the terms</p> <ul style="list-style-type: none"> <li>○ 'Package of courses' means a sequence of one or more courses specified in the letter of offer for which CoE(s) have been issued. To avoid doubt where there is only one CoE, package of courses means that CoE</li> <li>○ 'Fees' only means tuition fees not third party or ancillary fees.</li> </ul>

## Policy & Procedures (cont.)

	Fee Refund Conditions	Refund Applicable
Refund of tuition fees based on conditions (cont.)	If a visa application to study in Australia is refused by the DHA because of reasons considered as unlawful by the DHA, including but not limited to fraudulent, and/or forged documents, and/or incomplete and/or incorrect information,	No refund whatsoever of any money paid to the Institute will be made. The reasons on visa refusal letter are to be taken into consideration to determine whether refusal is because of unlawful reasons.
	If a visa application is refused by the DHA before or after the course commences because of reasons other than the ones stated in clause 1 of this section	IIB will process refund in accordance with the Australian Government Education Services for Overseas Students (Calculation of Refund) Specification 2014. The application for a refund must be made in writing to IIB together with a copy of visa rejection notification from the Australian Embassy/ High Commission/ Department of Home Affairs. In any case of visa refusal, the non-refundable enrolment fee is not refunded.
	If IIB receives a written notice of withdrawal more than 28 days before the agreed start date of the first course in the 'package of courses'	The refund will be 75% of the fees paid in advance by the student for each course in the 'package of courses' minus the non-refundable enrolment fee.
	If IIB receives a written notice of withdrawal more than 14 days but less than 28 days before the agreed start date of the first course in the 'package of courses'	The refund will be 50% of the fees paid in advance by the student for each course in the "package of courses" minus the non-refundable enrolment fee.
	If written notice is received 14 days or less before the commencement date of the first course of the 'package of courses'	The refund will be 25% of the fees paid in advance by the student for each course in the "package of courses" the non-refundable enrolment fee.

## Policy & Procedures (cont.)

	Fee Refund Conditions	Refund Applicable
Refund of tuition fees based on conditions (cont.)	If the student withdraws after the agreed start date of the first course in the 'package of courses'	There will be <b>no refund</b> of any fees paid in advance for each course in the 'package of courses'. Students will also have to pay the balance of any fees due for remainder of their current course of study.
	If a student's visa is cancelled due to their breach of international student visa conditions or IIB Policies and Procedures or Student Misbehaviour after the commencement of the first course in the 'package of courses'	Maintaining the conditions of the visa grant and following IIB's policies and procedures as agreed is the student's responsibility. There will be no refund of any fees paid in advance for each course in the 'package of courses'. Students will also have to pay the balance of any fees due for remainder of the current course of study.
	At the time of enrolment any Credit Transfer (CT)/ Recognition of Prior Learning (RPL) will be discussed & granted after the student provides enough evidence,	If the Credit Transfer allows shortening of the duration of a specific course in the 'package of courses' a pro-rata fee will be worked out for the specific course and offered to the student. Once the student accepts the offer, there will be no further reduction of the fee and all refund conditions apply to each course in the 'package of courses'
	If a student's visa expires whilst studying a 'package of courses' and they are not able to complete their 'package of courses' because their application for an extension of visa is not granted by DHA	All unused fees paid in advance for each course in the "package of courses" will be refunded minus the non-refundable enrolment fee. Calculation of 'unused fees' is in accordance with applicable ESOS regulations.



## Policy & Procedures (cont.)

Fee Refund Conditions	Refund Applicable	
If a student is granted a deferment or temporary suspension of studies after the commencement of a 'package of courses'	IIB will hold all fees paid in advance for the period of the suspension/deferment. If the student does not return or commence on the agreed date without the approval of IIB the student is deemed to have inactively withdrawn, and their enrolment will be cancelled. There will be no refund of any fees paid in advance for each and every course in the 'package of courses.'	
Refund of tuition fees based on conditions (cont.)	<p><b>In cases of Provider default.</b> IIB <i>defaults</i>, in relation to an overseas student or intending overseas student and a course, if: either of the following occurs:</p> <ul style="list-style-type: none"><li>○ IIB fails to start to provide the course to the student on the agreed starting day.</li><li>○ the course ceases to be provided to the student at any time after it starts but before it is completed; and</li><li>○ the student has not withdrawn before the default day.</li></ul>	Refund of unexpected tuition fees (i.e., tuition the student has paid for but has not been delivered by the provider) in accordance with applicable ESOS regulations. IIB will give the student a statement that explains how the refund amount has been worked out. The refund policy is subject to review from time to time.
<p>Note: The date for calculation of the refund will be the date formally received and acknowledged by IIB and in accordance with ESOS regulations</p>		

## Policy & Procedures (cont.)

Appeals	<p>Once a decision is made on a student's application for fee refund, the student will be notified in writing of the outcome, including reasons for the decision.</p> <p>Student should also refer to IIB's Complaints and Appeals Policy, available from the Institute or from the IIB website for information on lodging an appeal against a decision. Student can submit an internal complaint or appeal using Complaint form/Appeal Form. The Institute will start the assessment of complaint/appeal within 10 working days after the date of submission of the complaint/appeal and will finalise the outcome as soon as practicable.</p> <p>If the student is not satisfied with the outcome of the internal appeal process, he/she can lodge an external appeal to NSW Ombudsman through <a href="https://www.ombo.nsw.gov.au/complaints">https://www.ombo.nsw.gov.au/complaints</a>.</p> <p>This policy, and the availability of complaints and appeals processes, does not remove the right of the student to act under Australia's consumer protection law. The ESOS legislation provides consumer protection if a student or Institute defaults on the course the student is enrolled in. It is amply covered under IIB's refund policy.</p>
Student fee assurance	<p>IIB protects overseas/international students' fees by holding membership in the Australian Government Tuition Protection Service (TPS) established as a single layer mechanism to place students when a provider cannot meet its obligations, or as a last resort, to provide refunds of unexpended prepaid tuition fees. For more information, please visit <a href="http://www.tps.gov.au">www.tps.gov.au</a></p> <p>The Department of Home Affairs (DHA) is responsible for making decisions on student visa applications and administering the Student Visa Program and other immigration-related legislation.</p> <p>The provision of education to international students is regulated by the Department of Education through the Education Services for Overseas Students (ESOS) legislative framework. The department has made available a brief overview of the ESOS Framework, including the rights and responsibilities of international students.</p> <p>A summary of the ESOS Framework is available for download on the internet.</p> <p>All students and clients have the right to act under Australia's consumer protection laws.</p>