

# STUDENT REFUND AND CREDIT BALANCE POLICY AND PROCEDURE



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## 1 PURPOSE

- 1.1 This policy and procedure outlines how student refunds and credit balances will be managed and administered at CQUniversity, for domestic and international vocational education and training (VET), higher education and English Language students who have applied to study, finished study, or studying at CQUniversity.

## 2 SCOPE

- 2.1 This policy and procedure applies to
- domestic and international students studying at CQUniversity
  - applicants seeking a place at CQUniversity, or
  - former students and applicants.

## 3 POLICY STATEMENT

- 3.1 Student refunds and credit balances are administered in accordance with the:
- [Education Services for Overseas Students \(ESOS\) Act 2000](#) (Cwlth)

- [Higher Education Support Act 2003](#) (Cwlth)
- [Higher Education Funding Act 1989](#) (Cwlth)
- [National Code of Practice for Providers of Education and Training to Overseas Students 2018](#) (Cwlth)
- [TAFE Queensland Act 2013](#) (Qld), and
- [TAFE Queensland Regulation 2013](#) (Qld).

## 4 PROCEDURE

### Timeframes

- 4.1 Refund requests will not be considered as complete until all required documentation has been provided. Following receipt of a complete, legible application, including supporting documentation as required, the University will pay refunds within:
- the time periods specified in the *ESOS Act* for international applicants and students, or
  - 20 working days for all other applicants and students.

### Applying for a refund

- 4.2 Students applying for a refund must complete the [Refund Request Form](#). It is the responsibility of the student to apply for a refund as set out in this policy and procedure.
- If the refund is to be paid to someone other than the student, the [Alternate Payee Form](#) must be completed.
  - International students requesting a refund to be paid to an alternative payee must have nominated that alternative payee on their Student Declaration and Agreement (the Agreement).
  - If the refund is to be paid offshore by International Money Transfer (IMT) in a currency other than Australian Dollars (AUD), the [International Money Transfer Form](#) must be completed.
  - International students who are under 18 years of age at the time of refund application must have their refund request signed/countersigned by the parent or guardian who signed their application for admission.
- 4.3 Refund forms should be submitted as follows:
- On-campus students, including onshore international students, to Student Engagement on the campus at which they are enrolled.
  - Offshore international applicants who have not commenced study at the University to International Compliance at [international-refunds@cqu.edu.au](mailto:international-refunds@cqu.edu.au).
  - All other students [studentfees@cqu.edu.au](mailto:studentfees@cqu.edu.au).
- 4.4 International students who will not be commencing study because their Australian visa application has been refused must attach a copy of the Department of Home Affairs official notification of visa rejection to the Refund Request Form.
- 4.5 International students who will not commence study, or who are discontinuing study at the University, must submit a [Cancellation of Course Form](#) with the Refund Request Form and supporting documentation. Supporting documentation may include:
- a copy of used plane tickets/boarding passes, passport bio-data and signature page, and/or medical certificates, and
  - where applicable, notification from the Department of Home Affairs that they have voluntarily cancelled their visa after returning home.

## Credit balances and payment methods

- 4.6 Students can review their credit balance and contact details by accessing the [MyCQU Student Portal](#) or submitting an enquiry to Frontline Student Services.
- 4.7 Refund amounts are calculated after all outstanding debts to the University have been paid.
- 4.8 The University abides by the [Anti-Money Laundering and Counter-Terrorism Financing Act 2006](#) (Cwlth) and has adopted a best practice approach to preventing money laundering and terrorist financing. Under the *Anti-Money Laundering and Counter-Terrorism Financing Act*, refunds will be paid to the original source of the payment which includes:
- payments made by credit card within six months of the date of the refund
  - payments made via a payment platform – e.g., Flywire, and
  - payments made via a bank transfer to the University.
- 4.9 Refunds may be made to a nominated bank account at the discretion of the University in the following circumstances:
- payment was made by credit card more than six months prior to the refund application
  - payment was made via BPay or Australia Post, or
  - refunds to a student or sponsor account as per the details provided on the Refund Request Form or on the Refund Request – International Money Transfer Form and the Refund Request – Alternative Payee Form.
- 4.10 Payments to Australian bank accounts will be by Electronic Funds Transfer (EFT) and, wherever practical, payments to international bank accounts will be by IMT. Where payment cannot be made via IMT (chosen currency is not accepted), the refund will be processed as a foreign currency transaction. The University is not liable for any variance due to foreign exchange rate fluctuations.
- 4.11 Amounts less than USD\$100 equivalent will only be paid in Australian dollars to an Australian bank account. Amounts less than AUD\$5 will not be refunded.
- 4.12 Credit amounts on a student's account up to and including AUD\$100 will be forfeited to the University if unclaimed when the student's status has been inactive for more than one study period unless the student is on an approved leave of absence.
- 4.13 Students with unclaimed credit amounts greater than AUD\$100 will be notified in writing of their credit amount when their status has been inactive for more than one study period unless the student is on an approved leave of absence. If refund applications are not received within 12 weeks of the date of the written communication, credit balances will be deemed as unclaimed and forfeited to the University.

## Bank charges and non-receipt of refunds

- 4.14 Bank charges may be incurred by the refund recipient. These charges are imposed by the banking institutions and are deducted from the payment made by the University. The University has no control over such charges and is not responsible for amounts deducted.
- 4.15 Where bank charges are incurred by the University as a result of the student providing incorrect or incomplete bank account details, alternative payee details or any other information, these charges will be deducted from the refund paid to the student.
- 4.16 If the refund payment is not received, the recipient must advise the University of the circumstances (please note the timeframes in section 4.1). The University will contact its bankers to either have the payment re-negotiated or arrange for the return of funds to the University, before issuing a replacement payment. If a refund is not successfully processed within a reasonable timeframe or at the University's discretion, the University will re-credit the remaining funds to the student's account, less any bank charges. Students will be required to re-apply for a refund of these funds.

## Removal of financial liability

- 4.17 Students not eligible for a refund may be eligible for removal of financial liability (ROFL) due to exceptional or extenuating circumstances in the following circumstances:
- higher education students – if a student withdraws after the census date, or
  - other students – if a student is not otherwise eligible for a refund under this policy and procedure.
- 4.18 Students should read and submit the [Application and Guidelines for Removal of Financial Liability due to Special Circumstances](#). Each application will be considered on a case-by-case basis by the Senior Coordinator Student Systems and Data.
- 4.19 The Student Services and Amenities Fee will not be refunded as part of a successful application for removal of financial liability.

## 5 International applicants who are granted permanent resident status in Australia

- 5.1 Permanent resident status is recognised once the University receives written notification and supporting documentation confirming the status and will be effective from a date no earlier than the date permanent residency was granted or became effective.
- 5.2 The Research Division will determine transfer of a student to either a domestic full fee-paying place or, depending on availability, to a domestic research training program place.
- 5.3 A refund of the difference, if any, between the amount paid as an international student and the amount due as a domestic student may be paid.

## 6 Refunds and penalties

### VET domestic students refunds and penalties

- 6.1 Specific to VET students, the term “refund” applies if fees have been paid for the course or unit in which they are enrolled. In cases where VET students have not paid fees for their enrolment/s but who have discontinued study, a “fee reversal” may apply in the circumstances described below for a refund.
- 6.2 In all cases, no refunds will be processed for materials that are considered to be used.

Reason for refund	Penalty	Refund payable or re-credit of HELP loan (if applicable)	Additional requirements
6.3 The University cancels a government or non-government funded course or unit before it commences.	Nil.	Full refund.	
6.4 A student cancels their enrolment in a government funded course or unit no later than one day before the course or unit commences.	Nil.	Full refund of units paid.	Does not apply if a student contribution fee or tuition fee can be applied to a later enrolment.
6.5 A student cancels their enrolment in a non-government funded course or unit, excluding short courses no later than one day before the course of unit commences.	Nil.	Full refund of unit/s paid.	Unless the student has enrolled after the start date, in which the student must withdraw within two days of enrolment to gain a full refund.

Reason for refund	Penalty	Refund payable or re-credit of HELP loan (if applicable)	Additional requirements
6.6 If after enrolment in a government funded unit, a student: <ul style="list-style-type: none"> <li>• accepts a place offered through the Queensland Tertiary Admissions Centre</li> <li>• suffers an illness or injury preventing the student from completing the unit, or</li> <li>• exceptional circumstances prevent the student from completing the unit.</li> </ul>	Nil.	Full amount.	Applications must be submitted to the Senior Coordinator Course Advice and Student Financials before the assessment for the unit ends. Supporting documentation must be submitted with the refund request.
6.7 A student receives an academic exemption from a government funded unit/s after enrolling.	Nil.	Full amount paid for exempted unit/s.	Applications must be submitted within five weeks of the exemption being granted. Supporting documentation must be submitted with the request.
6.8 A student cancels their enrolment in a government-funded unit and enrolls in another unit at the University no later than two weeks after the start of the cancelled unit.	Nil.	Residual credit balance after student tuition fee payable on the original enrolment is applied to the subsequent enrolment.	Fees payable on the original or cancelled enrolment will be applied to reduce the total amount of the fee payable on the later enrolment.
6.9 A student cancels their enrolment in a short course less than one day before it commences.	Full amount of short course fee.	No refund.	Unless section 4.17 applies.
6.10 A VET Student Loan student withdraws from a unit on or before census date.	Nil.	Full amount.	
6.11 A VET Student Loan student withdraws from a unit after census date.	Full amount of unit/s fee.	No refund.	
6.12 A VET Student Loan student withdraws from unit/s due to exceptional circumstances after the specified units census date.	Nil.	If approved, a full recrediting of the student's tuition fee for the withdrawn unit/s.	Must submit Application to Re-Credit Fee-Help Balance Form (withdrawal after census) with appropriate supporting documentation for consideration.
6.13 A Government subsidised Apprentice/Trainee cancels their Recognition of prior learning (RPL) application before assessment commences for the unit/s.	Nil.	Full refund of amount paid for applicable units.	No other course fees will be refunded unless cancellation is prior to commencement of course.

Reason for refund	Penalty	Refund payable or re-credit of HELP loan (if applicable)	Additional requirements
6.14 A Government subsidised Apprentice/Trainee cancels their RPL application after assessment commences for the unit/s.	Full amount of RPL invoice paid.	No refund.	No other course fees will be refunded unless cancellation is prior to commencement of course.
6.15 For all other students, a student cancels their RPL application before or after the commencement of the unit/s.	Full amount of RPL invoice paid.	No refund.	No other course fees will be refunded unless cancellation is prior to commencement of course.
6.16 The University cancels a unit or course before an RPL assessment can be completed within the allocated timeframes.  Allocated time frames: <ul style="list-style-type: none"> <li>• One unit/one cluster – seven-10 business days</li> <li>• Multiple unit/multiple cluster – 20 business Days</li> <li>• Full qualification – eight weeks.</li> </ul>	Nil.	Full amount of RPL invoice and any course or unit fees paid.	
6.17 A student's RPL application is: <ul style="list-style-type: none"> <li>• deemed by the assessor to be a credit transfer, or</li> <li>• not assessed by a University assessor within eight weeks.</li> </ul>	Nil.	Full amount of RPL invoice and any course or unit fees paid.	
6.18 A student with a pending RPL application: <ul style="list-style-type: none"> <li>• fails to supply additional evidence requested by the Assessor to enable determination of competence, or</li> <li>• ceases correspondence with the assessor or becomes uncontactable for a period of six months or more.</li> </ul>	Full amount of RPL invoice paid.	No refund.	

## Higher education domestic students refunds and penalties

Reason for refund	Penalty	Refund payable or re-credit of HELP loan	Additional requirements
6.19 A student withdraws from a study package prior to the census date.	Nil.	Full refund of upfront Student Contribution Amount, Tuition Fee or Student Services and Amenities Fee already paid to the University.	
6.20 A student withdraws from a course or unit after the census date of the study period in which the units are enrolled.	Full amount of unit/s fee.	No refund.	Unless section 4.17 applies.
6.21 A student withdraws from unit/s due to exceptional circumstances after the census date.	Nil.	A full refund of the fees paid for the withdrawn unit/s or full re-crediting of any HELP debt (excluding Student Services and Amenities Fee or SA-HELP as per section 4.17) if ROFL is approved.	Must submit ROFL application with appropriate supporting documentation for consideration.

## International students refunds and penalties – commencing students

6.22 Below is a summary table of the University's procedures on refund of tuition fees paid by commencing international students.

6.23 In all cases, the date of withdrawal is taken as the date the student gives notice in writing of their intention to withdraw.

Reason for refund	Penalty	Refund payable	Additional requirements
6.24 A commencing student who has entered into quarantine onshore in Australia and withdraws prior to or after the census date for the study period the student was enrolled in, or to be enrolled into, prior to completion of their current course or packaged courses as set out in the students Letter of Offer.	Total of fees paid by the University for the student or/on behalf of the student relating to Australian based quarantine fees including accommodation, meals, and associated living expenses.	No refund.	Section 6.24 will be applied in conjunction with any other section as published in this policy and procedure. The penalty amount for 6.24 will be in addition to any other penalty under the relevant concurrent refund section.

<b>Reason for refund</b>	<b>Penalty</b>	<b>Refund payable</b>	<b>Additional requirements</b>
6.25 A commencing student undertaking standalone English Language Intensive Course for Overseas Students (ELICOS) study withdraws prior to completion.	Full amount of ELICOS fee paid and refer to additional requirements	No refund.	Section 6.24 penalty will be applied if onshore quarantine has been entered into.
6.26 A commencing student meets English proficiency requirements prior to completion of the standalone ELICOS study package for their main course by taking a language proficiency test.	No penalty to ELICOS credit and refer to additional requirements.	Full refund of credit balance resulting from adjustment of ELICOS.	Section 6.24 penalty will be applied if onshore quarantine has been entered into.
6.27 A commencing student makes an application, enters into a Student Agreement, or applies for a refund on the basis of fraudulent documentation or conduct.	Tuition fee paid and refer to additional requirements.	No refund.	Section 6.24 penalty will be applied if onshore quarantine has been entered into.
6.28 The University withdraws an offer of enrolment prior to commencement and enrolment in a course.	No penalty.	Full refund.	
6.29 The University is unable to provide the study package in the Agreement and the student does not accept an alternate course prior to commencement.	No penalty of tuition fees paid and refer to additional requirements	Full refund of tuition fees.	Section 6.24 penalty will be applied if onshore quarantine has been entered into.
6.30 A commencing student is refused an Australian student visa.	\$500 or five per cent of total amount of tuition fees paid for the study package not being undertaken, whichever is the lesser.	Amount received, less \$500 or five per cent of total amount of tuition fees received prior to default day whichever is the lesser.	Must provide visa refusal letter received from Department of Home Affairs.
6.31 A commencing student has not received the outcome of their visa application in time to commence either their original or deferred commencement date.	\$500.	Amount remaining on student account.	Must withdraw application for a student visa and provide appropriate documentary evidence from the Department of Home Affairs.



Reason for refund	Penalty	Refund payable	Additional requirements
6.32 A commencing student withdraws prior to the census date for the study period the student was enrolled in, or to be enrolled into.	\$500 and refer to additional requirements.	Amount remaining on student account, less penalty.  Or, if student defers to next study period credit balance fees are transferred to relevant study period with no penalty incurred.	Section 6.24 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.33 A commencing student withdraws after the census date for the study period the student was enrolled, or to be enrolled into.	\$1000 and refer to additional requirements.	Amount remaining on student account, less penalty.	Where the administrative penalty is greater than the credit balance, the credit balance will be forfeited.  Section 6.24 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.34 A commencing student remains admitted to their course and has been approved to reduce their study load prior to the census date for the first study period in which the student was enrolled.	Nil.	No refund.	Any credit balance arising due to the student's approved withdrawal from the units/s will be allocated to the subsequent study period.
6.35 A commencing student withdraws after census date due to exceptional or extenuating circumstances.	Refer to additional requirements.	A full refund of the student's tuition fee for the withdrawn unit/s if ROFL application is successful.	Must submit ROFL application with appropriate supporting documentation for consideration.  Section 6.24 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.36 A commencing student has a credit balance as a result of: <ul style="list-style-type: none"> <li>• enrolling in a unit and subsequently been granted credit for that unit.</li> <li>• overpayment due to both the University and the student arranging Overseas Student Health Cover (OSHC), or</li> <li>• overpayment of the deposit amount required as a result of a Scholarship being awarded after the payment was made.</li> </ul>	Nil.	Full refund amount of credit balance applicable to the first term of enrolment.	

Reason for refund	Penalty	Refund payable	Additional requirements
6.37 A commencing student has a credit balance as a result of overpayment of the required deposit as set out in the Agreement upon commencement with the University, and the student has not cancelled their enrolment.	Nil.	No refund	Any credit balance will be allocated to the subsequent study period.

### International students refunds and penalties – continuing students

6.38 Summary table of the University's procedure to refund tuition fees paid by continuing students who withdraw their enrolment from a unit or course or do not re-enrol. In all cases, the date of withdrawal is taken as the date the student gives notice in writing of their intention to withdraw or the date the University cancels their course due to non-enrolment.

Reason for refund	Penalty	Refund payable	Additional requirements
6.39 A continuing student who has entered into quarantine onshore in Australia and withdraws prior to or after the census date for the study period the student was enrolled in, or to be enrolled into, prior to completion of their current course or packaged courses as set out in the students Letter of Offer.	Total of fees paid by the University for the student or/on behalf of the student relating to Australian based quarantine fees including accommodation, meals, and associated living expenses.		Section 6.39 will be applied in conjunction with any other section as published in this policy and procedure. The penalty amount for section 6.39 will be in addition to any other penalty under the relevant concurrent refund section.
6.40 A continuing student undertaking standalone ELICOS withdraws prior to completion.	Full amount of ELICOS fees paid and refer to additional requirements.	No refund.	Section 6.39 penalty will be applied if onshore quarantine has been entered into.
6.41 A continuing student meets English proficiency requirements prior to completion of the standalone ELICOS study package for their main language course by taking a language proficiency test.	Refer to additional requirements.	Full refund of credit balance resulting from adjustment of ELICOS.	Section 6.39 penalty will be applied if onshore quarantine has been entered into.

Reason for refund	Penalty	Refund payable	Additional requirements
6.42 A continuing student withdraws before the census date.	Refer to additional requirements.	Full amount received for any term after their commencing term if student has studied for a minimum of six calendar months or has been approved for release.	If a student has studied less than six calendar months and/or has not been granted release a penalty of \$4000 will be applied.  Section 6.39 penalty will be applied if onshore quarantine has been entered into.
6.43 A continuing student withdraws from units after the census date with no exceptional circumstances.	Tuition fee amount for the unit/s for current term and refer to additional requirements.	No refund for current term tuition fees.	Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.44 A continuing student withdraws from unit/s after the census date due to exceptional or extenuating circumstances.	Refer to additional requirements.	A full refund of the student's tuition fee for the withdrawn unit/s if ROFL application is successful.	Must submit ROFL application with appropriate supporting documentation for consideration.  Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.45 A continuing student is granted permanent resident status in Australia.	Refer to additional requirements.	Refund of credit balance for future terms.	Must provide documentary evidence of residency granted prior to relevant census date.  Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.46 Cancellation of a student's visa for breach of a student visa condition or breach of the signed Agreement.	Tuition Fee amount for the enrolled unit/s and refer to additional requirements.	No refund of enrolled unit/s paid.	If cancelled by Department of Home Affairs written notification of the visa cancellation and appropriate documentary evidence from the Department of Home Affairs must be provided.  Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.

Reason for refund	Penalty	Refund payable	Additional requirements
6.47 A continuing student has a credit balance as a result of: <ul style="list-style-type: none"> <li>• enrolling in a unit and subsequently granted credit for that unit.</li> <li>• a ROFL has been approved, or</li> <li>• completion of their course of study.</li> </ul>	Refer additional requirements.	Refund of credit balance.	Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.48 A continuing student transfers to another provider prior to the census date of current term having completed six months of study in their principal course.	\$500 or five per cent of total amount of tuition fees paid for the study package not been undertaken, whichever is the lesser and refer to additional requirements.	Amount remaining on student account, less penalty.	Section 6.39 penalty will be applied if onshore quarantine has been entered into.
6.49 A continuing student is granted release.	\$500 or five per cent of total amount of tuition fees paid for the study package not been undertaken, whichever is the lesser and refer to additional requirements.	Amount remaining on student account, less penalty.	Section 6.39 penalty will be applied if onshore quarantine has been entered into.
6.50 A continuing student obtains permanent resident status after the census date in a study period.	Refer to additional requirements.	No refund for current study period.	Permanent residency status is recognised from following study period.  Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.
6.51 A continuing student does not enrol in their study package.	Circumstances to be determined other clauses and penalties may apply and refer to additional requirements.	Circumstances to be determined other clauses and penalties may apply.	Circumstances to be determined other sections and penalties may apply.  Section 6.39 penalty will be applied if onshore quarantine has been entered into unless student enrolls in subsequent term of study.

## All student refunds

### Deceased students

- 6.52 The personal legal representative of the Deceased Estate must apply for any excess payments which are to be refunded and must supply details about who is to receive the refund. The University reserves the right to request official documentation to support any such claims.
- 6.53 If the deceased student's nationality is not Australian, the University may be required to investigate the legal requirements of the student's home country. This can be a lengthy and time-consuming process which cannot be estimated and will vary between countries and circumstances.
- 6.54 Refunds will only be processed once all requirements of the University and the student's country of nationality have been fulfilled. When the University is satisfied with all information received, it will endeavour to process the refund within the time period detailed in this policy and procedure.

### University events

- 6.55 In circumstances where the University cancels a formal event or a student withdraws from attending a formal event, a full refund of the amount paid will be made with no penalty for all students.

### Refunds not included elsewhere

- 6.56 Applications for refunds that are not covered by any of the provisions of this policy and procedure will be determined on a case-by-case basis, by the Senior Coordinator Course Advice and Student Financials. The Senior Coordinator Course Advice and Student Financials reserves the right to apply a penalty of \$500.00 when assessing and approving applications for refunds under this section. This section may be used to override all sections contained in this policy and procedure.

## Appeals

- 6.57 If a student believes the University has not met the requirements outlined in this policy and procedure, or that not all of the relevant information has been taken into account, they may submit an internal appeal to the Director Student Central, by emailing [studentgovernance@cqu.edu.au](mailto:studentgovernance@cqu.edu.au). An outcome shall be provided in writing to the student's CQUniversity email address within 20 working days of the appeal being received.
- 6.58 If a student is not satisfied with the outcome of their internal appeal, they may lodge an external appeal with the Queensland Ombudsman by visiting [www.ombudsman.qld.gov.au](http://www.ombudsman.qld.gov.au).

## Consumer protection

- 6.59 This policy and procedure does not remove the student's or the University's right to take further action under Australia's consumer protection laws.

## 7 RESPONSIBILITIES

### Compliance, monitoring and review

- 7.1 The Director Student Central and the Manager Finance Operations are responsible for implementing, monitoring, and ensuring compliance with this policy and procedure.
- 7.2 A two-stage approval process is required for each refund. Internal and external audits are carried out on an annual and biennial basis, respectively.
- 7.3 If at any time the Director Student Central considers that the policy objectives cannot be met, notice in writing will be sent to the Deputy Vice-President (Students) and University Secretary.

## Reporting

- 7.4 No additional reporting is required.

## Records management

- 7.5 Employees must manage records in accordance with the [Records Management Policy and Procedure](#). This includes retaining these records in a recognised University recordkeeping information system.
- 7.6 University records must be retained for the minimum periods specified in the University Sector Retention and Disposal Schedule on the [Queensland State Archives website](#). Before disposing of any records, approval must be sought through the Records Management Office (email [records@cqu.edu.au](mailto:records@cqu.edu.au)).

## 8 DEFINITIONS

- 8.1 Terms not defined in this document may be in the University [glossary](#).

### Terms and definitions for the purpose of this policy and procedure

**Census date:** the last date for higher education, English Language and VET student Loan students to withdraw from enrolled units without academic or financial penalty, apply for a leave of absence, or change their citizenship status or contribution payment option. It is the date after which the student incurs a debt for the unit of study in which they are enrolled. Students must make their up-front payments and/or submit their request/s for Commonwealth Assistance by the census date (as appropriate).

**Commencement deposit:** the amount of pre-paid tuition fees that an International student is required to pay as part of their acceptance of an offer, as outlined in the Agreement.

**Commencing student:** a student commencing a course with a new Agreement in their first enrolment period will be considered a commencing student.

**Continuing student:** a continuing student shall be a student who is continuing their course of study after having completed their first study period in the same course. Where the student is returning from an approved leave of absence the student will be considered a continuing student.

**Course:** the combination of units that contribute towards a University award qualification or non-award study. A course shall also include an approved exchange program, study abroad course, ELICOS or Foundation course.

**Discontinuing:** a student ceases study at CQUniversity.

**ELICOS:** English Language Intensive Course for Overseas Students.

**Offer:** Written offer of a place in a course made by the University to international students.

**Overseas Student Health Cover (OSHC):** the compulsory health insurance required for international students in Australia.

**Recognition of prior learning (RPL):** VET students who have applied through formalised processes for recognition of prior learning. The entire unit and/or course can be completed under RPL assessment provided all competency requirements are satisfied through the submission, analysis and approval of student evidence.

**Research candidate:** a student admitted into a research higher degree course such as a Doctorate or a Masters by Research.

**Six months of study:** refers to six calendar months from the commencement of the principal course and is not directly related to University teaching terms.

**Student:** a person enrolled in a course or unit with the University, or on an approved leave from their course of study.

**Student agreement:** the written agreement which is made between the University and the student upon the student accepting an offer of a place.

**Student contribution:** the unit fee paid by a Commonwealth supported student.

**Student Services and Amenities Fee (SSAF):** a fee paid by students to improve University support services to students both on and off campus.

**Tuition fees:** the unit fee paid by students who are not Commonwealth Supported, there may be different tuition fees for domestic and international students.

**Unit:** a single unit component or subject of study that contributes towards the completion of a course.

## 9 RELATED LEGISLATION AND DOCUMENTS

[Anti-Money Laundering and Counter-Terrorism Financing Act 2006](#) (Cwlth)

[Application and Guidelines for Removal of Financial Liability due to Special Circumstances](#)

[Cancellation of Course Form](#)

[Education Services for Overseas Students Act 2000](#) (Cwlth)

[Higher Education Support Act 2003](#) (Cwlth)

[Higher Education Funding Act 1989](#) (Cwlth)

[National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018](#) (Cwlth)

[National Vocational Education and Training Regulator Act 2011](#) (Cwlth)

[Refund Request Form](#)

[Refund Request Form – Alternative Payee](#)

[Refund Request Form – International Money Transfer Form](#)

[Removal of Financial Liability due to Special Circumstances Policy and Procedure](#)

[TAFE Queensland Act 2013](#) (Qld)

[TAFE Queensland Regulation 2013](#) (Qld)

The University is not governed by section 97 of the [Financial Accountability Act 2009](#) (Qld) and may retain unclaimed funds.

## 10 FEEDBACK

10.1 Feedback about this document can be emailed to [policy@cqu.edu.au](mailto:policy@cqu.edu.au).

## 11 APPROVAL AND REVIEW DETAILS

Approval and Review	Details
Approval Authority	Council
Delegated Approval Authority	Audit, Risk and Finance Committee
Advisory Committee	N/A
Administrator	Director Student Central
Next Review Date	22/02/2024

Approval and Amendment History	Details
Original Approval Authority and Date	Council 30/05/2011
Amendment Authority and Date	Minor amendments Academic Registrar 29/05/2012; Position titles updated 07/08/2013; Council 29/09/2014; Audit, Compliance and Risk Committee 20/02/2017; Audit, Risk and Finance Committee 12/06/2018; Director, Governance 26/06/2018; Editorial amendment 25/07/2018; Audit, Risk and Finance Committee 22/02/2021; Director Student Central 25/05/2021; Director Student Central 07/06/2021; Editorial amendment 14/03/2022.
Notes	This document was formerly known as the Refund and Excess Payments (Credit Balances) Policy and Procedure (23/01/2015).