

International Student Refund Policy & Procedure

Version	Approved by	Approval date	Review date
01.1	Board of Directors	24 October 2025	September 2026

Administrators Responsible	President, Head of Finance
Purpose & Scope	To provide clear guidelines on the fee refund process for both domestic and international students at ISGL, detailing the procedures for requesting refunds and outlining the conditions under which refunds are granted. This policy applies to both domestic and international students at ISGL, aligning with the TEQSA Act, the Higher Education Standards Framework (Threshold Standards) and the National Code of Practice for Providers of Education and Training to Overseas Students.

1. GUIDING PRINCIPLES FOR REFUNDS

- a. Refunds are processed upon a verified credit balance in the student's finance account.
- b. Prior financial obligations to ISGL must be settled before processing refunds.
- c. Refunds are generally made directly to a bank account, even for payments initially made via credit card.
- d. All refunds are issued in Australian dollars to either the student or the student's sponsor.
- e. Refunds may be transferred to another registered institute if authorised by the student/sponsor.
- f. Any student who is found to be involved in misconduct will not be eligible for any refunds. This stipulation is an integral part of maintaining the integrity and standards of the International School of Global Leaders (ISGL). Misconduct, for the purposes of this policy, refers to actions that are in violation of ISGL's Code of Conduct, Academic Integrity policies, or any other regulations set forth by the institution. This includes, but is not limited to, academic dishonesty, behavioral misconduct, and breaches of legal compliance.

2. PROCEDURES FOR REFUNDS

- a. Written refund requests should be submitted to the Admissions Office with supporting evidence.
- b. The Admissions Office evaluates refund requests, and approved refunds are processed by the Accounts Office.
- c. Refunds are typically issued within four weeks of approval.
- d. Delays may occur for international bank transfers.
- e. Financial delegates with a direct interest in a transaction may not approve that transaction.

3. CIRCUMSTANCES AND APPLICABLE REFUNDS

a. Refunds for Course Non-Delivery (Provider Default)

- i. If IGSL is unable to deliver an enrolled course, students will receive a refund of unspent tuition fees and any unexpended registration/non-tuition fees within 14 days of being notified of the provider default.
- ii. Alternatively, IGSL may offer the student a place in an alternative course at no additional cost, subject to the student's written acceptance. If the student does not accept the alternative course, the refund will be processed as above.

b. Refunds for Student Withdrawal (Student Default)

- i. Withdrawal Prior to Course Commencement
 - If a student withdraws from a course before the official start date, they may be eligible for a refund of tuition fees paid, in accordance with the terms of their written agreement and the ESOS Instrument. Any administrative or registration fee retained by IGSL must be consistent with the limits set by the Instrument.

- Refunds will be paid within 4 weeks of ISGL receiving the student's written notification of withdrawal and refund request.
 - Students must notify the Admissions Office in writing of their intention to withdraw before the course commencement date to be eligible for a refund.
- ii. **Withdrawal After Course Commencement**
- Refunds for course withdrawals are structured according to the stage of course progression within each study period at the time of withdrawal. The amount refunded decreases as the course advances, with specific tiers outlined below:
 - Students who withdraw during the first month may be eligible for a partial refund of 50% of tuition fees.
 - Withdrawals after the first month to the course mid-point may be eligible for a reduced refund of 25% of tuition fees.
 - Withdrawal after the course midpoint may be eligible for a refund. In exceptional cases, a minimal refund of up to 10% may be considered.
 - Students are not entitled to a refund of the registration fee.
- c. **Visa Refusal**
- i. **Full Refund Entitlement**
If an international student's visa application is refused before the course commences and this refusal causes the student to fail to start the course on the agreed starting day, the student is eligible for a refund of the course fees paid in advance, less a deduction as specified below:
 - ii. **Permitted Deduction**
The refund will be reduced by the lesser of:
 - 5% of the total course fees received by ISGL before the default day, or
 - \$500 AUD.
 This deduction covers reasonable administrative costs as permitted by the relevant ESOS Instrument.
 - iii. **Definition of Course Fees**
For the purposes of this refund, "course fees" include both tuition fees and any non-tuition fees received by ISGL in respect of the student.
 - iv. **Proof of Visa Refusal**
The student must provide ISGL with official evidence of visa refusal, typically in the form of a visa refusal notice issued by the relevant immigration authority.
 - v. **Refund Processing Timeframe**
ISGL will process the refund within four weeks of receiving both the notice of visa refusal and the student's written request for a refund.
- d. **Administrative Process for Refunds**
- i. Students requesting a refund must submit a written application to the Admissions's Office, specifying the reason for the request and providing any required supporting documents.
 - ii. The refund application will be processed in line with ISGL's refund procedures outlined below, ensuring timely and fair resolution of refund requests.
- e. **Special Circumstances for Refunds**
- i. Applies to both domestic and international students for situations such as serious illness, other compassionate and compelling circumstances or unexpected hardship. Refer to Appendix 2 for situations that might apply.
- f. **Exceptions**
- i. Transactions and refunds that deviate from this policy require written approval from the President.
- g. **Appeals**
- i. Students who wish to contest the decision regarding their refund request may file a grievance following the guidelines outlined in the "Student Grievance and Mediation Policy and Procedures."
- h. **Record Keeping**
- i. Refund records are maintained in accordance with ISGL's Records Management Policy.

4. FEE REFUND PROCEDURE

a. Application Submission

- i. **Initiation**: Students must initiate the refund process by completing a 'Fee Refund Request Form' (Appendix 1).
- ii. **Required Information**: The form should be filled out with all required details, including student name, ID number, course details, and the specific reasons for requesting a refund.

b. Documentation

- i. **Supporting Evidence**: Along with the refund form, students must attach any relevant documentation supporting their refund claim. This could include medical reports, official notices, or other relevant documents based on the reason for the refund.
- ii. **Bank Details**: Students must provide valid bank account details for the transfer of the refund amount.

c. Review Process

- i. **Initial Assessment**: Upon receipt, the Admissions Office or the relevant department will conduct an initial assessment of the refund request to ensure completeness and validity.
- ii. **Verification**: The Finance Department will then verify the claim against the student's financial records and assess it based on ISGL's refund policy criteria.

d. Approval Process

- i. **Decision Making**: The authority to make decisions on refund requests resides with the President or their appointed delegate within the Finance Department.
- ii. **Criteria Consideration**: The decision will consider the nature of the refund request, the student's adherence to policy requirements, and any impact on ISGL resources.

Related Documents

- a. Academic Integrity Policy and Procedures
- b. Appendix 1 – Fee Refund Request Form
- c. Course Discontinuation Policy
- d. Deferral Policy
- e. Student Academic Progression and Completion Policy
- f. Student Grievance and Mediation Policy and Procedures
- g. Tuition Protection Policy

APPENDIX 1
FEE REFUND REQUEST FORM

INSTRUCTIONS:

Provide accurate information and ensure all sections are filled out accurately. Attach any required supporting documents to avoid delays in processing. Submit the form to the Program Administration Office as per the instructions below.

Reason for Refund (Please tick the appropriate reason):

- ☐ Course Withdrawal
- ☐ Visa refusal
- ☐ Course cancellation by ISGL (Provider Default)
- ☐ Special circumstances (please specify below)
- ☐ Other (please specify): _____

Section 1: Personal Details

Full Name: _____

Student ID: _____

Date of Birth (DD/MM/YYYY): _____

Contact Number: _____

Email Address: _____

Current Address: _____

DETAILED EXPLANATION FOR REFUND

(If 'Special circumstances' or 'Other' is ticked, please provide a detailed explanation and attach any supporting documents).

FINANCIAL DETAILS

Bank Account Name: _____

Bank Account Number: _____

BSB Number / SWIFT Code: _____

Bank Name and Address: _____

Section 2: Supporting Documentation

Please provide a list of documents attached to support your request:

1. _____
2. _____
3. _____
4. _____

(Note: Incomplete applications without required documentation will not be processed)

Section 3: Declaration and Signature

I hereby declare that the information provided in this application is true and correct to the best of my knowledge. I understand that providing false information may result in the rejection of my application or further disciplinary action. I have read and understood the ISGL Fee Refund Policy.

Signature: _____ Date: _____

For Office Use Only

Received By: _____

Date Received: _____

Decision: ☐ Approved ☐ Denied ☐ More Information Required

Reason for Decision: _____

Processed by: _____ Date Processed: _____

APPENDIX 2
Compassionate and Compelling Circumstances

Compassionate and Compelling Circumstances	Supporting Evidence
Serious illness or injury prohibiting the student's ability to attend classes	Medical certificate
Bereavement of a close member of family (e.g. parents, grandparents)	Death certificate or similar certification
Major political upheaval or natural disaster impacting the student's ability to commence studies	Links to newspaper articles Correspondence from transportation provider (e.g. airline, train company)
A traumatic experience, such as involvement in, or witnessing of a serious accident, or witnessing or being the victim of a serious crime which has impacted the student	Police or psychologist's report
The student's initial registered provider was unable to offer a pre-requisite unit, or the student has failed a prerequisite unit and therefore faces a shortage of relevant units for which they are eligible to enrol	Correspondence from the student's initial registered provider

Version	Approved Date	Approved By	Changes Made
01.1	24 October 2025	Board of Directors	– Revised and updated refunds by including Visa Refusal (c) section in point 3 – Included Appendix 2