

REFUNDS BASED ON STUDENT APPLICATIONS

All applications for refund must be made in writing by way of the 'Application for Refund' form and submitted to the **ANC Campus Reception** or **via email completed form attachment to: admissions@anc.vic.edu.au.**

All applications for refunds are to be processed by the **ANC Staff** within **4 Weeks** from the receipt of student's written notification of cancellation/withdrawal only if the supporting documents have been validated during this timeframe.

Please note the following points related to all refunds applications received by ANC:

1. ANC Application for Refund form must be completed by the student only. Refund requests made to any other person or submitted by other means will not be considered.
2. Education Agents are not authorised to receive or deal with refund requests from students.
3. Proof of identification is required to be submitted with all refund applications.
4. Refunds will be sent to the bank account nominated by student in writing as part of their refund request.
5. ANC will not take responsibility for delays or expenses caused by student advising wrong account details.
6. Under banking regulations, if a student has made payment using a credit card any refund must be credited to the original credit card.

7. ANC is unable to refund any applicant in any currency other than the Australian Dollars.
8. Date of cancellation/withdrawal is the date written request received by ANC.
9. Without proof of Visa refusal by the Australian Government Department, no refund will be issued.
10. Refund will only be calculated if fees are received by ANC in respect of the student.
11. Depending on the date of student's request for cancellation or withdrawal, the student may be still liable for fees and not eligible for refund.
12. There are no refunds associated with material and resources fees, e.g. uniforms, consumables etc.
13. Please refer to OSHC provider for refunds directly regarding Compulsory Health Insurance (Student Visa Holders only).
14. Refunds are paid to the student; or to a person nominated by the student only when written authorisation is given by the student in favour of another party.
15. ANC is not responsible for delays caused by the financial institutions in the money transfer.
16. All fees incurred by financial institutions in the money transfer process is the responsibility of the student, and where possible will be pre-deducted from the calculated refund amount.
17. Student can appeal ANC's decision taken on their refund application internally and externally through ANC's Complaint and Appeal Policy, Procedures, and Process.

Student name:		Student ID:	
Course/s:	<i>Please list all course/s for which you are applying for refund:</i>		

The assessment of refund applications shall be granted as indicated below:

CALCULATION OF FEES AND REFUND TABLE				
Student Default Circumstances		Calculation of Fees	Calculation of Refund	
ANC will only accept your circumstances after carefully reviewing the evidence applicable to you.				
Please Tick the box that is relevant to your refund request below:				
Student visa refused <i>(Letter of visa refusal is required)</i>	<input type="checkbox"/>	Student fails to start a course due to visa refusal (before agreed start date)	ANC will retain on the account of administrative cost: either 5% of each course fees (Tuition fees + Non-tuition fees); or \$500; whichever is less.	Refund course fees (tuition and non-tuition fees) less 5%; or \$500; whichever is less
	<input type="checkbox"/>	Student's application for student visa renewal got rejected or refused after agreed start date	ANC will retain weekly tuition fees for part of the course that has already been delivered to the student before the day student's application for student visa renewal got rejected or refused.	Refund tuition fees for part of the course that has not been delivered to the student after the day student's application for student visa renewal got rejected or refused. Non-tuition fees are non-refundable.
Student visa cancelled <i>(Letter of visa cancellation or copy of new visa is required)</i>	<input type="checkbox"/>	Student's visa got cancelled due to student actions including breach of student visa conditions or holding any other types of visa including permanent residence	Full semester tuition fees for the whole duration of the current semester is payable.	No Refund
Cancellation requests before agreed start date <i>(Letter, Email or Application to Cancel from student is required)</i>	<input type="checkbox"/>	Student's notification of cancellation in at least 10 weeks prior to agreed start date	ANC will retain on the account of administrative cost: 10% of the first semester tuition fees.	Refund tuition fees less 10% of first semester tuition fees. Non-tuition fees are non-refundable.
	<input type="checkbox"/>	Student's notification of cancellation in at least 4 weeks prior to agreed start date	ANC will retain on the account of administrative cost: 50% of the first semester tuition fees.	Refund tuition fees less 50% of first semester tuition fees. Non-tuition fees are non-refundable.
	<input type="checkbox"/>	Student's notification of cancellation in at least 2 weeks prior to agreed start date	ANC will retain on the account of administrative cost: 75% of the first semester tuition fees.	Refund tuition fees less 75% of first semester tuition fees. Non-tuition fees are non-refundable.
	<input type="checkbox"/>	Student's notification of cancellation in less than 2 weeks prior to agreed start date	Full semester tuition fees for the whole duration of the first semester is payable.	No Refund
Cancellation requests after deferment of commencement	<input type="checkbox"/>	Student's notification of cancellation of his/her course after the deferment of commencement date in a student's original eCoE in which visa was granted.	Full semester tuition fees for the whole duration of the first semester is payable.	No Refund
Cancellation requests in consecutive courses	<input type="checkbox"/>	Student's notification of cancellation in succeeding course enrolled	ANC will retain deposit paid towards succeeding course enrolled.	No Refund

Student Default Circumstances		Calculation of Fees	Calculation of Refund	
Non-commencement	<input type="checkbox"/>	Student failed to commence his/her first course without prior written notification	ANC will record a Credit Note against the student as to honour the fees paid in that course. This Credit Note is valid for a year from the date issued and is not transferrable to any other course. It is neither redeemable for cash nor refundable in full or in part for any reason.	No Refund
	<input type="checkbox"/>	Student failed to commence his/her succeeding course without prior written notification	ANC will retain deposit paid towards succeeding courses enrolled.	No Refund
	<input type="checkbox"/>	Student failed to satisfy condition of a conditional CoE including English language proficiency requirements and Course specific entry requirements.	ANC will retain deposit paid towards courses enrolled	No Refund
Provider Default Circumstances	<input type="checkbox"/>	ANC is unable to provide the course for which the original offer was made	ANC will refund if any unspent course fees (Tuition fees) received by ANC in respect of the student within 14 days	
	<input type="checkbox"/>	Course withdrawn by ANC	ANC will refund if any unspent course fees (Tuition fees) received by ANC in respect of the student within 14 days	
Withdrawal requests after course has started <i>(Application to Cancel from student is required)</i>	<input type="checkbox"/>	Student's notification of withdrawal from the course in at least two weeks prior to the start of his/her next semester.	Full semester tuition fees for the whole duration of the current semester is payable.	No Refund
	<input type="checkbox"/>	Student's notification of withdrawal from the course after two weeks prior the start of his/her next semester.	Full semester tuition fees for the whole duration of the next semester is payable.	No Refund
	<input type="checkbox"/>	Student's notification of withdrawal from the course during his/her study	Full semester tuition fees for the whole duration of the current semester is payable.	No Refund
	<input type="checkbox"/>	Student withdraws after his/her course has started without notification	Full semester tuition fees for currently studying course is payable.	No Refund
Withdrawal during deferment or suspension of studies <i>(Application to Cancel from student is required)</i>	<input type="checkbox"/>	Student notification of withdrawal from the course during deferment or suspension of studies.	Full semester tuition fees for the whole duration of the current semester is payable.	No Refund
Other circumstances	<input type="checkbox"/>	Student expelled for breach of ANC student code of conduct including submitted fraudulent documents or misleading information	Full semester tuition fees for the whole duration of the current semester is payable.	No Refund
	<input type="checkbox"/>	Student failed to disclose previous visa refusal / cancellation or makes false declaration on the application	Full semester tuition fees for the whole duration of the current semester is payable.	No Refund

Definition of terms used in refund table above:

Course fees	The total amount of fees including pre-paid tuition fees and non-tuition fees.
Weekly tuition fees	A daily tuition fee is calculated outcome of total tuition fees for the course divided by number of calendar days in the course. Then, to get weekly tuition fees simply multiply the outcome by 7.
Non-tuition fees	Enrolment Fee; OSHC Fee; Fees to cover text books or uniforms, which student use while they study the course.
Tuition fees	A Semester is study period comprised of 20 weeks of teaching. Tuition fees are charged in full for each semester and must be paid according to the Enrolment Acceptance Agreement.
Deposit	Any monies paid to confirm the student's enrolment in succeeding courses; concurrently with or after signing the Enrolment Acceptance Agreement.
Agreed start date	Agreed start date means the day on which the course is scheduled to start or a day agreed between ANC and the student as per student's eCoE.

Appealing Refund decisions:

Student can access ANC's internal complaints and appeals processes at no cost if he/she wish to appeal ANC's decision taken on his/her refund application.

Student can complete ANC Complaint/Appeal form and submit it to the ANC Campus Reception within 20 working days from the decision taken on his/her refund application, to begin appeal resolution process.

2) Refunds due to non-delivery of course by ANC (Provider Default):

Under section 46A of the ESOS Act a registered provider defaults, in relation to an overseas student or intending overseas student and a course at a location, if:

- the provider fails to start providing the course to the student at the location on the agreed starting day; or
- after the course starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.

Refunds under the above conditions will be paid to the student if any unspent tuition fees within **14 days**.

ANC may arrange within **14 days** for another course, or part of a course, to be provided to students at no (extra) cost to the student as an alternative to refunding course money. Please refer to the information under Tuition Protection Service.

BANK DETAILS			
BSB:		Account Number:	
SWIFT CODE:		IBAN:	
Account Name:			

Required Signature (for payments to anyone other than the student)				
Student name		Student Signature		Date