REFUND - VET STUDENT LOANS POLICY & PROCEDURE

For a refund or remission of VET Student Loans (VSL) debt any request will be reviewed in accordance with this refund policy. The purpose of this policy is to provide guidelines for refunds for domestic students who have VET Student Loans (VSL) at the Ella Baché College of Skin and Beauty Therapy.

In case of a default by the Ella Baché College, the College will issue a Statement of Attainment for achieved units of competency. In the event of default by Ella Baché College all Students fees are protected by our membership of the Australian Tuition Assurance Scheme as detailed on the College website, and in the Student Handbook. The College's terms, conditions and refund policies do not remove the right of a Student to take further action under Australia's consumer protection laws.

Refer also to:

Schedule of Fees and Charges Domestic Students – <u>Click Here</u>
Terms and Conditions of Enrolment for Domestic Students – <u>Click Here</u>
VET Student Loan Enrolment Information – <u>Click Here</u>
Complaints, Grievances and Appeals Policy and Procedure – <u>Click Here</u>

Policy

Ella Baché College of Skin and Beauty Therapy will conduct the refund procedure in compliance with the VET Student Loan Rules 2016. The College will:

- Set a Census date for each VET unit of study that is no earlier than 20% of the way through the VET unit of study and publish these census dates on the College website indicating how fees are incurred and paid for
- Provide each student prior to enrolment with a 'VET Student Loan Statement of Covered Fees' to clarify how fees are incurred and paid for
- Provide each student a 'VET Student Loan Fee Notice' prior to each census period to clarify how fees are incurred and paid for
- Ensure that all students are informed of the Census dates for each VET unit of study
- Ensure that all students are informed of the review procedures for the re-crediting of a VET Student Loans (VSL)
 balance
- Advise Students that it is their responsibility to inform themselves of the Census dates for their course

Census Dates:

- The Census Date is the last day a student can withdraw their enrolment without incurring tuition fees.
- Each of the three (3) Fee Periods will contain one (1) Census Day at least 20% progression through each Fee Period.
- It is the responsibility of all students to inform themselves of the Census dates for their course.
- The Census Dates for each Fee Period are displayed on the College Website here: https://www.ellabache.com.au/pages/college-resources

Pre-Census Withdrawal or Deferral

Students wishing to withdraw and who lodge an Application to Withdraw Form or Application to Defer Form before the census date for a unit of study will be withdrawn or granted a deferral without financial penalty from any unit of study in which they were enrolled. Any tuition fees paid for the unit will be refunded or carried forward until their return to study. Students that are enrolled under VSL will not incur a VET Student Loans (VSL) debt for the unit of study

Post-Census Withdrawal or Deferral

Students who lodge an Application to Withdraw Form or Application to Defer Form for a course or units of study after the census date for the unit of study will incur a debt and remain liable for all tuition fees.

A VSL student that withdraws from a unit of study after the census date has two options for refunds:

- 1. Apply to have their VET Student Loans (VŚL) balance re-credited, by completing the 'Application For Remission (Removal) Of Debt In Special Circumstances', and selecting the desired outcome 'Re-crediting of Fees'. Recrediting of fees will enable Students to enrol into the next available unit of study for their course. All applications are at the discretion of the College and are not guaranteed to be approved for any student.
- 2. Apply for remission (removal of debt) of fees under special circumstances*

Special Circumstances

If a student withdraws from a Unit of Study after the census date for that Unit of Study and believes that special circumstances apply to their withdrawal post census, they may request a remission of all tuition fees, including their VSL or VFH debt for that Unit of Study only. There are a range of situations where special circumstances apply and students should consult the 'Application for remission (removal) of debt in special circumstances' located here https://www.ellabache.com.au/pages/resources

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Ella Baché college of skin and beauty therapy

Cancellation and Refund Conditions - Provider Default

If Ella Bache' College ceases to provide a course after it starts but before it is completed under the VET Student Loans (VSL)

Program, the provider will give the Secretary written notice within 24 hours with the following information:

- the name of the course
- the full name and contact details of each covered student enrolled in the course
- the part or parts of the course that each covered student is enrolled in
- details about the payment of those tuition fees, including the amounts that are covered fees

Ella Bache College gives written notice to the Secretary of this event by sending an email to VETTuitionAssurance@education.gov.au.

Students will be contacted within 5 business days by the tuition assurance administrator. The tuition assurance administrator will inform students of next steps, including providing details regarding the scheduling of student information sessions. Further information for impacted students is located here https://www.education.gov.au/tuition-assurance-andprovider-closures

Procedure

Where a Student proceeds to request a remission of fees under special circumstances, or a re-crediting of fees towards a future study period, they must notify the College in writing. Written notification may be by completion and return of the appropriate form: this will be the 'Application For Remission (Removal) Of Debt In Special Circumstances'; and if appropriate the 'Application to Withdraw Form' or 'Application to Defer Form'.

Each course has three study and three corresponding fee periods; each carrying one third of the total cost for the entire course. The Census dates for each course are published on the college website. It is the student's responsibility to inform themselves of the Census dates for their course.

- All refund request applications must be sent to Student Services at studentservices @ ellabachecollege.edu.au.
- All remission and re-crediting of fees applications must include a completed 'Application For Remission (Removal) Of Debt In Special Circumstances' form, 'Application to Withdraw' Form and any other relevant and supporting documents.
- Applications will only be reviewed and processed once all paperwork is received
- The Head of College will review all applications and will interview the student before approving or considering the application.
- If the student remission or re-credit is approved, the College will cancel the Student's enrolment if required and the fees will be remitted or re-credited in accordance with this policy and the circumstances involved.
- If the Student refund is not approved then the student will have the option of lodging a formal appeal against the decision in accordance with the Policy and Procedure Complaints, Grievances and Appeals within 28 days after receiving the notification of non-approval of refund.