

<p>Purpose</p>	<p>The purpose of this policy is to ensure that BPP Institute provides prospective students, current students and former students with clear and transparent information about fees, charges, and refunds.</p> <p>This policy complies with the <i>Education Services for Overseas Students Act 2000</i> and the <i>National Code of Practice for Providers of Education and Training to Overseas Students 2018</i>.</p>
<p>Scope</p>	<p>This policy applies to prospective, current and former students.</p>
<p>Policy Principles</p>	<p>1. Fees and Charges</p> <ol style="list-style-type: none"> 1.1. BPP Institute will ensure that fees and charges are collected and administered in accordance with the provisions of applicable legislative and contractual requirements. 1.2. The Chief Executive Officer (CEO) sets the fees and charges annually as a part of the business planning and budget management processes. 1.3. The fees schedule is published on the BPP Institute website. This schedule remains in force until it is reviewed by the CEO. 1.4. All students have ready access to information about tuition and non-tuition fees, charges, and refunds involved in studying with BPP Institute, including tuition assurance arrangements. This information is primarily supplied on the BPP Institute website and may also be supplied by: <ol style="list-style-type: none"> a. The BPP Institute Student Recruitment Department or authorised education agents who will provide information about courses, admission requirements, delivery and relevant fees to prospective students; b. Marketing materials and information packs that inform prospective students about fees and charges involved in undertaking study with BPP Institute. 1.5. Students are also advised of fees and charges in their Letter of Offer and Written Agreement. The Written Agreement is a contract between BPP Institute and the student which sets out: <ol style="list-style-type: none"> a. Details of the course of study; b. An itemised list of the tuition fees and a link to non-tuition fees and the payment structure and schedule; c. Refund arrangements. 1.6. Tuition fees are payable by the agreed study period start date for continuing students and course start date for new students: <ol style="list-style-type: none"> a. A late payment fee may be charged if the amount due is not paid in full by the due date;

- b. Students may not be permitted to enrol into the study period until the preceding study period's fees are paid in full;
 - c. If tuition fees remain unpaid, the student will be issued a notice advising them that BPP Institute may suspend or cancel their enrolment and subsequently be reported to the Department of Home Affairs (DoHA) for non-payment of fees (see the Deferring, Suspending or Cancelling International Student's Enrolment Policy and Procedure).
- 1.7. The amount of advance payment requested by BPP Institute will not exceed 50% of the student's total tuition fees for their course.
- 1.8. Students wishing to pay more than 50% of their total course tuition fees may pay up to 100% at their own discretion.
- 1.9. Once a Written Agreement is accepted by a student, the amount of the tuition fees charged to the student will remain as per the Written Agreement as long as the student remains enrolled in that course at BPP Institute unless:
- a. The student is given a scholarship or a discount in course tuition fees which would reduce the fees below those in the Written Agreement. Such a discount will be at the discretion of the CEO or delegate;
 - b. The student withdraws from, or is cancelled from, a course and is subsequently readmitted to the course. In this case a new Written Agreement will be created on readmittance and the previous Written Agreement will be void.
- 1.10. Payment plans can be negotiated, at the discretion of the CEO or delegate, if a student, due to genuine financial hardship, is not able to pay their tuition fee in full when due.
- 2. Refund of Fees and Charges**
- 2.1. BPP Institute will refund tuition and non-tuition fees and charges in accordance with the provisions of applicable legislation. The Refund Schedule in Appendix 1 details the approved refunds.
- 2.2. The Refund Schedule lists the tuition and non-tuition fees that may or may not be repaid to the student (including any tuition and non-tuition fees that may have been collected by the student's education agent on behalf of BPP Institute).
- 2.3. BPP Institute will refund any course monies due to a prospective, current or former student under this policy to the student or authorised person as specified in the student's signed Written Agreement, or Refund Application Form.
- 2.4. As per the signed Refund Application Form, refunds will be made using the same payment method as was used to make the initial

- payment. For example, if tuition fees were made by credit card, a refund of those tuition fees will be made by payment to that card.
- 2.5. Refund amounts transferred via international bank draft or telegraphic transfer will incur a \$50 fee.

3. Refund Due to Student Default

- 3.1. If DoHA has refused a student's visa application and the student cannot undertake the course, BPP Institute will refund any prepaid unspent tuition and non-tuition fees, excluding the enrolment fee within 20 business days where the student can provide evidence the application was refused by the DoHA.
- 3.2. If tuition fees have been prepaid and BPP Institute receives written notification of withdrawal by the student prior to the agreed course start date, BPP Institute will refund the amount of prepaid fees as per the Refund Schedule.
- 3.3. Withdrawal on or after the invoice due date, results in a student remaining liable for the current study period fees. This applies even if the student has not attended any classes or has been reported for non-commencement.
- 3.4. This clause does not apply to students who default for non-engagement of their first study period studies (See Appendix 1, clause 2.10).
- 3.5. In the case of a cancellation of enrolment due to student default, there will be no refund of current study period fees and a 100% refund of any prepaid course fees in any subsequent study period; excluding the prepaid minimum deposit.
- 3.6. This clause does not apply to students who default for non-engagement of their first study period studies (See Appendix 1, clause 2.10)
- 3.7. No refund of fees transferred to a study period immediately after a deferral or suspension of studies period will be given to students who subsequently withdraw, or their enrolment is cancelled.
- 3.8. Notwithstanding the above provisions, a refund of fees may be granted on compassionate or compelling circumstances made known to BPP Institute in writing.

4. Refund Due to Provider Default

- 4.1. If for any reason BPP Institute fails to provide the course prior to the agreed starting day, and the student cannot be placed, or refuses placement in an alternative course arranged by BPP Institute, a full refund of the total course fees (tuition and non-

	<p>tuition fees) will be made within 14 days of the agreed course start date.</p> <p>4.2. If for any reason BPP Institute fails to provide the course after the agreed starting day but before it is completed, and the student for some reason cannot be placed, or refuses placement in an alternative course arranged by BPP Institute, a refund of unspent tuition fees will be calculated as per the refund amount calculator (minus non-refundable fees as per section 3.0 of the Refund Schedule); within 14 days of the course default day.</p> <p>4.3. In the event that BPP Institute is unable to meet its obligation of providing an agreeable alternative course for the student, or a refund, the student will receive advice from BPP Institute or the ESOS agency to seek assistance from the Australian Government’s Tuition Protection Service (TPS). Information on the TPS is available at: https://tps.gov.au/.</p> <p>5. Refund for Overseas Student Health Cover</p> <p>5.1. If the student has commenced their course, Overseas Student Health Cover (OSHC) refund requests must be made directly to the student’s OSHC provider.</p> <p>5.2. For offshore students and prior to commencement, OSHC refund requests must be made directly to BPP Institute.</p> <p>6. Appeals and Student’s Rights</p> <p>6.1. Students have the right to appeal against any decision made regarding a refunds application in accordance with the Student Complaints and Appeals Policy.</p> <p>6.2. The availability of complaints and appeals processes does not affect a student’s right to take further action under Australian Consumer Law, if Australian Consumer Law applies. The complaints and appeals processes may not prohibit a student the right to pursue other legal remedies.</p>
<p>Related Documents</p>	<p>Admissions Policy Admissions Procedure Advanced Standing Policy Advanced Standing Procedure Assessment Policy Deferring, Suspending or Cancelling International Student’s Enrolment Policy</p>

FEES, CHARGES AND REFUNDS POLICY

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Page: 5 of 5

	Deferring, Suspending or Cancelling International Student's Enrolment Procedure Direct Debit Request Form Education Agents Policy Education Agents Procedure Fees, Charges and Refunds Policy Fees, Charges and Refunds Procedure Marketing Information and Practices Policy Marketing Information and Practices Procedure Refund Application Form Student Complaints and Appeals Policy Student Complaints and Appeals Procedure Transfer Between Registered Providers Policy Transfer Between Registered Providers Procedure Written Agreement
<i>For Administrative Use Only</i>	
Responsible Officer	Chief Executive Officer
Contact Officer/s	Director of Admissions
Approved by	Board of Directors
Definitions	See BPP Institute's Glossary of Terms and Acronyms

<i>Version History</i>		
Version No.	Approval Date	Amendment/s
1.	May 2025	First iteration <ul style="list-style-type: none">• For BPP Institute