



**IHM**  
*Institute of Health & Management*

# **Fees, Charges and Refunds Policy and Procedure**

### Purpose

The purpose of this document is to clarify IHM's policies and procedures with regard to the setting, charging and refunding of fees, for tuition and other services.

IHM is committed to a fair and transparent application in relation to fees and charges, including the processing of refund requests from students. All IHM students are provided with details of all fees, charges and access to relevant fees, charges and refund policies and procedures prior to enrolment and overview is provided on the Enrolment Form (Terms and Conditions) that the student will sign prior to completion of the enrolment process and payment accepted from the student.

The policy sets out the circumstances by which the student may receive a full or partial refund of any tuition fees that they may have paid and information on applying for a refund.

The policy and included procedures are designed to ensure that all students are treated fairly and with integrity when applying for refunds.

### Scope

This policy applies to all students enrolled or enrolling in any accredited course of higher education study provided by IHM other than overseas students to whom the Education Services for Overseas Students Act 2000 applies<sup>[1]</sup>. The policy does not apply to fees charged by third parties such as textbook suppliers for services relating to IHM courses, except where students are required to pay such fees in order to complete an IHM course of study.

### Responsibility

The charging and setting of fees are the responsibility of CFO. The administration and management of fees is provided by the Accounts Manager, the Accounts Officer and the Student Administration and Support Officer.

### Definitions

#### Tuition Fee

The fee that is charged to student for tuition.

#### Enrolment Fee

An administration fee that is charged for the processing of enrolment application. This fee is non-refundable except in the case where IHM has cancelled a course of study and has notified the student. Each course of study has a separate Enrolment Fee.

#### Charge or Materials Fee

Money payable by a student or client for a service or product other than tuition. A fee to cover the cost of other learning materials that may be required by the student for a course of study.

#### Scholarship

Funds allocated to provide for the tuition fees (or part thereof), associated charges and in some cases a stipend, to be provided to a student based on a measure of scholarly achievement.



### **Bursary**

Funds allocated to provide for the tuition fees (or part thereof), associated charges and in some cases a stipend, to be provided to a student for reasons other than those applying to a scholarship.

### **Principles**

#### **Charging of fees for tuition**

IHM as a commercial entity has both the right and the responsibility to charge fees for tuition, which is our primary source of income and the main service we provide.

#### **Charging of costs in addition to fees for tuition**

In addition to tuition fees, IHM may charge other fees for additional services relating to study, provided that students are informed of those fees prior to enrolment.

#### **Charging of fees for services other than tuition**

Though tuition is IHM's primary business, we may provide other services to students and other clients and charge for those services. Charges for services other than tuition are also subject to the terms of this policy.

#### **Waiving of fees and charges**

Under exceptional circumstances (see definition), fees may be waived, either fully or partially.

#### **Material fees**

An additional fee may apply for the provision of materials for specific units of study. These material fees are non-refundable in the event of withdrawal.

#### **Refunding of fees and charges**

Fees or charges already paid by a student or client may be refunded. The responsibility for refunding fees or charges is dependent on the amount that is to be refunded.

Enrolment fees are non-refundable. Tuition fees will be refunded as set out in the table included in this policy. Material costs will be deducted from the refund amount.

#### **Privacy and Freedom of Information**

Information about the fees and charges owing on a student's account is considered private information. No person other than the student will be given any information, including outstanding balances, about a student's account, without written permission of the student.

Information provided by a student while paying fees such as credit card details, billing address and payment history, will be provided to students upon request.

#### **Indexing of fees and charges**

Fees and charges will not automatically increase with indexation. However, measures of inflation, currency exchange rates and market factors, both locally and in target markets, will be taken into account during each regular review of fees and charges. An extraordinary review will be conducted if major changes to the rate of inflation or other factors occur.

### **Collection of fees**

Student fees will be collected either electronically via the IHM secure website or deposited by electronic funds transfer into the designated bank account. The Accounts Manager and Accounts Officer will monitor bank deposits and track the payment status of invoices.

### **Refund application procedure**

Refunds for students withdrawing from a course or unit of study will be processed initially by the Student Administration and Registration Services Manager in accordance with this policy, and finalised by the Accounts Manager.

All applications for a refund must be made in writing using the Refund Application Form and submitted to the Student Administration and Registration Services Manager and will be approved or declined within fourteen (14) days. Students will be advised of the refund decision in writing and approved refunds will be paid to the student via Electronic Funds Transfer within fourteen (14) days of the decision outcome.

### **Circumstances of Refunds**

- a) IHM 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. The schedule will remain in place until any changes are approved by the CEO.
- b) IHM 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, whichever is the later.
- c) As per the signed Refund Application Form, refunds will be made using the same 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.

### **Full refunds including enrolment fee**

Where IHM cancels a course, a full refund will be offered. IHM will seek to reschedule the course and offer an alternative place to the student. The student is not obliged to accept the alternative course offer and may make an application for a full refund in writing using the Application for Refund form.

Full refunds including enrolment fee will be offered when:

- The course does not start on the agreed/advertised start date
- The course is ceased after it starts but before it is completed

### **Partial refund – Exceptional or Special Circumstances**

In exceptional circumstances, the Director of Studies in consultation with the Chief Financial Officer and may authorise a partial refund for a student that withdraws two (2) weeks after the course commencement date. The proportion of fees to be refunded will be at the discretion of the Director of Studies in consultation with the Chief Financial Officer and will take into consideration the amount of the course the student has completed.

Exceptional or special circumstances can be defined as those where illness or injury do not allow a student to continue their studies and would not reasonably be able to continue after a six (6) month deferment. The student will be required to provide evidence of exceptional/special or extenuating circumstances that may include, but are not limited to:



- Medical reasons whereby the medical condition existed prior to the course commencement, continued past the commencement of the course and deteriorated to the extent that the student is unable to continue their studies OR the medical condition only became known after the commencement date. A medical certificate is required for proof of condition.
- Family/personal reasons that are due to unforeseen personal/family reasons that are beyond the control of the student that preclude the student from continuing their studies. This may also include unavoidable travel.
- Employment related reasons whereby the employment status or employment arrangements of the student change unexpectedly due circumstances beyond their control and they are unable to continue their studies.
- Course related reasons whereby the arrangements for the course are changed and as a result the student would be disadvantaged to the extent that they are unable to complete the requirements of the course and continue their studies.

The application for a refund due to special circumstances should be provided in writing. Each application will be considered on its merits with the supporting documentation provided by the student. The supporting documentation provided by the student should have enough detail for the Director of Studies in consultation with the Chief Financial Officer to make an informed decision regarding their case for a refund. Students will be advised of the outcome of their request within four (4) weeks from the date IHM receives the request.

The decision of assessing the exceptional or special circumstances will be undertaken by the Director of Studies in consultation with the Managing Director and Chief Financial Officer and will be assessed on a case-by-case basis.

### Refund Schedule – Appendix -1

| Type of fee               | Amount                              | Policy   |
|---------------------------|-------------------------------------|--|
| Application/enrolment fee | \$250                               | Non-refundable (except in certain circumstances)   |
| Tuition fee               | Varies by course (see fee schedule) | <ul style="list-style-type: none"><li>i) 100% refundable upon withdrawal from a course at least two weeks prior to commencement.</li><li>ii) 80% refundable within two weeks prior to commencement.</li><li>iii) Non-refundable once course commences (except in certain circumstances).</li></ul> |
| Reassessment Fee          | \$100                               | Non refundable   |
| Reissue of Testamur       | \$100                               | Non refundable   |

### Informing students about fees and charges

All fees and charges will be disclosed to students prior to their committing to any action that will incur them. This includes the disclosure of fees for services that will be required in order to complete a course, even if they are not to be charged immediately upon enrolment in that course.

IHM also publishes a schedule of fees, approved by the Senior Management Team, the Finance and Risk Committee and advised to the Board of Governors, on the IHM website.



### Scholarships and bursaries

Scholarships and bursaries will be subject to endorsement by both the Finance and Resource Committee and the Academic Board and final approval by the Board of Governors. Where a scholarship or bursary is proposed, its terms will be drafted by the Finance and Resources Manager and tabled at meetings of each committee. Where funds from any 3rd party are used to provide a scholarship, the funds will be stored in an account or investment fund separate to IHM's accounts and the funds will be accessed only for the purposes of that scholarship, with regular statements and reports sent to the provider of the funds. Tuition fees and charges will be processed as usual, but with payment made from the scholarship fund.

#### Special Note:

Where a student breaches the Policies and Procedures of IHM no refund (full or partial) will be provided.

Where a student withdraws from a course without special or extenuating circumstances it will be at the discretion of the Director of Studies in consultation with the Managing Director and the Chief Financial Officer as to whether any refund will be provided.

If course fees have been paid by a third party such as an employer, then all refunds will be payable to that third party and not directly to the enrolled student.

### Appealing Refund Decisions

All students have the right of appeal refund decisions made by IHM. Any student wishing to make an appeal in accordance with the Student Complaints and Appeals Policy and Procedure or the Overseas Student Complaints and Appeals Policy and Procedure, as applicable, may do so by contacting the Student Administration and Registration Services Manager for details.

This policy and the availability of the Student Complaints and Appeals Policy and Procedure and of the Overseas Student Complaints and Appeals Policy and Procedure does not remove the right of the student to take further action under Australia's consumer protection laws.

IHM's dispute resolution processes do not remove the student's right to pursue other legal remedies where the student feels necessary.

### Supplementary Information

**Related Policies/Procedures** : Not applicable

**Benchmarking** : Not applicable

**Supporting Research and Analysis** : Not applicable

**Related Documents** : Refund Application Form

#### Related legislation:

- Competition and Consumer Act 2010
- Privacy Act 1988
- Information Privacy Act 2000 (VIC)
- Privacy and Personal Information Protection Act 1998 (NSW)
- Freedom of Information Act 1982

**Guidelines:** Not applicable



|                              |   |
|------------------------------|---|
| <b>Name of Document</b>      | <b>Fees, Charges and Refunds Policy and Procedure</b> |
| <b>Approval Committee</b>    | Board of Governors                                    |
| <b>Endorsement Committee</b> | Finance and Risk Committee, Academic Board            |
| <b>Policy Status</b>         | Amended   |
| <b>Date of Approval</b>      | 18/9/19   |