

International Student Fee and Refund Policy

Purpose	To give a clear overview of MQC's Fee and Refund Policy for international students.
Scope	This policy applies to all international students studying at MQC>
The Policy	Macquarie City Campus has adopted the following policy in respect of fee refunds for full-fee-paying international students studying in Australia. Note that this agreement does not remove the right to take further action under Australia's consumer protection laws.
Relevant Documents	Macquarie University International Student Fee and Refund Policy located at http://www.international.mq.edu.au/student-services/orientation/tuition_refund.aspx

1. FEES PAYABLE UPON ACCEPTANCE OF AN OFFER

To accept an offer of a place with MQC, applicants are required to pay a 'commencement fee' and the cost of Overseas Health Cover (OSHC) for the duration of their studies.

Once these have been paid, an electronic Confirmation of Enrolment (eCOE) can be issued. The offer letter serves as an invoice for these fees.

The commencement fee is set in the offer letter and will be reviewed annually in consultation with Macquarie International.

OSHC Worldcare is the preferred provider for Overseas Health Cover for MQC students. International students must purchase OSHC as a condition of their student visa, and it must be paid to cover the total duration of academic studies. The rates for this health insurance are set and reviewed by OSHC Worldcare and will be published in an applicant's Letter of Offer.

2. COURSE FEES

All courses consist of units of study and each unit has a credit point value. Each course also has a total credit point value which a student must reach in order to graduate, provided all other course requirements have been satisfied.

All courses of study have a set fee stated as follows:

- Total cost of the course for Foundation Studies and Graduate Certificate courses;
- An amount per year for a full-time enrolment of 24 credit points for undergraduate courses;
- An amount per year for a full-time enrolment of 32 credit points for postgraduate courses.

The fee rate per credit point is calculated by dividing the annual credit points into the annual fee (undergraduate and postgraduate courses), or the total course cost by the number of credit points required to complete the course (Foundation Studies and Graduate Certificate courses). Fees for each semester, trimester, term, session or vacation period are charged at the credit point rate applied to the number of credit points in which a student is enrolled. Students taking more than the 24 credit points in a year will have a higher annual tuition fee.

Fee changes after submission of an application

Students may apply for a course at any time and applications are processed continuously. Depending on when a student first enquired or received information, the fees may have changed. This may also occur if an application has been in the system for a long time, or a student is completing a preliminary program. In these situations, the admissions office will Endeavour to issue a new letter of offer with the correct fee rate for the relevant commencement date.

Sometimes it is not possible to issue a new letter of offer. In this case fees will be calculated based on an applicant's commencement year. Information about current fee rates are published on the MQC website and applicants and students are strongly advised and expected to have checked the latest information before commencing.

Payment of Fees

For a student's first semester, the enrolment course fees will be deducted from the commencement fee paid. If this amount is less than the commencement fee paid, the excess amount will be credited to the following semester's account. If the amount owing is more than the commencement fee, the student will have to pay the difference by the due date.

From a student's second study period onwards, all fees and charges will be payable in advance as determined by MQC from time to time. Students will not be permitted to continue their course at the beginning of any semester until all outstanding fees or charges are paid.

Fee Increases

MQC reserves the right to increase fees for any given program based on changes to the consumer price index (CPI), changes to the course or program structure or changes to teaching or other costs, on a yearly basis. Increases may, but generally will not exceed 3-5% of the quoted fee and fees will rise for each subsequent year of enrolment in a program.

Variations to course length and affect on fees

Progressing through a course at a faster or slower rate than normal will not affect the amount of fees a student must pay, except in the following circumstances:

- If a student fails a subject or subjects and have to repeat it/them - a second attempt at a subject is charged as an additional subject, at the same rate as would normally be paid.
- If a student fails several subjects and therefore needs more than two semesters longer than the standard duration to complete a course, then a higher rate may be charged for any subsequent semesters.
- If a student takes more subjects than is needed to complete a degree, then payment for each additional subject will be required.
- If additional subjects are taken in any semester, then a student will be charged for the total credit points in which they are enrolled, however, in total, the degree will not cost any more, unless more subjects are taken than are needed to graduate.

Transferring to a new course

If a student transfers from one course to another, then the fee for the new course will be charged. The only exceptions to this are:

- When the change is a minor one, such as a change of major, for example, a change from History to Politics in the Bachelor of Arts.
- Transfers involving articulation between programs in the same discipline, for example, having completed a Postgraduate Diploma a student may transfer to a Masters degree in the same area of study. Unless a letter of offer specifically states that fees will remain the same for the duration of both programs, the fee applying at the time of transfer must be paid, even if that fee is higher than the fees were at the time a student first enrolled.

Taking Leave

MQC does not have formal leave of absence in its degree rules. If, however, a student must discontinue for any reason, when they return they will have to pay the fees at the rate as if they were a commencing student.

Fees for Package Offers

When Macquarie City Campus makes an offer for more than one program, this is called a package offer. The fees quoted in the package offer are based on the latest information available at the time the offer was made.

Variations to fees quoted in package offers take account of the length of time needed for the preliminary program. If this is less than 12 months, then the fee quoted in the letter of offer will apply. If the preliminary program is longer than 12 months, then students can expect that the fees for the following program will have changed and they must pay the new fee. If a student does not finish the preliminary program in the expected time, their offer lapses and the fees quoted in the offer no longer apply. They will be issued a new offer letter with the latest fee information.

3. REFUND PROCEDURE

All requests for refunds of fees must be made in writing on the appropriate form that may be obtained from :

MQC
Level 2,
11 York St, Sydney
or downloaded from the Internet at <http://www.city.mq.edu.au>

In addition, these forms may need to be completed depending on the circumstances under which the student is requesting a refund:

- *Withdrawal from Study* – new students only – obtain form from MQC
- *Change of Unit Enrolment* – continuing students only – obtain form from Student Services MQC
- *Notice of Leaving Education Provider* – continuing students only – obtain form from MQC
- *OSHC Worldcare Refund* – for cancellation of OSHC – obtain form from MQC

Requests for refunds should normally be made within 14 days of an event that qualifies the student for a refund. Students must ensure that all sections of the form are completed before submission to MQC, and they must attach all documentation. Contact details must be provided, including at least one telephone number and one valid email address. The refund request form must be signed by the student, or in the event that the student does not have the capacity to do so, by the student's parent or guardian. The original form must then be returned to MQC in order for the refund payment to be released.

Failure to comply with the above may cause processing delays. Incomplete forms or forms without sufficient supporting documentation cannot be processed.

Refunds will be granted according to the following guidelines. Any request that falls outside these guidelines will be referred to the Campus Director and Principal or their nominee, for consideration and decision.

4. ELIGIBILITY FOR REFUND OF FEES

4.1 Special Consideration

4.1.1 Special consideration may be given to any refund request regardless of other provisions set out in the rest of this policy. This may change the amount of fees that are refunded.

4.1.2 Withdrawal due to exceptional circumstances may be accepted as grounds for either a total or partial refund of fees. Exceptional circumstances may include but are not limited to:

- (i) A student visa application being refused prior to the commencement of the program,
- (ii) Serious illness or disability which prevents continuation of study,
- (iii) Death or serious illness of the student or a member of their immediate family (parent, sibling, spouse, or child), and
- (iv) Political or civil unrest, or natural disaster.

4.1.3 All applications for special consideration must be accompanied by evidence documenting the circumstances (e.g. Medical certificate). Students must also consult a Student Advisor in MQC for consideration of the evidence of exceptional circumstances.

4.2. Students who are not eligible for refund

4.2.1 If a student is found to have provided false or misleading information to MQC at any time, MQC reserves the right to retain up to 100% of any fees paid and may annul that student's enrolment.

4.2.2 A student who withdraws from a course after the census date of the relevant study period will not be eligible for a refund unless special consideration is given.

4.2.3 A student who has credit in their account but is not completing their studies in that study period will not be eligible for a refund unless special consideration is given.

The credit will remain in the student's account and will be allocated towards tuition fees for subsequent semesters. This includes credit from:

- (i) Overpayment in any study period, and
- (ii) Withdrawal from one or more units after payment has already been made.

4.2.4 Application fees are non-refundable.

4.3. Commencement Fee – Full Degree Students

4.3.1 Each international student must pay the amount listed on their offer letter in order to accept their offer of admission to MQC and to enable their application for a student visa. A student may withdraw from their program at any time, however any refund of the initial fee paid will be subject to a deduction. The deduction will depend on the date that MQC receives the *Withdrawal from Study* form:

Table 1

Withdrawal Date	Deduction (non-refundable component)
Four or more weeks prior to commencement date	\$2,000
Less than four weeks prior to commencement date	\$5,000
After commencement date but before census date	\$5,000
After census date of the commencing study period	No refund

4.3.2. In cases where the commencement fee is less than the deduction as listed in Table 1, then the student will not be eligible for a refund.

4.3.3 Where a student has completed a course in a packaged program and did not meet the conditions to allow them to commence the next course in the packaged program, they may make a request for a new offer package or alternative offer to be issued. If the student decides to withdraw instead, then a deduction will be made as per the values listed in Table 1 above, i.e. failure to complete the first component of a package course does not entitle the student to a full refund, but instead to a partial refund.

4.4 Tuition Fees – Full Degree Students

4.4.1 For subsequent study periods, tuition fees are payable before each semester. A student may withdraw from their program at any time, however any refund of tuition fees may be subject to a deduction. The deduction will depend on the date that MQC receives the *Notice of Leaving Education Provider* form:

Table 2

Withdrawal Date	Deduction (non-refundable component)
Before the first day of the relevant study period	Full refund
After the first day of the relevant study period but before the census date of that study period	\$2,000
After the census date of the relevant study period	No refund

4.4.2 In cases where the credit in the student's account is less than the deduction as listed in Table 2, then the student will not be eligible for a refund.

4.4.3 The only exception to Table 2 occurs when the student has been notified of their exclusion from the University after they made a payment of tuition fees, and has had their enrolment cancelled. Where this is the case, the student is entitled to a full refund.

4.4.4 Where a student has both commencement fee and other tuition fees in their account, the deductions will be applied separately, i.e. the commencement fee will be subject to a deduction under Table 1, and the other tuition fees will be subject to a deduction under Table 2. The total value of deductions cannot exceed \$5000.

4.5. Students who obtain permanent resident status in Australia

4.5.1 A student who obtains permanent resident status in Australia before commencing their studies should apply for admission through Admissions at MQC. If they continue to study at MQC, then any credit in their account will remain in their account in full to be allocated towards tuition fees in subsequent semesters.

4.5.2 Where a student obtains permanent resident status in Australia and decides not to continue to study at MQC, then a deduction of \$2000 will be made from their commencement fee, and a full refund will be processed for tuition fees other than the commencement fee.

4.5.3 Note that a student, who obtains permanent resident status after the census date in the relevant study period, will be considered an international student for fee calculation purposes and will be liable to pay the tuition fees applying to international students for that study period. From the following study period onwards, the student will be considered a permanent resident for fee calculation purposes.

5. PAYMENT OF REFUNDS

5. 1. Payment of refunds will be made within four weeks of receiving the *Request for Refund of Fees* form.

5.2. Where MQC defaults on provision of the program, payment will be made within two weeks of the default day.

5.3. Payment will be made to an account in the student's country of permanent residence, except where payment is less than \$1000 or where the student has a valid visa beyond the conclusion of their program.

5.4. Refund payments will be made in Australian Dollars (AUD).

5.5. Payment will be made by electronic funds transfer (EFT) or by MQC cheque to a recipient within Australia and by telegraphic transfer (TT) or by international bank draft to a recipient overseas.

- 5.6. Refunds will be made payable in the name of the student unless:
- (i) The student is transferring to another institution in Australia, and has nominated this institution as the payee on the refund request form,
 - (ii) The student is receiving sponsorship or scholarship – in this case the refund will be made directly to the entity providing the sponsorship or scholarship.

5.7. In exceptional circumstances where the refund must be made to a third party, the student must apply for special approval through consultation with the Campus Director and Principal.

6. APPEALS

If a student is not satisfied by the decision made on a refund of fees, they may submit a written appeal to MQC. This appeal must be addressed to the Student Services Manager, and all previous correspondence between the student and MQC must be attached. The appeal will be considered by the Student Services Manager or their nominee, and the student will be informed of the result of the appeal within 14 days of the receipt of the appeal.

If the Student Services Manager or their nominee does not uphold the appeal, it may be taken to the Campus Director and Principal who will determine the matter on the basis of this policy, and the requirements of National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students. These appeal provisions do not circumscribe the student's rights to pursue other legal remedies for disputes that they may have against MQC in relation to their entitlement to a refund.

DEFINITIONS

Commencement Fee: A deposit that full degree students pay on acceptance of their offer, and which contributes towards tuition fees in the program. The amount required is fixed and is written on a student's offer letter.

Commencement Date: The first day of the student's commencing study period. This will usually be the student's first day of classes.

Commencing Study Period: The first study period in which the student enrolls.

Census Date: The last day to withdraw from a unit or a program without penalty. For unit census dates please check <http://www.city.mq.edu.au>

Course Fees: A set fee for a course stated as an amount per year for a full-time enrolment.

Fee Refund: A process where Macquarie City Campus removes money from the student's account and makes a payment to the student. Fee refunds are not the same as fee reversals.

Fee Reversal: A process where fees that were charged to the student's account are removed.

Study Period: The appropriate period of enrolment depending on the unit(s) undertaken by the student. This will either be a semester, trimester, term, session or vacation period.

Packaged Program: A program that includes multiple courses, which may or may not be wholly provided by the MQC. If an external party provides some courses within a packaged program, then refunds relating to that course will not be covered by this policy.

Unit of Study: A course, is made up of a number of units of study (sometimes informally called subjects), each worth a fixed number of credit points.

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