

Refund Policy & Procedure



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Rationale:

This policy and procedure ensure that Aura Education manages and processes all refund requests in a fair and consistent manner for all its international students. It provides a provision for refunds of tuition fees and, where relevant, other fees and charges paid in advance. Whilst it does not cover refunds for OSHC, as these should be referred to the OSHC provider, it applies to all intending, commencing, and continuing international students. As soon as an international student accepts a course offered by Aura Education and pays the associated fees, a binding contract is created between the student and Aura Education.

Purpose:

To ensure that all stakeholders of Aura Education are made aware of the Refund Policy for international students before a student accepts enrolment, and to ensure compliance in line with the RTO Standards 2025 and the National Code Part B Standard 2 and 3. All applicable staff are provided with a copy of this policy and procedures as part of their workplace induction.

Scope:

This policy applies to all current and prospective international students at Aura Education. Once an international student accepts a course offered by Aura Education and pays the initial fees, a contract will be created between the student and Aura Education. It also applies to international students, including unspent portions of tuition fees paid in advance, fees collected by approved Education agents on behalf of Aura Education, and other fees and charges applicable to international students.

All international students who apply for a refund under this policy are entitled to lodge a complaint or appeal against any decision relevant to their refund request. This policy and the availability of complaints and appeals processes do not remove the right of any student to take action under the Australian consumer protection laws.

Where an application for an initial student visa is refused, the Department of Home Affairs (DHA) will issue a letter to confirm that the student visa application has been refused. A copy of this letter must be provided to Aura Education as evidence of visa refusal and in order for the student to obtain a refund in accordance with this Refund Policy. Where the refusal letter is not provided, the refund will be calculated as per a student withdrawal as per the refund tables 1 & 2 below. Where a student defaults in accordance with the meaning given in this policy, the cancellation and refund fees in the tables that follow will prevail. In all cases of student default, international students will have access to Aura Education's Complaints and Appeals Policy and Procedure.

Alignment:

- National Code of Practice for Providers of Education and Training to Overseas Students 2018.

Key Staff Responsible:

- Admissions Officer
- Campus Manager
- Chief Executive Officer

Definitions:

International student: means international students or intending international students on a student visa under the Migration Act 1958.

Provider Default: means where Aura Education is not able to provide the CRICOS registered course that it has offered to an international student. This may include where Aura Education is no longer registered to offer CRICOS or any CRICOS registered course that might be relevant to an international student's enrolment at Aura Education

Student Default means:

- The course starts on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
- The student withdraws from the course (either before or after the agreed starting day); or
- The registered provider of the course refuses to provide, or continue to provide, the course to the student because of one or more of the following:

- The student failed to pay an amount he or she is liable to pay directly or indirectly in order to undertake the course;
- The student breached a condition of his/her student visa;
- Misbehaviour by the student.

Study Period: means one (1) term (10 weeks) of scheduled classes unless specified in a Training and Assessment Strategy.

Tuition Protection Service:

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students whose education providers are unable to fully deliver their course of study. The TPS ensures that international students are able to either:

- Complete their studies in another course or with another Education provider; or
- Receive a refund of their unspent tuition fees.

In the unlikely event that Aura Education is unable to deliver a course for which international students have paid for and AURA Education does not meet its obligations to either:

- Offer international students an alternative course that they accept; or
- Pay international students a refund of their unspent prepaid tuition fees (this is called a provider's 'default obligations');

The TPS will assist those international students in finding an alternative course or to get a refund if a suitable alternative is not found.

Applying for Refund:

Where an application for a student visa is refused, a copy of the visa refusal letter must be provided to Aura Education to refund the pre-paid tuition and other applicable fees. Students who apply for a refund under this policy are covered by the principles of natural justice, including the ability to lodge a complaint or appeal against any decision relevant to a refund request. Please refer to Aura Education's Complaints and Appeals Policy and Procedure for further details. This policy and the complaints and appeals procedures do not limit the right of any student to take action under the consumer protection laws in Australia.

A refund will not proceed in the following circumstances:

- Where the international student still has fees outstanding;
- Where equipment and/or resources on loan to the international student from Aura Education have not been returned;
- A complaint or appeal is in progress that is related to or linked to the refund request.

Refunds will be calculated as shown in the table below.

Reason	Timeline	Amount will be deducted	Amount that will be refunded
Application for a visa is refused	Request received before commencing the enrolled course (followed by the commencement date as per the CoE)	\$250 cancellation fee + Bank transfer fee (if applicable)	Full refund after deducting the deductible amount
Application for a visa is unsuccessful	Request received after commencing the enrolled course (followed by the commencement date as per the CoE)	\$250 cancellation fee + Bank transfer fee (if applicable) + Pro-rata of tuition fee for the applicable period (calculated on a weekly basis)	Full refund after deducting the deductible amount
Student with a student visa decides to withdraw from the enrolled course OR Student's enrolment is cancelled due to breach of student visa conditions and/or the terms and conditions	Ten (10) weeks prior to the commencement of the course OR A study period/Term	\$250 cancellation fee + Bank transfer fee (if applicable) + 10% fee of the study period/Term	Full refund after deducting the deductible amount

Reason	Timeline	Amount will be deducted	Amount that will be refunded
of the course offered by Aura Education.	Five (5) weeks prior to the commencement of the course OR A study period/Term	\$250 cancellation fee + Bank transfer fee (if applicable) + 25% fee of the study period/Term	Full refund after deducting the deductible amount
	Three (3) weeks prior to the commencement of the course OR A study period/Term	\$250 cancellation fee + Bank transfer fee (if applicable) + 40% fee of the study period/Term	Full refund after deducting the deductible amount
	After commencing the course OR A study period/Term (followed by the commencement date as per the CoE)	\$250 cancellation fee + Bank transfer fee (if applicable) + 100% fee of the study period/Term and/or subsequent study period/Term	No refund For subsequent study period/Term/Course, the cancellation policy and procedure will apply.

Reason	Timeline	Amount will be deducted	Amount that will be refunded
Aura Education withdraws or cancels a student due to submission of fraudulent documents	Before or after commencing the course OR A study period/Term (followed by the commencement date as per the CoE)	\$250 cancellation fee + Bank transfer fee (if applicable) + 100% fee of the study period/Term and/or subsequent study period/Term	No refund
A student who has paid fees for more than 2 study periods in advance.	Withdraws during a study period/Term & Four (4) weeks before the commencement of the following study period/Term.	\$250 cancellation fee + Bank transfer fee (if applicable) + 100% fee of the current study period/Term + 50% Fee of the following study period/Term	50% of fees of the following study period/Term + 100% of fees paid for any subsequent study period.

Reason	Timeline	Amount will be deducted	Amount that will be refunded
Notes: ▪ Unless specified, each study period includes 10 weeks. ▪ Where an international student cancels their enrolment and has tuition fees outstanding (in other words, they have not maintained their course fee payments in accordance with their payment plan and visa conditions), the cancellation fees above still apply and the fees owing would still be payable by the international student.			

Refunding Non-Tuition Fees

Reason for Refund	Notification Period	Cancellation Fee	Refund
Airport Pickup Service	Minimum 24 hours pre-expected flight arrival	Nil	100% of fee refunded
	Less than 24 hours pre-expected flight arrival	100% of fees paid	Nil
OHSC	Contact OSHC Provider Direct		
Resource/Material Fees	Before commencing studies	50% of the paid material fees	50% of the material fees paid
	After commencing studies	No refund is applicable	No refund is applicable
	Material fees pre-paid for any future enrolled course(s)	100% of fees paid	100% of fee refundable
NOTE: ▪ If a student has paid money directly to an accommodation/homestay provider/booking service, this refund policy does not apply, and students should contact the accommodation service provider directly.			

Refund Procedure:

1. Student completes the Refund Application and submits it to the Aura Admin with the supporting evidence. The completed application can be delivered:
 - In person to the Aura Education Admission officer OR
 - by email to admission@aura.edu.au OR
 - by post to: Office 5, Level 8, 269 Wickham Street, FORTITUDE VALLEY QLD 4006
2. The Admission Officer will review the request, consult applicable staff and decide whether the refund should proceed or not. It is the student's responsibility to provide Aura Education with all relevant documentation to support their claim.
3. The Admissions Officer will notify the student of the outcome of the refund application within Ten (10) business days.
4. If the refund application is approved, the refund amount will be paid. The total duration of the refund process is approximately twenty-one (21) working days from the date the refund application is received.
5. Refund will be transferred to the student's nominated bank account in their own name unless they are under the age of 18 years, in which case, the refund will be provided to the parent or legal guardian responsible for the international student.
6. In the event that the international student is deceased or incapable of nominating a bank account, the refund will be provided to the parent or legal guardian or an alternative person as nominated on the international student's emergency contact details form.
7. Under no circumstances will an international student's refund be paid to an education or migration agent or other third party without the international student's written consent and that consent is written in English.
8. Where a refund is processed for overseas payments for international students in accordance with this policy, international students will be charged any bank fees associated with the transfer of funds.

9. In all cases where a refund is approved and processed, the international student will receive a written statement that details how the refund was calculated and where it was paid into.
10. In all cases where an international student applies for a refund, and the refund is declined, a written statement will be provided to the international student outlining the reasons for the decision by Aura Education to reject the application for a refund.
11. The student agrees to repay Aura Education (on demand) any payments credited to the student in error. Aura Education reserves the right to offset the amount of any over-payment made in error against any liability (including any future debt) owing to Aura Education by the student.

Refunding due to Aura Education's Default:

- In the unlikely event of Aura Education's default, all unspent pre-paid tuition fees to date will be refunded to the student within twenty-eight (28) days from the day on which the default occurred. Other associated fees may be refunded.
- Alternatively, the student may be offered enrolment in an alternative course (this course may or may not be with an alternative provider) at no extra cost, with any unspent tuition fees transferred to the new course and, where relevant, the new provider.
- The student reserves the right to accept either the refund amount or a place in another course.
- Where the student accepts a refund of unexpended pre-paid tuition fees from the TPS, they will be required to comply with all relevant immigration requirements and should note that this may have an impact on their student visa.
- If Aura Education cannot place the student in a suitable alternative course and is unable to offer a refund of unspent tuition fees, the Tuition Protection Service (TPS) will attempt to place the student in a suitable alternative course or, if this is not possible, students will be eligible for a refund as calculated by the TPS.
- If Aura Education cannot refund the unexpended prepaid tuition fees, they will notify the TPS Director within three (3) business days of the default or intention to default. At this time, Aura Education will have fourteen (14) days to satisfy its tuition protection obligations to current students.
- After the fourteen (14) days have lapsed, Aura Education will have seven (7) days to advise the TPS Director of the outcome. Please search <https://www.education.gov.au/tps> for further details related to the Tuition Protection Service (TPS).

Supporting Documents:

- Deferral, Suspension and Cancellation Policy & Procedure;
- Complaints and Appeals Policy and Procedure;
- Refund Request Form
- Request for Refund to an Alternative Payee Form
- Letter of Offer and Acceptance & Confirmation of Enrolment
- Course Delivery Schedule(s) /Timetables

Version Control History			
Version	Date	Processed by	Change Description
1.0	6 June 2024	Aura Education	Creation of policy
2.0	11 August 2025	Compliance	Annual Review: Minor changes to the wording and the procedure.
3.0	3 June 2026	Compliance	Annual review: Changes to the procedure, refund descriptions, and the staff responsible.