

Australian Institute of Management and Technology (AIMT)

Refund Policy and Procedure

1. PURPOSE

The Australian Institute of Management and Technology (AIMT) is committed to ensuring that all tuition fees and other fees paid by students are managed fairly, transparently and in accordance with legislative and regulatory requirements.

This Policy and Procedure establishes the principles and processes for administering refunds of tuition fees and other fees paid by domestic and international students enrolled in nationally recognised training delivered by AIMT.

AIMT will administer refunds consistently, equitably and within the required legislative timeframes while ensuring compliance with the Standards for Registered Training Organisations (RTOs) 2025, the Education Services for Overseas Students (ESOS) Act 2000, the National Code, Australian Consumer Law and other applicable legislation.

2. SCOPE

2A. DEFINITIONS

Refund

The repayment of tuition fees or other approved fees previously paid by a student in accordance with this Policy.

Tuition Fees

Fees paid by a student for training and assessment services delivered by AIMT.

Non-Tuition Fees

Fees that are not directly related to training delivery, including application fees, administration fees, material fees or other approved charges.

Student Default

Occurs where a student:

- Withdraws from a course.
- Fails to commence on the agreed commencement date.

- Breaches the Student Agreement resulting in cancellation of enrolment.
- Does not comply with visa conditions (where applicable).
- Fails to pay fees in accordance with the Student Agreement.

Provider Default

Occurs where AIMT:

- Fails to commence the course on the agreed commencement date.
- Ceases delivering the course before completion.
- Is unable to deliver the course as agreed.
- Is otherwise required under legislation to provide a refund.

Compassionate and Compelling Circumstances

Circumstances beyond the student's control that have a significant impact on their ability to commence or continue their studies, including serious illness, injury, bereavement, natural disaster or other exceptional events supported by appropriate evidence.

Tuition Protection

Legislative arrangements that protect student tuition fees in circumstances where a provider defaults.

This Policy applies to:

- Domestic students.
- International students.
- Prospective students.
- All nationally recognised training delivered by AIMT.
- Staff involved in student administration.
- Finance staff.
- Compliance personnel.

3. POLICY

AIMT is committed to administering refunds in a fair, transparent, consistent and timely manner.

Refund decisions will:

- Comply with legislative requirements.
- Be based upon the Student Agreement.
- Consider the circumstances surrounding each application.
- Be supported by appropriate evidence.
- Be documented.
- Be communicated in writing.

Students are encouraged to read this Policy before enrolling.

Nothing in this Policy removes the student's rights under Australian Consumer Law or any other applicable legislation.

Where legislation provides greater protection than this Policy, the legislative requirements will prevail.

4. PRINCIPLES OF REFUND MANAGEMENT

Refund decisions at AIMT will be:

- Fair.
- Transparent.
- Consistent.
- Timely.
- Evidence-based.
- Confidential.
- Student-focused.
- Compliant with legislative requirements.

Refund assessments will consider:

- Student circumstances.
- Legislative obligations.
- The Student Agreement.
- Supporting evidence.
- Compassionate and compelling circumstances.
- Provider obligations.

5. STUDENT INFORMATION

Prior to enrolment, AIMT will provide students with information regarding:

- Tuition fees.
- Non-tuition fees.
- Payment schedules.
- Refund eligibility.
- Circumstances where refunds are not available.
- Provider default arrangements.
- Student default arrangements.
- Appeals processes.

This information will be available through:

- Student Agreement.
- Letter of Offer.
- Student Handbook.
- AIMT Website.
- Enrolment documentation.

Students acknowledge the Refund Policy by accepting their Letter of Offer and completing enrolment.

6. FEES COVERED

This Policy applies to fees including:

- Tuition fees.
- Material fees.
- Resource fees.
- Administration fees where applicable.
- Enrolment fees.
- Other approved course-related fees.

The applicability of refunds will depend on the type of fee and the circumstances of the request.

7. NON-REFUNDABLE FEES

Unless otherwise required by legislation, the following fees are generally non-refundable:

- Application fees.
- Enrolment administration fees.
- Fees for services already provided.
- Replacement certificate fees.
- Reassessment fees.
- Late payment fees.
- Fees specifically identified as non-refundable within the Student Agreement.

Where legislation requires a refund, AIMT will comply with the legislative requirements.

8. REFUND ELIGIBILITY

Students may be eligible for a refund where:

- AIMT defaults in delivering the course.
- A student withdraws before course commencement.
- A student visa application is refused.
- Compassionate or compelling circumstances exist.
- Overpayment has occurred.
- Fees have been paid in error.
- Other circumstances approved by AIMT.

Each application will be assessed individually.

Providing a refund in one case does not establish a precedent for future applications.

9. STUDENT DEFAULT

Student default may occur where a student:

- Withdraws from the course.
- Does not commence the course.
- Cancels enrolment.
- Fails to return from an approved leave of absence.
- Has their enrolment cancelled for breach of AIMT policies.
- Fails to meet fee payment obligations.
- Provides false or misleading information during enrolment.

Where student default occurs, refund eligibility will be determined in accordance with:

- This Policy.
- The Student Agreement.
- Applicable legislation.
- Individual circumstances.

Refunds resulting from student default may be reduced to account for:

- Tuition already delivered.
- Administrative costs.
- Resources already supplied.
- Other legitimate costs incurred by AIMT.

Compassionate and compelling circumstances will be considered where supported by documentary evidence.

Student Default – Refund Schedule

For students enrolled under an International Student Agreement, refunds arising from student default are calculated as follows:

- Withdrawal at least 28 calendar days before the agreed commencement date: 70% of the tuition fee and 100% of the resource fee is refunded.
- Withdrawal less than 14 calendar days before the agreed commencement date: 50% of the tuition fee and 100% of the resource fee is refunded.
- Withdrawal on or after the agreed commencement date: 0% of the tuition fee and 0% of the resource fee is refunded for the current study period.
- Where withdrawal occurs on or after commencement in relation to a subsequent study period: a full refund of prepaid tuition fees for the next study period applies where at least 4 weeks' notice is given prior to commencement of that period; a 50% refund applies where less than 4 weeks' notice is given; a full refund applies for any further subsequent study periods.

- Withdrawal due to confirmed compassionate or compelling circumstances: refund of the unspent tuition fee for the following term, provided a duly approved application to defer, suspend or cancel is received by Student Administration at least 2 weeks prior to the relevant term's commencement.
- Visa cancelled due to the student's own actions, or enrolment cancelled for breach of AIMT rules or misconduct: no refund of any prepaid tuition fee; any outstanding balance of course fees remains payable and will be invoiced to the student.
- Student abandons the course without notice: no refund of any prepaid tuition fee; any outstanding balance of course fees remains payable and will be invoiced to the student.

Resource fees are non-refundable once a course has commenced (see Section 7). Where a partial refund calculation is not set out above, the amount is calculated in accordance with Section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.

10. PROVIDER DEFAULT

Provider default occurs where AIMT:

- Does not commence the course on the agreed commencement date.
- Ceases to provide the course before completion.
- Is unable to deliver the course as agreed.
- Otherwise defaults under applicable legislation.

Where provider default occurs, AIMT will comply with all legislative obligations.

Students may be offered:

- A place in an alternative suitable course at no additional cost; or
- A refund of any unused tuition fees, where required by legislation.

Where a refund is payable following provider default, AIMT will:

- Calculate the refund in accordance with legislative requirements.
- Provide written advice explaining the refund calculation.
- Process the refund within the required legislative timeframe.

The legislative provider default timeframe operates as follows: affected students are notified in writing within 3 business days of the default occurring; AIMT will calculate the refund and offer a place in a suitable alternative course, or a full refund of unused prepaid tuition fees, within 10 working days of the default (the provider obligation period); if AIMT is unable to discharge these obligations within that period, the Tuition Protection Service (TPS) Director is notified within 7 days of the end of the provider obligation period, so the TPS can facilitate placement of the student into a suitable alternative course.

- Maintain records of all provider default actions.

Students retain all rights available under Australian Consumer Law and applicable legislation.

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11. VISA REFUSAL

AIMT recognises that international students may be unable to commence or continue their studies due to a student visa refusal.

Refunds relating to visa refusal will be managed in accordance with the Education Services for Overseas Students (ESOS) Act 2000 and other applicable legislation.

Visa Refusal Before Course Commencement

Where a prospective international student's application for a student visa is refused before the commencement of the course, AIMT will assess the refund in accordance with the ESOS Act and the Student Agreement.

The student must submit:

- A completed Refund Application Form.
- Documentary evidence of the visa refusal issued by the Department of Home Affairs.
- Any additional documentation requested by AIMT.

Any refund payable will be calculated in accordance with legislative requirements.

Refund Amount = Course Fee (tuition fees plus resource fees received by AIMT from the student) minus the lesser of: (a) 5% of the amount of course fees received by AIMT before the default; or (b) \$500.

Visa Refusal After Course Commencement

Where a student visa is refused after the course has commenced, AIMT will assess any refund entitlement in accordance with applicable legislation.

Any refund calculation will take into consideration:

- Tuition already delivered.
- Unused tuition fees.
- Legislative requirements.
- The Student Agreement.

Refund Amount = Weekly Tuition Fee × the number of weeks in the default period.

Students will be advised of the refund decision in writing.

12. COMPASSIONATE AND COMPELLING CIRCUMSTANCES

AIMT recognises that students may experience exceptional circumstances beyond their control that significantly affect their ability to commence or continue their studies.

Compassionate or compelling circumstances may include, but are not limited to:

- Serious illness or injury.
- Death or serious illness of an immediate family member.
- Natural disasters.
- Political unrest or war.
- Major family crisis.
- Significant trauma.
- Unexpected financial hardship supported by appropriate evidence.
- Other exceptional circumstances approved by AIMT.

Students seeking consideration under compassionate or compelling circumstances must provide appropriate documentary evidence.

Each application will be assessed individually.

Approval of one application does not guarantee approval of future applications.

13. REFUND APPLICATION PROCESS

Students seeking a refund must submit a written Refund Application to AIMT.

The application should include:

- Student name.
- Student ID.
- Contact details.
- Course name.
- Reason for requesting the refund.
- Supporting documentation.
- Bank account details (where applicable).

Stage 1 – Submission

The student submits the Refund Application Form together with supporting documentation.

Stage 2 – Assessment

AIMT reviews the application against:

- This Policy.
- The Student Agreement.
- Legislative requirements.
- Supporting evidence.

Additional information may be requested where necessary.

Stage 3 – Decision

A decision will be made by an authorised AIMT representative.

Students will receive written notification outlining:

- The outcome.
- Refund amount (if applicable).
- Method of calculation.
- Appeal rights.

Stage 4 – Payment

Approved refunds will be paid by electronic funds transfer to the nominated bank account or another approved payment method.

Refunds will generally be paid to the person or organisation that originally paid the fees unless otherwise authorised or required by law.

14. REFUND TIMEFRAMES

AIMT will process refund applications promptly.

Where a refund is approved:

- Refunds arising from provider default will be processed within the legislative timeframe.
- Refunds arising from student applications will generally be processed within **20 working days** of receiving all required documentation, unless legislation requires an earlier timeframe.
- Students will receive written confirmation of the refund decision.

Where additional information is required, AIMT will advise the student as soon as practicable.

15. APPEALS

Students who are dissatisfied with a refund decision may lodge an appeal in accordance with AIMT's **Complaints and Appeals Policy and Procedure**.

Appeals must:

- Be submitted in writing.
- Clearly state the reasons for the appeal.
- Include any additional supporting evidence.

Appeals will be reviewed by an authorised person who was not involved in the original decision where practicable.

Students will be advised of the outcome in writing.

Nothing in this Policy limits a student's rights under Australian Consumer Law or any other applicable legislation.

16. RESPONSIBILITIES

CEO

The CEO is responsible for:

- Approving this Policy and Procedure.
- Ensuring compliance with legislative requirements.
- Ensuring adequate resources are available to administer refunds.

Compliance Manager

The Compliance Manager is responsible for:

- Monitoring compliance with this Policy.
- Reviewing refund decisions where appropriate.
- Monitoring legislative updates.
- Maintaining continuous improvement activities.

Finance Officer

The Finance Officer is responsible for:

- Processing approved refunds.
- Maintaining financial records.
- Verifying payment details.
- Recording refund transactions.

Student Services

Student Services staff are responsible for:

- Providing information regarding refund eligibility.
- Receiving refund applications.
- Assisting students with the refund process.
- Communicating refund outcomes.

Students

Students are responsible for:

- Reading this Policy before enrolment.
- Submitting refund requests promptly.

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- Providing accurate information.
- Supplying supporting documentation where required.
- Advising AIMT of any changes relevant to their application.

17. RECORD KEEPING

AIMT will maintain secure records relating to all refund applications in accordance with its Records Management Policy and Privacy obligations.

Records may include:

- Refund Application Forms.
- Supporting documentation.
- Refund calculations.
- Refund approvals.
- Payment records.
- Correspondence.
- Appeals.
- Student file updates.
- PRISMS notifications (where applicable).
- Continuous Improvement actions.

Records will be securely stored and retained in accordance with legislative and organisational requirements.

18. CONTINUOUS IMPROVEMENT

Refund practices form part of AIMT's Continuous Improvement System.

AIMT will regularly review:

- Student feedback.
- Complaints and appeals.
- Refund trends.
- Internal audit findings.
- Regulatory updates.
- Provider default incidents.
- Student default trends.
- Administrative errors.

Recommendations arising from reviews will be:

- Evaluated.
- Assigned to responsible personnel.
- Implemented within agreed timeframes.
- Monitored for effectiveness.
- Recorded in the Continuous Improvement Register.

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19. RELATED DOCUMENTS

- Student Agreement
- Letter of Offer
- Fee Schedule
- Enrolment Policy and Procedure
- Complaints and Appeals Policy and Procedure
- Student Support and Welfare Policy and Procedure
- Deferral, Suspension and Cancellation Policy and Procedure
- Privacy Policy
- Records Management Policy
- Continuous Improvement Policy
- Student Handbook
- Refund Application Form

20. LEGISLATIVE REFERENCES

This Policy should be read in conjunction with:

- Standards for Registered Training Organisations (RTOs) 2025
- National Vocational Education and Training Regulator Act 2011
- Education Services for Overseas Students (ESOS) Act 2000
- Education Services for Overseas Students Regulations
- National Code of Practice for Providers of Education and Training to Overseas Students
- Tuition Protection Service (TPS) requirements
- Australian Consumer Law
- Privacy Act 1988
- Australian Qualifications Framework (AQF)
- Student Identifiers Act 2014
- Applicable Commonwealth, State and Territory legislation

21. AIMT REFUND MATRIX

Circumstances	Refund Outcome
Application Fee	Non-refundable in all circumstances.
Provider default – no alternative course offered/accepted, or course not provided in full due to a regulator sanction	Refund Amount = Unspent Pre-paid Tuition Fee.
Provider default – AIMT fails to enter into a compliant written agreement	Refund Amount = Unspent Pre-paid Tuition Fee.
Provider default – course withdrawn by AIMT before the agreed start date	Refund Amount = Application Fee + all prepaid Course Fees (tuition + resource fee received).
Provider default – AIMT fails to commence the course on the agreed date	Refund Amount = Unspent Pre-paid Tuition Fee. May be transferred to an alternative enrolment where the student agrees.

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Student visa refused before course commencement	Refund Amount = Course Fee (tuition + resource fee) minus the lesser of 5% of course fees received before the default, or \$500.
Student visa refused after course commencement	Refund Amount = Weekly Tuition Fee × number of weeks in the default period.
Student withdraws prior to commencement – at least 28 calendar days' notice	Refund Amount = 70% of tuition fee + 100% of resource fee.
Student withdraws prior to commencement – less than 14 calendar days' notice	Refund Amount = 50% of tuition fee + 100% of resource fee.
Student withdraws on or after the agreed commencement date	No refund for the current study period. Full refund of prepaid tuition fees for the next study period with ≥4 weeks' notice prior to that period's commencement; 50% refund with less than 4 weeks' notice; full refund for subsequent study periods.
Student withdraws due to confirmed compassionate or compelling circumstances	Refund Amount = Unspent tuition fee of the following term (approved deferral/suspension/cancellation application must be received at least 2 weeks prior to term commencement).
Visa cancelled due to the student's own actions, or enrolment cancelled for breach of AIMT rules or misconduct	No refund of any prepaid tuition fee. Balance of all outstanding fees for the course invoiced to the student.
Student abandons the course without notice	No refund of any prepaid tuition fee. Balance of all outstanding fees for the course invoiced to the student.
Overpayment of fees	Full refund of the overpaid amount.
Administrative error by AIMT	Full refund of incorrectly charged fees.
Provider cancellation of course (general)	Refund or alternative course as required by legislation.

DOCUMENT CONTROL

Version: 1.8

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Approved By: CEO