RCDC Refund Policy for International Students

1. Policy coverage
   This refund policy is applicable to all international students who are enrolled in a course of study offered by Raffles College.

2. Withdrawal from a subject/course
   Students of Raffles College who wish to withdraw from a subject or course must do so by writing to the Student Services Director of Raffles College, and also to Bupa directly (only after the course starting date) if any fees have been paid for Overseas Student Health Cover (OSHC).

3. Refunds
   In the event of a student withdrawing from a course before the starting date for that course prepaid tuition fees paid will be refunded to the student; however a cancellation fee will apply: if withdrawing more than 28 days before the course starting date the cancellation fee will be equal to 30% of any prepaid tuition fees, or if withdrawing less than 28 days before the course starting date the cancellation fee will be equal to 50% of any prepaid tuition fees. In the event of a student withdrawing from a course after the student visa has been granted, or after the starting date for that course, no refund is applicable. In the event of a student withdrawing from a course at any time, any prepaid OSHC fees are refundable.

4. Payment of Refunds of prepaid tuition fees
   Refunds of prepaid tuition fees will be paid within 28 days of the starting date of the course to which the withdrawal applies.

5. Special circumstances
   If the student's application for a student visa is refused (except where the student defaults or breaches the visa), prepaid tuition fees are refundable. An application for a refund in this case must be made in writing to the Student Services Director, together with a letter from the embassy refusing the visa application. Refunds will only be made in your home country or via your agent upon receipt of your written authorisation.

   Under the ESOS Act, Raffles College will refuse to provide, or continue providing, the course to the student because of one or more of the following events: (i) the student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course; (ii) the student breached a condition of his or her student visa; (iii) misbehaviour by the student. (In these events prepaid tuition fees will be non-refundable and OSHC fees will be refundable.)

   If the course does not start on the agreed starting date, or if the course ceases to be provided before it is completed, or if the course is relocated to another campus, or if the course is not provided in full, such situations (known as 'provider default') are covered by the provisions of the ESOS Act 2000 and the ESOS Regulations 2001. This means that an alternative course provider or a refund will be provided through the Australian Government Tuition Protection Service. The refund will be the total amount of course money paid by you in advance for services you have not yet received. Refunds will be paid within 14 days of the provider default.
6. **Australia’s consumer protection laws**

   This Policy, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia’s consumer protection laws.

7. **Publication**

   This refund policy will be made available to students and persons seeking to enrol, by publication on the Raffles College website (www.raffles.edu.au). This refund policy will also form part of enrolment information.

Updated: 2 Apr 2015