

STC Refund Policy

1. Purpose

Superior Training Centre (STC) is committed to providing students with a transparent, fair and equitable refund process that complies with all legislative and regulatory requirements.

This policy establishes the circumstances under which refunds may be granted, outlines the responsibilities of STC and students, and ensures that all refund decisions are made consistently, fairly and in accordance with Australian Consumer Law and applicable education legislation.

Nothing contained within this policy limits or removes any rights available to students under Australian Consumer Law or other applicable legislation.

2. Scope

This policy applies to:

- domestic students;
- international students studying under a student visa;
- apprentices and trainees where applicable;
- fee-for-service enrolments;
- employer-sponsored students;
- CRICOS courses delivered by STC;
- all tuition and non-tuition fees collected by STC.

This policy applies from the time a student accepts an Offer of Enrolment until completion, withdrawal or cancellation of enrolment.

3. Legislative Framework

This policy has been developed in accordance with:

- Standards for Registered Training Organisations (RTOs) 2025
- National Vocational Education and Training Regulator Act 2011
- Education Services for Overseas Students Act 2000
- ESOS Regulations
- National Code of Practice for Providers of Education and Training to Overseas Students
- Tuition Protection Service (TPS)
- Competition and Consumer Act 2010 (Australian Consumer Law)
- Privacy Act 1988
- Student Identifiers Act 2014

Where any inconsistency exists between this policy and legislation, legislative requirements prevail.

4. Definitions

Commencement Date means the scheduled first day of training identified in the student's Letter of Offer or Training Plan.

Course Fees include tuition and approved non-tuition fees payable under the student agreement.

Tuition Fees are fees directly related to delivery and assessment of training.

Non-Tuition Fees include application fees, resource fees, administration charges, airport transfers, accommodation booking fees and other ancillary charges.

Student Default has the meaning provided under the ESOS Act and includes where a student withdraws, fails to commence or breaches visa or enrolment conditions.

Provider Default occurs where STC is unable to deliver a course or ceases delivering a course before completion.

Compassionate or Compelling Circumstances are circumstances beyond the student's control that significantly impact their ability to commence or continue studies.

TPS means the Tuition Protection Service established under the ESOS Act.

5. Policy Principles

STC will ensure that:

- refund information is available before enrolment;
- refund decisions are transparent and consistently applied;
- all refund requests are assessed individually;
- students are treated fairly and respectfully;
- refunds comply with legislative requirements;
- approved refunds are processed promptly;
- refund decisions are recorded and retained;
- complaints regarding refunds may be accessed through the Complaints and Appeals Policy.

6. Tuition and Non-Tuition Fees

Fees payable to STC may include:

Tuition Fees

- tuition delivery
- assessment
- practical training
- learning resources where included

Non-Tuition Fees

- application fee
- administration fee
- materials or resource fees
- replacement certificates
- re-assessment fees
- airport transfers
- accommodation booking fees
- Overseas Student Health Cover arranged by STC (where applicable)

Government charges, visa application charges and Overseas Student Health Cover paid to third parties are generally not refundable by STC.

Application fees are non-refundable unless required by law.

7. Domestic Student Refunds

Domestic students may request a refund for full-qualification courses where:

- enrolment is cancelled before commencement;
- STC cancels the course;
- compassionate circumstances exist;
- Australian Consumer Law provides a right to a refund.
- See Short Courses for Short Course Refund conditions on STC website
<https://www.stc.nsw.edu.au/student-support-downloads/policies-short-courses/>

Unless otherwise stated:

Withdrawal Period	Refund
More than 28 days before commencement	Full refund less non-refundable application fee
Within 28 days before commencement	50% of tuition fees less application fee
After commencement	No refund unless approved under exceptional circumstances

Requests are assessed individually.

8. International Student Refunds

International student refunds are administered in accordance with:

- ESOS Act
- National Code
- Tuition Protection Service requirements
- Student Written Agreement

Refunds will not exceed the amount paid by the student.

Where tuition has already been delivered, refunds will be calculated on unused tuition fees only.

9. Student Default

Student default includes where a student:

- withdraws from the course;
- fails to commence;
- breaches visa conditions;
- fails to comply with STC policies;
- is excluded for misconduct;
- provides fraudulent documentation.

Refund Entitlements

Circumstance	Refund
Visa refusal before commencement	Full tuition fees less application fee
Visa refusal after commencement	Unused tuition fees only

Circumstance	Refund
Withdrawal more than 28 days before commencement	Tuition fees less application fee
Withdrawal within 28 days	50% tuition fees less application fee
Withdrawal after commencement	Normally no refund
Student misconduct	No refund
Visa cancellation due to student breach	No refund

Refunds for compassionate or compelling circumstances may be approved at STC's discretion following consideration of supporting evidence.

10. Provider Default

Provider default occurs where STC:

- does not commence the course on the agreed date;
- ceases delivering the course before completion;
- is unable to continue providing training.

Where provider default occurs STC will:

- notify affected students promptly;
- notify TPS where required;
- comply with PRISMS reporting obligations;
- offer an alternative course where appropriate; or
- provide a refund of all unused tuition fees.

Students may choose either:

- placement in another suitable course; or
- a refund.

Refunds resulting from provider default will be processed within legislative timeframes. If STC is unable to meet these obligations, the Tuition Protection Service (TPS) will assist students in accordance with the ESOS Act.

11. Visa Refusals

STC recognises that visa outcomes are determined solely by the Australian Government through the Department of Home Affairs and are outside the control of both the student and STC.

11.1 Visa Refusal Prior to Course Commencement

Where an international student's application for a student visa is refused prior to the commencement of the course, STC will refund fees in accordance with the ESOS Act.

The student must provide:

- a completed Refund Request Form;
- written notification requesting the refund; and
- official evidence of the visa refusal issued by the Department of Home Affairs.

Unless otherwise required by legislation, the following will apply:

- tuition fees paid will be refunded in accordance with the ESOS Act;
- approved non-tuition fees already incurred by STC may be retained where permitted under the Student Agreement; and

- refunds will be paid to the person who entered into the Student Agreement unless otherwise authorised in writing.

11.2 Visa Refusal After Course Commencement

Where a student's visa is refused after studies have commenced, STC will calculate any refund in accordance with the ESOS Act.

The refund will generally comprise:

- unused prepaid tuition fees; and
- any other amount required under legislation.

Tuition already delivered and assessed is not refundable.

11.3 Visa Cancellation Due to Student Breach

Where a visa is cancelled due to:

- breach of visa conditions;
- provision of fraudulent information;
- non-genuine student conduct;
- criminal conduct; or
- failure to comply with lawful requirements,

students will generally not be entitled to a refund except where required by law.

12. Compassionate and Compelling Circumstances

STC recognises that exceptional circumstances beyond a student's control may affect their ability to commence or continue their studies.

Refund requests based upon compassionate or compelling circumstances will be assessed individually.

Examples include:

- serious illness or injury;
- hospitalisation;
- death of an immediate family member;
- major family crisis;
- natural disaster;
- political unrest or armed conflict;
- inability to travel due to government restrictions;
- significant mental health issues supported by medical evidence;
- other exceptional circumstances considered reasonable by STC.

Supporting documentation may include:

- medical certificates;
- hospital reports;
- death certificates;
- police reports;
- government travel advice;
- statutory declarations; or
- other independent evidence.

Each application will be considered on its individual merits.

13. Refund Assessment Process

All refund applications will be assessed fairly, consistently and in accordance with legislative requirements.

Assessment will consider:

- the Student Written Agreement;
- date of withdrawal;
- commencement status;
- attendance;
- tuition already delivered;
- outstanding fees;
- legislative obligations;
- evidence supplied;
- compassionate circumstances;
- Australian Consumer Law.

Refund decisions will be based on documented evidence and will not be made arbitrarily.

14. Refund Decision Matrix

Circumstance	Before Commencement	After Commencement
Visa refusal	Refund in accordance with ESOS Act	Refund of unused tuition fees in accordance with ESOS Act
Student withdrawal (greater than 28 days)	Full tuition less applicable non-refundable fees	Not applicable
Student withdrawal (within 28 days)	50% tuition less applicable non-refundable fees	Not applicable
Student withdrawal after commencement	Not applicable	Normally no refund
Provider default	Full refund or alternative placement	Refund of unused tuition fees or alternative placement
Compassionate circumstances	Case-by-case assessment	Case-by-case assessment
Student misconduct	No refund	No refund
Australian Consumer Law entitlement	As required by law	As required by law

Nothing within this matrix limits student rights under Australian Consumer Law.

15. Refund Procedure

Students requesting a refund must:

1. Complete the STC Refund Request Form.
2. Attach supporting documentation.
3. Submit the application to Student Administration.
4. Ensure all outstanding documentation has been provided.

Upon receipt STC will:

- acknowledge receipt;
- assess the application;
- request further evidence if required;
- notify the student in writing of the decision;

- advise reasons where a refund is refused;
- process approved refunds within legislative or contractual timeframes.

Refunds will normally be paid:

- in Australian Dollars;
- by electronic funds transfer;
- to the original payer unless otherwise authorised.

16. PRISMS Requirements

Where required under the ESOS framework, STC will update PRISMS within legislative timeframes following:

- withdrawal;
- cancellation;
- release to another provider;
- provider default;
- student default;
- visa-related enrolment changes.

PRISMS reporting will be undertaken only by authorised staff.

17. Tuition Protection Service (TPS)

Where provider default occurs, STC will comply with all Tuition Protection Service (TPS) requirements.

Students affected by provider default will be offered either:

- placement in an alternative suitable course; or
- a refund of unused tuition fees.

Where STC is unable to fulfil these obligations, students may be assisted through the Tuition Protection Service in accordance with the ESOS Act.

Information regarding the TPS is provided to all international students before enrolment and is available through the Student Handbook and STC website.

18. Complaints and Appeals

Students who are dissatisfied with a refund decision may access STC's Complaints and Appeals Policy.

Students may:

- request an internal review;
- provide additional supporting evidence;
- seek an independent external review where applicable.

Accessing the complaints or appeals process will not disadvantage the student.

Nothing in this policy limits any rights under Australian Consumer Law.

19. Records Management

STC will maintain complete records of:

- refund requests;
- supporting evidence;
- assessment documentation;
- correspondence;
- refund calculations;
- payment records;

- appeal outcomes;
- PRISMS reporting (where applicable).

Records will be retained in accordance with:

- STC Records Management Policy;
- Privacy Policy;
- applicable legislative retention requirements.

All records will remain confidential and secure.

20. Roles and Responsibilities

Position	Responsibilities
Directors	Approves policy and significant refund decisions.
General Manager	Overall administration of the refund process and compliance monitoring.
Accounts Manager	Calculates and processes approved refunds and maintains financial records.
Compliance Manager	Ensures compliance with ESOS, TPS, PRISMS and legislative obligations.
Student Administration	Receives applications, communicates with students and maintains records.
Trainers and Student Support Staff	Refer students requiring refund advice to Student Administration and provide supporting information where appropriate.
Students	Submit complete applications with supporting evidence and notify STC promptly of changes affecting enrolment.

21. Version Control

Version	Date	Description	Approved By
2.1	16 January 2025	Previous version	General Manager
3.0	July 2026	Complete revision to align with Standards for RTOs 2025, ESOS legislation, National Code, TPS and Australian Consumer Law	General Manager

Review Frequency: Every 12 months or following legislative change.

Policy Owner: General Manager

Next Review: July 2027

Appendix A – Refund Request Form

(see website)

Appendix B – Refund Assessment Checklist

Before approving a refund, STC will confirm:

- ☐ Student Written Agreement reviewed
- ☐ Refund request received in writing
- ☐ Supporting evidence provided
- ☐ Commencement date confirmed
- ☐ Tuition delivered calculated
- ☐ Outstanding fees identified
- ☐ ESOS requirements reviewed
- ☐ Australian Consumer Law considered
- ☐ Compassionate circumstances assessed
- ☐ Refund amount verified
- ☐ Approval obtained
- ☐ Finance notified
- ☐ Student advised in writing
- ☐ PRISMS updated (if required)

Appendix C – Refund Approval Workflow

Step 1 – Student lodges Refund Request Form

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Step 2 – Student Administration reviews application for completeness

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Step 3 – Supporting evidence verified

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Step 4 – Compliance review (ESOS, TPS, Australian Consumer Law and Student Agreement)

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Step 5 – Refund calculation completed

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Step 6 – Approval by authorised delegate

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Step 7 – Student advised of outcome in writing

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Step 8 – Finance processes approved refund

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Step 9 – PRISMS updated (where applicable)

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Step 10 – Records retained in accordance with the Records Management Policy