

# STUDENT REFUND AND CREDIT BALANCE POLICY AND PROCEDURE



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## 1 PURPOSE

- 1.1 This policy and procedure outlines how student refunds and credit balances will be managed and administered at CQUniversity.

## 2 SCOPE

- 2.1 This policy and procedure applies to
- domestic and international students studying at CQUniversity
  - applicants seeking a place at CQUniversity, or
  - former students and applicants.

## 3 POLICY STATEMENT

- 3.1 Student refunds and credit balances are administered in accordance with the:
- [Education Services for Overseas Students \(ESOS\) Act 2000](#) (Cwlth)

- [Higher Education Support Act 2003](#) (Cwlth)
- [Higher Education Funding Act 1989](#) (Cwlth)
- [National Code of Practice for Providers of Education and Training to Overseas Students 2018](#) (Cwlth)
- [TAFE Queensland Act 2013](#) (Qld), and
- [TAFE Queensland Regulation 2013](#) (Qld).

## 4 PROCEDURE

### Timeframes

- 4.1 Refund requests will not be considered as complete until all required documentation has been provided. Following receipt of a complete, legible application, including supporting documentation as required, the University will pay refunds within:
- the time periods specified in the *ESOS Act* for international applicants and students, or
  - 20 working days for all other applicants and students.

### Applying for a refund

- 4.2 Students applying for a refund must complete the [Refund Request Form](#). It is the student's responsibility to apply for a refund as set out in this policy and procedure.
- If the refund is to be paid to someone other than the student, the [Alternate Payee Form](#) must also be completed.
  - International students requesting a refund to be paid to an alternative payee must have nominated that alternative payee on their Student Declaration and Agreement (the Agreement) as a sponsor.
  - If the refund is to be paid offshore by International Money Transfer (IMT) in a currency other than Australian Dollars (AUD), the [International Money Transfer Form](#) must also be completed.
  - International students under 18 years of age at the time of this application must have their refund request signed/countersigned by the parent/legal guardian who signed their application for admission.
- 4.3 Refund forms should be submitted as follows:
- Currently [enrolled students](#) – submit to Student Engagement on the campus at which they are enrolled.
  - International applicants who have not commenced study at the University – submit to International Compliance at [international-refunds@cqu.edu.au](mailto:international-refunds@cqu.edu.au).
  - All other students – submit to [studentfees@cqu.edu.au](mailto:studentfees@cqu.edu.au).
- 4.4 International students who will not be commencing study because their Australian visa application has been refused must attach a copy of the Department of Home Affairs official notification of visa rejection to the Refund Request Form.
- 4.5 International students who will not commence study, or who are discontinuing study at the University, must submit a [Cancellation of Course Form](#) with the Refund Request Form and supporting documentation. Supporting documentation may include:
- a copy of used plane tickets/boarding passes, passport bio-data and signature page, and/or medical certificates, and
  - where applicable, notification from the Department of Home Affairs that they have voluntarily cancelled their visa after returning home.
- 4.6 Applications will be assessed as outlined in this policy and procedure, and outcome, justifying the reason for the decision, will be provided in writing to the student's CQUniversity email address within 20 working days of the application being received.

## Credit balances and payment methods

- 4.7 Students can review their credit balance and contact details by accessing the [MyCQU Student Portal](#) or submitting an enquiry to Frontline Student Services.
- 4.8 Refund amounts are calculated after all outstanding debts to the University have been paid.
- 4.9 The University abides by the [Anti-Money Laundering and Counter-Terrorism Financing Act 2006](#) (Cwlth) and has adopted a best practice approach to preventing money laundering and terrorist financing. Under the *Anti-Money Laundering and Counter-Terrorism Financing Act*, refunds will be paid to the original source of the payment which includes:
- payments made by credit card within six months of the date of the refund
  - payments made via a payment platform – e.g., Flywire, and
  - payments made via a bank transfer to the University.
- 4.10 Refunds may be made to a nominated bank account at the discretion of the University in the following circumstances:
- payment was made by credit card more than six months prior to the refund application
  - payment was made via BPay or Australia Post, or
  - refunds to a student or sponsor account as per the details provided on the Refund Request Form or on the Refund Request – International Money Transfer Form and the Refund Request – Alternative Payee Form.
- 4.11 Payments to Australian bank accounts will be by Electronic Funds Transfer (EFT) and, wherever practical, payments to international bank accounts will be by IMT. Where payment cannot be made via IMT (chosen currency is not accepted), the refund will be processed as a foreign currency transaction in a currency selected at the discretion of the University. The University is not liable for any variance due to foreign exchange rate fluctuations.
- 4.12 Amounts less than USD\$100 equivalent will only be paid in Australian dollars to an Australian bank account. Amounts less than AUD\$5 will not be refunded.
- 4.13 Credit amounts on a student's account up to and including AUD\$100 will be forfeited to the University if unclaimed when the student's status has been inactive for more than one study period unless the student is on an approved leave of absence.
- 4.14 Students with unclaimed credit amounts greater than AUD\$100 will be notified in writing of their credit amount when their status has been inactive for more than one study period unless the student is on an approved leave of absence. If refund applications are not received within 12 weeks of the date of the written communication, credit balances will be deemed as unclaimed and forfeited to the University.

## Bank charges and non-receipt of refunds

- 4.15 Bank charges may be incurred by the refund recipient. These charges are imposed by the banking institutions and are deducted from the payment made by the University. The University has no control over such charges and is not responsible for amounts deducted.
- 4.16 Where bank charges are incurred by the University as a result of the student providing incorrect or incomplete bank account details, alternative payee details or any other information, these charges will be deducted from the refund paid to the student.
- 4.17 If the refund payment is not received, the recipient must advise the University of the circumstances (please note the timeframes in section 4.1). The University will contact its bankers to either have the payment re-negotiated or arrange for the return of funds to the University, before issuing a replacement payment. If a refund is not successfully processed within a reasonable timeframe or at the University's discretion, the University will re-credit the remaining funds to the student's account, less any bank charges. Students will be required to re-apply for a refund of these funds.

## Removal of financial liability

- 4.18 Students not eligible for a refund may be eligible for removal of financial liability (ROFL) if identified in this policy and procedure, and in the following circumstances:
- higher education students – if a student withdraws after the [census date](#), or
  - other students – if a student is not otherwise eligible for a refund under this policy and procedure.
- 4.19 Students who may be eligible for ROFL under the above section should submit the [Application and Guidelines for Removal of Financial Liability due to Special Circumstances](#). Each application will be considered on a case-by-case basis by the Senior Coordinator Student Systems and Data.
- 4.20 The Student Services and Amenities Fee will not be refunded as part of a successful application for removal of financial liability.
- 4.21 The [offer acceptance deposit](#) paid by commencing international students to secure a place at the University will not be refunded, unless due to [compassionate and compelling circumstances](#) or where the student visa application has been refused by Department of Home Affairs.

## 5 International applicants who are granted permanent resident status in Australia

- 5.1 Permanent resident status is recognised once the University receives written notification and supporting documentation confirming the status.
- 5.2 The School of Graduate Research will determine transfer of [research candidates](#) to either a domestic full fee-paying place or, depending on availability, to a domestic research training program place. Students remain liable for the tuition fees incurred as an international student prior to being recognised as permanent residents.
- 5.3 A refund of the difference, if any, between the amount paid as an international student and the amount due as a domestic student may be paid.
- 5.4 Where an administrative penalty is greater than a credit balance, the credit balance will be forfeited.

## 6 Refunds and penalties

### VET domestic students refunds and penalties

- 6.1 Specific to vocational education and training (VET) students, the term “refund” applies if fees have been paid for the course or unit in which they are enrolled. In cases where VET students have not paid fees for their enrolment/s but who have discontinued study, a “fee reversal” may apply in the circumstances described below for a refund.
- 6.2 In all cases, no refunds will be processed for materials that are considered to be used.

Reason for refund/fee	Penalty	Refund payable or re-credit of HELP loan (if applicable)	Additional requirements
6.3 The University cancels a government or non-government funded course or unit before it commences.	Nil.	Full refund.	
6.4 A student cancels their enrolment in a government funded course or unit no later than one day before the course or unit commences.	Nil.	Full refund of units paid.	Does not apply if a student contribution fee or tuition fee can be applied to a later enrolment.

Reason for refund/fee	Penalty	Refund payable or re-credit of HELP loan (if applicable)	Additional requirements
6.5 A student cancels their enrolment in a non-government funded course or unit, excluding short courses no later than one day before the course of unit commences.	Nil.	Full refund of unit/s paid.	Unless the student has enrolled after the start date, in which the student must withdraw within two days of enrolment to gain a full refund.
6.6 If after enrolment, a student: <ul style="list-style-type: none"> <li>• accepts a place offered through the Queensland Tertiary Admissions Centre</li> <li>• suffers an illness or injury preventing the student from completing the unit, or</li> <li>• exceptional circumstances prevent the student from completing the unit.</li> </ul>	Nil.	Full amount.	Applications must be submitted to the Senior Coordinator Course Advice and Student Financials before the assessment for the unit ends. Supporting documentation must be submitted with the refund request.
6.7 A student receives an academic exemption from unit/s after enrolling.	Nil.	Full amount paid for exempted unit/s.	Applications must be submitted within five weeks of the exemption being granted. Supporting documentation must be submitted with the request.
6.8 A student cancels their enrolment in a unit and enrolls in another unit at the University no later than two weeks after the start of the cancelled unit.	Nil.	Residual credit balance after student tuition fee payable on the original enrolment is applied to the subsequent enrolment.	Fees payable on the original or cancelled enrolment will be applied to reduce the total amount of the fee payable on the later enrolment.
6.9 A student cancels their enrolment in a short course less than one day before it commences.	Full amount of short course fee.	No refund.	Unless section 4.17 applies.
6.10 A VET Student Loan student withdraws from a unit on or before census date.	Nil.	Full amount.	
6.11 A VET Student Loan student withdraws from a unit after census date.	Full amount of unit/s fee.	No refund.	Unless section 6.12 applies.
6.12 A VET Student Loan student withdraws from unit/s due to exceptional circumstances after the specified units census date.	Nil.	If approved, a full recrediting of the student's tuition fee for the withdrawn unit/s.	Must submit <a href="#">Application to Re-Credit Fee-Help Balance Form</a> (withdrawal after census) with appropriate supporting documentation for consideration.

Reason for refund/fee	Penalty	Refund payable or re-credit of HELP loan (if applicable)	Additional requirements
6.13 A Government subsidised Apprentice/Trainee cancels their recognition of prior learning (RPL) application before assessment commences for the unit/s.	Nil.	Full refund of amount paid for applicable units.	No other course fees will be refunded unless cancellation is prior to commencement of course.
6.14 A Government subsidised apprentice/trainee cancels their RPL application after assessment commences for the unit/s.	Full amount of RPL invoice paid.	No refund.	No other course fees will be refunded unless cancellation is prior to commencement of course.
6.15 For all other students, a student cancels their RPL application before or after the commencement of the unit/s.	Full amount of RPL invoice paid.	No refund.	No other course fees will be refunded unless cancellation is prior to commencement of course.
6.16 The University cancels a unit or course before an RPL assessment can be completed within the allocated timeframes.  Allocated time frames: <ul style="list-style-type: none"> <li>• One unit/one cluster – seven-10 business days</li> <li>• Multiple unit/multiple cluster – 20 business Days</li> <li>• Full qualification – eight weeks.</li> </ul>	Nil.	Full amount of RPL invoice.	
6.17 A student's RPL application is: <ul style="list-style-type: none"> <li>• deemed by the assessor to be a credit transfer, or</li> <li>• not assessed by a University assessor within eight weeks.</li> </ul>	Nil.	Full amount of RPL invoice.	
6.18 A student with a pending RPL application: <ul style="list-style-type: none"> <li>• fails to supply additional evidence requested by the Assessor to enable determination of competence, or</li> <li>• ceases correspondence with the assessor or becomes uncontactable for a period of six months or more.</li> </ul>	Full amount of RPL invoice paid.	No refund.	

## Higher education domestic students refunds and penalties

Reason for refund	Penalty	Refund payable or re-credit of HELP loan	Additional requirements
6.19 A student withdraws from a study package prior to the census date.	Nil.	Full refund of upfront Student Contribution Amount, Tuition Fee or Student Services and Amenities Fee already paid to the University.	
6.20 A student withdraws from a course or unit after the census date of the study period in which the units are enrolled.	Full amount of unit/s fee.	No refund.	Unless section 4.17 applies.
6.21 A student withdraws from unit/s due to exceptional circumstances after the census date of the study period in which the units are enrolled.	Nil.	A full refund of the fees paid for the withdrawn unit/s or full re-crediting of any HELP debt (excluding Student Services and Amenities Fee or SA-HELP as per section 4.17) if ROFL is approved.	Must submit ROFL application with appropriate supporting documentation for consideration as noted in section 4.18.  Payments may be reallocated to pay other outstanding fees. Refund will be the credit balance remaining.

## International students refunds and penalties – commencing students

6.22 Below is a summary table of the University's procedures on refund of tuition fees paid by commencing international students.

6.23 In all cases, the date of withdrawal is taken as the date the student gives notice in writing of their intention to withdraw.

Reason for refund	Penalty	Refund payable	Additional requirements
6.24 A commencing international student withdraws prior to completing a term of full-time study (usually 24 credit points or VET equivalent).	Offer acceptance deposit.	No refund.	Exceptions may apply if a student visa application has been refused by Department of Home Affairs.
6.25 A commencing student undertaking standalone English Language Intensive Course for Overseas Students (ELICOS) study withdraws prior to completion.	Offer acceptance deposit.	No refund.	

Reason for refund	Penalty	Refund payable	Additional requirements
6.26 A commencing student on a packaged ELICOS and academic course offer meets English proficiency requirements for the main academic course prior to completion of ELICOS study by taking a language proficiency test.	No penalty.	No refund. The outstanding credit carried forward to subsequent enrolment of study.	
6.27 A commencing student on a packaged ELICOS and academic course offer withdraws from the University/does not progress through to their academic course and completes a semester of full-time study (usually 24 credit points or VET equivalent).	Offer acceptance deposit.	No refund for the offer acceptance deposit for the main academic course.	
6.28 A commencing student makes an application, enters into a Student Agreement, or applies for a refund based on fraudulent documentation or conduct.	Offer acceptance deposit.	No refund.	
6.29 The University withdraws an offer of enrolment prior to commencement.	No penalty.	Full refund.	
6.30 The University is unable to provide the study package in the Agreement and the student does not accept an alternate course prior to commencement.	No penalty.	Full refund of tuition fees.	
6.31 A commencing student is refused an Australian student visa for a reason other than fraudulent documentation.	\$500.	Amount received, less \$500 or five per cent of total amount of tuition fees due, whichever is the lesser.	<p>Must provide visa refusal letter received from Department of Home Affairs.</p> <p>If student visa refusal is due to fraudulent documentation, no refund of the offer acceptance deposit as per section 4.20.</p>
6.32 A commencing student remains admitted to their course and has been approved to reduce their study load prior to the census date for the first study period in which the student was enrolled.	Nil.	No refund.	Any credit balance arising due to the student's approved withdrawal from the units/s will be allocated to the subsequent study period.



Reason for refund	Penalty	Refund payable	Additional requirements
6.33 A commencing student withdraws before the census date of a compulsory term with no <a href="#">compassionate and compelling circumstances</a> .	Refer to additional requirements.	Full amount received for any term after their commencing term if student has studied for a full-time study load for a minimum of six calendar months or has been approved for release.	If a student has studied less than six calendar months and/or has not been granted release, the offer acceptance deposit will not be refunded.
6.34 A commencing student withdraws due to <a href="#">compassionate and compelling circumstances</a> .	Refer to additional requirements.	A full refund of the student's tuition fee for the withdrawn unit/s if ROFL application is successful if the student has cancelled their course due to exceptional circumstances. Otherwise, the credit balance is retained for the subsequent term of enrolment.	Must submit ROFL application with appropriate supporting documentation for consideration as per section 4.17.
6.35 A commencing student has a credit balance as a result of: <ul style="list-style-type: none"> <li>enrolling in a unit and subsequently been granted credit for that unit.</li> <li>overpayment due to both the University and the student arranging Overseas Student Health Cover (OSHC), or</li> <li>overpayment of the deposit amount required as a result of a Scholarship being awarded after the payment was made.</li> </ul>	Nil.	Full refund amount of credit balance applicable..	
6.36 A commencing student has a credit balance as a result of overpayment of the required deposit as set out in the Agreement upon commencement with the University, and the student has not cancelled their enrolment.	Nil.	No refund	Any credit balance will be allocated to the subsequent study period.

### International students refunds and penalties – continuing students

6.37 Below is a summary table of the University's procedure to refund tuition fees paid by continuing students who withdraw their enrolment from a unit or course or do not re-enrol. In all cases, the date of withdrawal is taken as the date the student gives notice in writing of their intention to withdraw or the date the University cancels their course due to non-enrolment.

Reason for refund	Penalty	Refund payable	Additional requirements
6.38 A continuing international student withdraws prior to completing a term of full-time study (usually 24 credit points or VET equivalent).	Offer acceptance deposit.	No refund.	Exceptions may apply if a student visa application has been refused by Department of Home Affairs.
6.39 A continuing student undertaking standalone ELICOS withdraws prior to completion.	Offer acceptance deposit.	No refund.	
6.40 A continuing student on a packaged ELICOS and academic course meets English proficiency requirements for the main academic course prior to completion of the standalone ELICOS study by taking a language proficiency test.	Nil.	Outstanding credit to be carried forward to subsequent period of study.	
6.41 A continuing student on a packaged ELICOS and academic course withdraws from the University/does not progress through to their academic course and completes a semester of full-time study (usually 24 credit points or VET equivalent).	Offer acceptance deposit.	No refund of the offer acceptance deposit for the main academic course.	
6.42 A continuing student withdraws before the census date of a compulsory term with no compassionate and compelling circumstances.	Refer to additional requirements.	Full amount received for any term after their commencing term if student has studied for a full-time study load for a minimum of six calendar months or has been approved for release.	If a student has studied less than six calendar months and/or has not been granted release, the offer acceptance deposit will not be refunded.
6.43 A continuing student withdraws from units after the census date with no compassionate and compelling circumstances.	Tuition fee amount for the unit/s for current term.	No refund for current term tuition fees.	
6.44 A continuing student withdraws from unit/s after the census date due to compassionate and compelling circumstances.	Refer to additional requirements.	A full refund of the student's tuition fee for the withdrawn unit/s if ROFL application is successful unless credit has been reallocated to pay any outstanding fees.	Must submit ROFL application with appropriate supporting documentation for consideration as per section 4.17.

Reason for refund	Penalty	Refund payable	Additional requirements
6.45 A continuing student is granted permanent resident status in Australia.	Refer to additional requirements.	Refund of credit balance for future terms.	Must provide documentary evidence of residency granted prior to relevant census date.
6.46 Cancellation of a student's visa for breach of a student visa condition or breach of the signed Agreement.	Tuition Fee amount for the enrolled unit/s and refer to additional requirements.	No refund of enrolled unit/s paid.	If cancelled by Department of Home Affairs written notification of the visa cancellation and appropriate documentary evidence from the Department of Home Affairs must be provided.
6.47 A continuing student has a credit balance as a result of: <ul style="list-style-type: none"> <li>• enrolling in a unit and subsequently granted credit for that unit.</li> <li>• completion of their course of study.</li> </ul>		Refund of credit balance.	
6.48 A continuing student transfers to another provider prior to the census date of current term and having completed six months of study in their principal course.	\$500 or five per cent of total amount of tuition fees due for the study package not been undertaken, whichever is the lesser.	Amount remaining on student account, less penalty.	Refer to section 6.41.
6.49 A continuing student is granted release.	\$500 or five per cent of total amount of tuition fees due for the study package not been undertaken, whichever is the lesser.	Amount remaining on student account, less penalty.	
6.50 A continuing student obtains permanent resident status after the census date in a study period.	Refer to additional requirements.	No refund for current study period.	Permanent residency status is recognised from following study period.
6.51 A continuing student does not enrol or re-enrol in their study package.	Circumstances to be determined. Other sections and penalties may apply. Refer to additional requirements.	Circumstances to be determined. Other sections and penalties may apply.	Circumstances to be determined. Other sections and penalties may apply.

## Deceased students

- 6.52 The personal legal representative of the Deceased Estate may apply for any excess payments to be refunded and must supply details about who is to receive the refund. The University reserves the right to request official documentation to support any such claims.
- 6.53 If the deceased student's nationality is not Australian, the University may be required to investigate the legal requirements of the student's home country. This can be a lengthy and time-consuming process which cannot be estimated and will vary between countries and circumstances.
- 6.54 Refunds will only be processed once all requirements of the University and the student's country of nationality have been fulfilled. When the University is satisfied with all information received, it will endeavour to process the refund within the time period detailed in this policy and procedure.
- 6.55 Personal information of a deceased student will not be disclosed unless in accordance with the [Privacy Policy and Procedure](#).

## University events

- 6.56 Where the University cancels a formal event or a student withdraws from attending a formal event, a full refund of the amount paid will be made with no penalty for students.

## Refunds not included elsewhere

- 6.57 Applications for refunds that are not covered by any of the provisions of this policy and procedure will be determined on a case-by-case basis, by the Senior Coordinator Course Advice and Student Financials. The Senior Coordinator Course Advice and Student Financials may apply a penalty ranging from \$500.00 to \$4,000.00 refunds under this section. This section may be used to override all sections contained in this policy and procedure.

## Appeals

- 6.58 If a student believes the University has not met the requirements outlined in this policy and procedure, or that not all of the relevant information has been taken into account, they may submit an appeal to the Director Student Central (via [studentgovernance@cqu.edu.au](mailto:studentgovernance@cqu.edu.au)). An outcome, justifying the reasons for the decision, will be provided in writing to the student's CQUniversity email address within 20 working days of the appeal being received.
- 6.59 If all internal procedures have been followed, but the complainant does not feel the problem has been resolved or does not feel they have been dealt with fairly, they may lodge an external complaint with the Queensland Ombudsman or other external body. Time limits for the lodging of external complaints may apply. The complainant should contact the relevant external body (hyperlinks provided below) to determine any complaint submission time limits.
- 6.60 The complainant has a right to access an external complaints process at minimal or no cost. The following external bodies provide these processes. Further details about the types of complaints these bodies deal with are provided on their websites.
- Queensland Ombudsman – [www.ombudsman.qld.gov.au](http://www.ombudsman.qld.gov.au)
  - Australian Human Rights Commission – [www.humanrights.gov.au](http://www.humanrights.gov.au)
  - Queensland Human Rights Commission – <https://www.qhrc.qld.gov.au/>
  - Commonwealth Department of Education – <https://www.education.gov.au/> (Higher Education students)
  - State Department of Education – [education.qld.gov.au](http://education.qld.gov.au) (VET students)
  - Training Ombudsman – <https://trainingombudsman.qld.gov.au/> (VET students)
  - Australian Skills Quality Authority – [www.asqa.gov.au](http://www.asqa.gov.au) (VET students).

## Consumer protection

- 6.61 This policy and procedure does not remove the student's or the University's right to take further action under Australia's consumer protection laws.

## 7 RESPONSIBILITIES

### Compliance, monitoring and review

- 7.1 The Director Student Central and the Manager Finance Operations are responsible for implementing, monitoring, and ensuring compliance with this policy and procedure.
- 7.2 A two-stage approval process is required for each refund. Internal and external audits are carried out on an annual and biennial basis, respectively.
- 7.3 If at any time the Director Student Central considers that the policy objectives cannot be met, notice in writing will be sent to the Vice-President (Student Success).

### Reporting

- 7.4 No additional reporting is required.

### Records management

- 7.5 Employees must manage records in accordance with the [Records Management Policy and Procedure](#). This includes retaining these records in a recognised University recordkeeping information system.
- 7.6 University records must be retained for the minimum periods specified in the relevant [Retention and Disposal Schedule](#). Before disposing of any records, approval must be sought from the Records and Privacy Team (email [records@cqu.edu.au](mailto:records@cqu.edu.au)).

## 8 DEFINITIONS

- 8.1 Terms not defined in this document may be in the University [glossary](#).

### Terms and definitions

**Census date:** the last date for higher education, English Language and VET student Loan students to withdraw from enrolled units without academic or financial penalty, apply for a leave of absence, or change their citizenship status or contribution payment option. It is the date after which the student incurs a debt for the unit of study in which they are enrolled. Students must make their up-front payments and/or submit their request/s for Commonwealth Assistance by the census date (as appropriate).

**Commencing student:** a student commencing a course with a new Agreement in their first enrolment period will be considered a commencing student.

**Continuing student:** a continuing student shall be a student who is continuing their course of study after having completed their first study period in the same course. Where the student is returning from an approved leave of absence the student will be considered a continuing student.

**Course:** the combination of units that contribute towards a University award qualification or non-award study. A course shall also include an approved exchange program, study abroad course, ELICOS or Foundation course.

**Discontinuing:** a student ceases study at CQUniversity.

**ELICOS:** English Language Intensive Course for Overseas Students.

**Offer:** Written offer of a place in a course made by the University to international students.

**Offer acceptance deposit:** the deposit paid by commencing international students to secure their place and enrolment at the University as part of their acceptance of an offer, and as outlined in the Agreement.

**Overseas Student Health Cover (OSHC):** the compulsory health insurance required for international students in Australia.

**Recognition of prior learning (RPL):** VET students who have applied through formalised processes for recognition of prior learning. The entire unit and/or course can be completed under RPL assessment provided all competency requirements are satisfied through the submission, analysis and approval of student evidence.

**Research candidate:** a student admitted into a research higher degree course such as a Doctorate or a Masters by Research.

**Six months of study:** refers to six calendar months from the commencement of the principal course and is not directly related to University teaching terms.

**Student:** a person enrolled in a course or unit with the University, or on an approved leave from their course of study.

**Student agreement:** the written agreement which is made between the University and the student upon the student accepting an offer of a place.

**Student contribution:** the unit fee paid by a Commonwealth supported student.

**Student Services and Amenities Fee (SSAF):** a fee paid by students to improve University support services to students both on and off campus.

**Tuition fees:** the unit fee paid by students who are not Commonwealth Supported, there may be different tuition fees for domestic and international students.

**Unit:** a single unit component or subject of study that contributes towards the completion of a course.

## 9 RELATED LEGISLATION AND DOCUMENTS

[\*Anti-Money Laundering and Counter-Terrorism Financing Act 2006\*](#) (Cwlth)

[\*Application and Guidelines for Removal of Financial Liability due to Special Circumstances\*](#)

[\*Application to Re-Credit Fee-Help Balance Form\*](#)

[\*Cancellation of Course Form\*](#)

[\*Education Services for Overseas Students Act 2000\*](#) (Cwlth)

[\*Higher Education Funding Act 1989\*](#) (Cwlth)

[\*Higher Education Support Act 2003\*](#) (Cwlth)

[\*National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018\*](#) (Cwlth)

[\*National Vocational Education and Training Regulator Act 2011\*](#) (Cwlth)

[\*Refund Request Form\*](#)

[\*Refund Request Form – Alternative Payee\*](#)

[\*Refund Request Form – International Money Transfer Form\*](#)

[\*Removal of Financial Liability due to Special Circumstances Policy and Procedure\*](#)

[\*TAFE Queensland Act 2013\*](#) (Qld)

[\*TAFE Queensland Regulation 2013\*](#) (Qld)

The University is not governed by section 97 of the [\*Financial Accountability Act 2009\*](#) (Qld) and may retain unclaimed funds.

## 10 FEEDBACK

10.1 Feedback about this document can be emailed to [policy@cqu.edu.au](mailto:policy@cqu.edu.au).

## 11 APPROVAL AND REVIEW DETAILS

Approval and Review	Details
Approval Authority	Council
Delegated Approval Authority	Audit, Risk and Finance Committee
Advisory Committee	N/A
Required Consultation	N/A
Administrator	Director Student Central
Next Review Date	22/02/2026

Approval and Amendment History	Details
Original Approval Authority and Date	Council 30/05/2011
Amendment Authority and Date	Minor amendments Academic Registrar 29/05/2012; Position titles updated 07/08/2013; Council 29/09/2014; Audit, Compliance and Risk Committee 20/02/2017; Audit, Risk and Finance Committee 12/06/2018; Director, Governance 26/06/2018; Editorial amendment 25/07/2018; Audit, Risk and Finance Committee 22/02/2021; Director Student Central 25/05/2021; Director Student Central 07/06/2021; Editorial amendment 14/03/2022; Audit, Risk and Finance Committee 22/02/2023; Editorial amendment 09/03/2023.
Notes	This document was formerly known as the Refund and Excess Payments (Credit Balances) Policy and Procedure (23/01/2015).