

For International Students

1. Purpose

1.1 The purpose of this policy is to outline the PEIA's approach to managing deferments, suspensions, cancellations, and refunds for international students, and to demonstrate how fees paid in advance are protected.

1.2 This policy is developed to ensure compliance with:

- Standards for Registered Training Organisations (RTOs) 2025
- National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018), Standards 2, 3, and 9
- Education Services for Overseas Students (ESOS) Act 2000
- Education Services for Overseas Students Legislation Amendment (Tuition Protection Service and Other Measures) Act 2012

1.3 The Prisma Education Institute Australia will include in its Student Agreement/Letter of offer and acceptance information in relation to refunds of course money in case of student or provider default. This policy will also inform students about the processes for claiming a refund. The Prisma Education Institute Australia reserves the right to amend this policy at any time to ensure compliance with all relevant legislation and regulations.

2. Scope

This policy applies to international students enrolled in VET courses at the Prisma Education Institute Australia. It applies to deferment, suspension, and cancellation of enrolment, as well as refunds of the unused portion of tuition fees which have been paid in advance, and includes money collected by approved education agents on behalf of the Prisma Education Institute Australia.

3. Related Documents

- Complaints and Appeals Policy
- Application for Refund Form
- Course Variation Application Form (CVAF)
- Student Agreement/Letter of offer and Acceptance

4. Responsibility

4.1 The Student Services Officer is responsible for managing student deferments, suspensions, and cancellations.

4.2 The Supervisor, Student Services is responsible for the management of student refunds for international students.

4.3 The Prisma Education Institute Australia's Management is responsible for making final decisions on deferment, suspension, and cancellation requests.

5. Definitions

Deferment: Postponement of commencement of studies to a later date.

Suspension: Temporary postponement of enrolment during the course.

Cancellation: Cessation of enrolment in a course.

Student Default: Occurs when the student fails to commence on the agreed starting day without prior withdrawal, withdraws from the course, or when the Prisma Education Institute Australia refuses to provide or continue providing the course due to non-payment, visa breach, or Code of Conduct breach.

Document Name: Deferment, Suspension, Cancellation and Refund Policy	RTO Code: 46265	CRICOS Code: 04277E
Approved Date: Nov 2025	Review Date: Nov 2026	Page 1 of 8

Provider Default: Occurs when the Prisma Education Institute Australia can no longer provide the course at the location or does not start the course on the agreed starting day.

Compassionate or Compelling Circumstances: Circumstances beyond the control of the student which have an impact on the student's course progress or wellbeing.

PRISMS: Provider Registration and International Student Management System.

6. Policy Provisions

This policy aims to:

- Provide transparent processes for deferments, suspensions, cancellations, and refunds of tuition fees
- Set out circumstances where deferment, suspension, or cancellation may be granted
- Set out circumstances where full or partial refunds may apply
- Set out the calculation of refunds in the event of student or provider default
- Ensure the Prisma Education Institute Australia (PEIA) fully discharges responsibilities under the RTO Standards 2025, ESOS Act 2000, and National Code 2018

7. Deferment of Commencement

7.1 Grounds for Deferment

The Prisma Education Institute Australia's Management will only approve deferment of commencement on the grounds of compassionate and compelling circumstances, which may include:

- Serious illness or injury, where a medical certificate states that the student was unable to attend classes
- Bereavement of close family members such as parents or grandparents (where possible a death certificate should be provided)
- Major political upheaval or natural disaster in the home country requiring emergency travel
- A traumatic experience including involvement in or witnessing of a serious accident, or witnessing or being the victim of a serious crime (supported by police or psychologists' reports)
- Inability to begin studying on the course commencement date due to delay in receiving a student visa

7.2 Student-Initiated Deferment

Students wishing to defer commencement must:

1. Submit a written request using the Course Variation Application Form identifying the reason for deferment
2. Provide supporting evidence of compassionate and compelling circumstances
3. Submit the application to the Student Services Officer

7.3 Provider-Initiated Deferment

The Prisma Education Institute Australia (PEIA) may defer commencement of a course when:

- The course is not offered at the proposed date or location
- There are insufficient enrolments to commence the course
- Other circumstances make it necessary to defer the course

In such cases, a refund will be processed as required or alternative courses offered in accordance with Section 11 of this policy.

Document Name: Deferment, Suspension, Cancellation and Refund Policy	RTO Code: 46265	CRICOS Code: 04277E
Approved Date: Nov 2025	Review Date: Nov 2026	Page 2 of 8

8. Suspension of Enrolment

8.1 Grounds for Suspension

The Prisma Education Institute Australia's Management may suspend a student's enrolment on the grounds of:

- Compassionate and compelling circumstances (student-initiated)
- Misbehaviour or serious misconduct by the student (provider-initiated)
- Breach of course progress or attendance requirements (provider-initiated)
- Failure to pay required fees (provider-initiated)

8.2 Student-Initiated Suspension

Students wishing to suspend their enrolment must:

4. Submit a written request using the Course Variation Application Form
5. Provide supporting evidence of compassionate and compelling circumstances
6. Be aware of the impact on their student visa

8.3 Provider-Initiated Suspension

Where the Prisma Education Institute Australia initiates suspension due to misconduct or non-compliance:

7. The student will be informed in writing of the intention to suspend
8. The student will be advised of their right to appeal within 20 working days
9. The student's enrolment will be maintained during the appeals process unless extenuating circumstances exist
10. The Prisma Education Institute Australia Management has 10 days to commence the appeals process after receiving the appeal

9. Cancellation of Enrolment

9.1 Grounds for Cancellation

The Prisma Education Institute Australia may cancel a student's enrolment in the following circumstances:

- Student-initiated withdrawal from the course
- Failure to pay required fees
- Breach of course progress or attendance requirements
- Breach of student visa conditions
- Breach of the Prisma Education Institute Australia's Code of Conduct
- Serious misbehaviour

9.2 Provider-Initiated Cancellation

Where the Prisma Education Institute Australia initiates cancellation:

11. The student will be informed in writing of the intention to cancel, stating the reasons for the decision
12. The student will be advised of their right to appeal within 20 working days
13. The student's enrolment will be maintained during the appeals process except in cases of extenuating circumstances
14. The student will be informed of the need to seek advice from Immigration on the potential impact on their student visa

Document Name: Deferment, Suspension, Cancellation and Refund Policy	RTO Code: 46265	CRICOS Code: 04277E
Approved Date: Nov 2025	Review Date: Nov 2026	Page 3 of 8

9.3 Extenuating Circumstances

Extenuating circumstances relating to the welfare of the student may include:

- Refusal to maintain approved care arrangements (for students under 18)
- Student is missing
- Medical, health or wellbeing concerns, severe depression or psychological issues
- Behaviour that endangers the student or others
- Risk of committing a criminal offence

In extenuating circumstances, the Prisma Education Institute Australia will report the student's change in enrolment to DIBP via PRISMS before the outcome of any internal or external appeals process.

10. Reporting Requirements

The Student Services Officer shall:

- Ensure students are informed of decisions in a timely manner
- Ensure all records of requests and supporting evidence are placed on the student's file
- Advise students to contact DIBP regarding the impact on their student visa
- Advise students that course fees may be affected by deferment, suspension, or cancellation
- Report the student's change of enrolment to DIBP via PRISMS as soon as practicable after a final decision
- Respond to advice from DIBP concerning the issuance of a new eCoE through PRISMS

11. Refund Policy

11.1 Student Default

Student default occurs when:

- The course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn)
- The student withdraws from the course at the location (either before or after the agreed starting day)
- The Prisma Education Institute Australia refuses to provide or continue providing the course due to: failure to pay fees, breach of student visa conditions, or breach of Code of Conduct

11.2 Refunds After Student Default

The Prisma Education Institute Australia will calculate the refund of any unspent tuition fees as outlined in Table 1 below.

The Prisma Education Institute Australia calculates refunds of fees based on a SEMESTER Fee (20 weeks study period plus 6 weeks holidays = 26 weeks). For courses shorter than a Semester, refunds will be calculated on the Course Fees.

Reason for Refund / Cancellation	Notification Period	Refund	Cancellation Fee
Application for visa is unsuccessful	Before Semester/Course Commences	Full refund less cancellation administration fee of \$250	\$250 cancellation administration fee
Application for visa is unsuccessful	After Semester/Course Commences	Full refund less Cancellation Fee	\$250 cancellation administration fee + Pro-rata of tuition fee used calculated on a weekly basis

Reason for Refund / Cancellation	Notification Period	Refund	Cancellation Fee
Student Default Student with a student visa withdraws <i>Or</i> Student is cancelled for breach of Prisma Education Institute Australia's rules or breach of student visa rules	More than 10 weeks before semester/course commences	Full refund less cancellation fee	10% of a semester fee
Student Default Student with a student visa withdraws <i>Or</i> Student is cancelled for breach of Prisma Education Institute Australia's rules or breach of student visa rules	More than 4 weeks and up to 10 weeks before semester / course commences	70% of a semester fee	30% of a semester fee
Student Default Student with a student visa withdraws <i>Or</i> Student is cancelled for breach of Prisma Education Institute Australia's rules or breach of student visa rules	4 weeks or less before semester/course commences	40% of a semester fee	60% of a semester fee
Student Default Student with a student visa withdraws <i>Or</i> Student is cancelled for breach of Prisma Education Institute Australia's rules or breach of student visa rules	After semester/course commences	No Refund on current semester/course fees For subsequent semester/ course refer to Notification Period	100% of a semester fee For subsequent semester/ courses refer to Cancellation Penalty

Note: A student who has paid fees for more than two semesters in advance and withdraws during a semester and more than four weeks before the commencement of the following semester, would receive no refund of fees for the current semester, at least 70% of the following semester's fees and a full refund of fees paid for any subsequent semester; less cancellation fees.

Table 1: Refund Calculation

11.3 Provider Default

Provider default occurs when:

- The Prisma Education Institute Australia can no longer provide the course to the student at the location
- The Prisma Education Institute Australia does not start the course on the agreed starting day

11.4 Refunds After Provider Default

In the unlikely event of provider default, within 14 days the Prisma Education Institute Australia will:

- Offer an alternative placement at the Prisma Education Institute Australia's expense, accepted by the student in writing; or
- Refund the unused portion of the prepaid fees

If the Prisma Education Institute Australia is unable to provide a refund or place the student in an alternative course, the student will be referred to the Tuition Protection Service (TPS: www.tps.gov.au), who will place the student in a suitable alternative course or, if a suitable course cannot be found, pay a refund as calculated by the TPS Director.

Refunds issued by the Prisma Education Institute Australia in the event of provider default will be paid to the student within 14 days of receiving a written application.

11.5 Fees and Charges

Application Fee: The Application Fee is charged to review applications and supporting documentation. This fee is non-refundable.

Tuition Fees: Fees payable to the Prisma Education Institute Australia for undertaking a course in AUD dollars. Refund calculations apply as per Table 1.

Materials Fee: Covers materials and resources required to complete the course. This fee is non-refundable if cancelled less than 4 weeks before course commencement.

Administration Fee: Charged to cover administrative costs for visa application processing. This fee is only charged if a Student Visa Application is refused and is non-refundable.

Overseas Student Health Cover (OSHC): Compulsory insurance that must be maintained throughout the student's stay in Australia. Refund requests for OSHC must be lodged directly with the OSHC Provider.

11.6 Special Circumstances

Special circumstances may apply if the Prisma Education Institute Australia is satisfied that circumstances comply with the following guidelines:

- Circumstances beyond the student's control
- Circumstances were unusual for the student
- Made it impractical for the student to complete course requirements

Examples include: medical circumstances preventing continued study, family bereavement, significant financial difficulties, employment-related changes (not applicable to student visa holders), or extenuating circumstances of reasonable significance.

Special circumstances do NOT include: lack of knowledge of policies, failure to follow procedures, or academic ability less than expected.

Students must submit a Course Variation Application Form, Application for Refund Form, written statement addressing special circumstances, and supporting evidence.

Document Name: Deferment, Suspension, Cancellation and Refund Policy	RTO Code: 46265	CRICOS Code: 04277E
Approved Date: Nov 2025	Review Date: Nov 2026	Page 6 of 8

12. Procedure for Refund Applications

12.1 Application Requirements

All refund requests must be submitted in writing using:

- Application for Refund Form
- Course Variation Application Form (CVAF)

Students must attach relevant documentation as indicated in the application form. Both forms must be signed and submitted either in person at the campus or by email to studentservices@peia.edu.au.

Students must apply for withdrawal and refund within 14 working days of an event that qualifies them for a refund.

12.2 Assessment of Refunds

The date the written application is received is the date used for calculation of any refund. The Finance Officer will assess applications to ensure they meet the circumstances where a refund will be paid.

12.3 Decision Notification

Student Default: Students will be notified of the refund decision within 14 working days of receipt of the application.

Provider Default: Students will be notified of the refund decision within 14 working days of receipt of the application.

12.4 Payment of Refunds

Student Default: Refunds will be made within 28 working days of submission of the refund application.

Provider Default: Refunds will be made within 14 working days.

Approved refunds will be paid:

- To the student; or
- To a person nominated by the student in writing

Refunds will be paid in Australian dollars to the applicant's bank account via Electronic Funds Transfer (EFT), unless otherwise requested in writing. If a currency other than Australian dollars is requested, exchange rate fees will be deducted from the refund.

Students will receive a Statement of Refunds explaining how the refund was calculated, and where a cancellation fee has been applied.

The Supervisor, Student Services will record the transaction and notification to the student within the student management system.

12.5 Outstanding Fees

In the case of cancellation by the student or Prisma Education Institute Australia, any outstanding fees become due within 7 days. Any costs incurred by the Prisma Education Institute Australia to recuperate outstanding fees will be charged to the student. Unpaid fees will be recorded as a debt and recovered by action in a court of competent jurisdiction.

The Prisma Education Institute Australia will not release any testamurs or awards to students until outstanding course fees have been paid in full.

Document Name: Deferment, Suspension, Cancellation and Refund Policy	RTO Code: 46265	CRICOS Code: 04277E
Approved Date: Nov 2025	Review Date: Nov 2026	Page 7 of 8

12.6 Notifying the TPS Director

If a refund has been paid to the student, the Finance Officer will record the discharge of the Prisma Education Institute Australia's obligations within PRISMS, as per the Tuition Protection Service Act 2012.

13. Appeals

Students may seek a review of any decision related to deferment, suspension, cancellation, or refund by submitting an appeal to the Student Services Office within 28 working days of receiving the notice. Appeals must be accompanied by supporting documentation.

The CEO will consider appeals. Students will be notified of the decision within 28 working days of receiving the appeal.

If students are not satisfied with the reviewed decision, they can appeal to the Board of Directors or seek an external review, as set out in the Complaints and Appeals Policy.

If after 28 working days the student has not been notified of an outcome, or if the student wishes to appeal the decision, they may do so by following the procedures set out in the Complaints and Appeals Policy. Students have access to both internal and external appeals.

This policy, and the availability of complaints and appeals processes, does not remove the right of the student to take further action under Australia's Consumer Protection Laws, nor does it prevent the student from pursuing other legal remedies.

Document Name: Deferment, Suspension, Cancellation and Refund Policy	RTO Code: 46265	CRICOS Code: 04277E
Approved Date: Nov 2025	Review Date: Nov 2026	Page 8 of 8