



POLICY - FEES & REFUNDS



Purpose

The purpose of this Policy and Procedure (P&P) is to ensure that OBA Nursing Academy upholds a fair and equitable fee structure and refund policy.

Scope

This P&P outlines the guidelines for implementing OBA Nursing Academy's fee and refund policy and procedure in instances where courses are canceled or discontinued, or when students cancel, withdraw, or lodge a grievance that is upheld.

Overseas Nursing Students

Prior to accepting an overseas student or intending overseas student for enrolment in a course, OBA Nursing Academy must provide clear information on tuition and non-tuition fees. All tuition and non-tuition fees, along with payment terms, must be outlined in the written agreement.

The written agreement must also state that the student is responsible for keeping copies of receipts for any fee payments. Additionally, information on refunds, including the amount repayable, the process for claiming refunds, and the recipient of the refund, must be provided.

Policy: Protection of Fees Paid in Advance

OBA Nursing Academy ensures the protection of fees paid in advance by overseas students through the following measures:

Overseas Students Fee:

All course fees paid by overseas students are held in a separate bank account. These funds can only be accessed when the student commences their course. This separate account ensures that any refunds required before the course commencement can be processed in full and in a timely manner, without affecting the business's financial operations.

This approach safeguards student fees and guarantees financial accountability.

Policy: Payment of Tuition Fees and Refunds

Payment of Tuition Fees:

Full payment of the course fee is required in advance.

Payment Schedules:

Payment schedules are customized based on individual circumstances and reviewed on a case-by-case basis. To request a tailored payment plan, students must submit a formal written request to OBA Nursing Academy, detailing their situation and including any necessary supporting documentation. The outcome will be communicated to students in writing.

Payment schedules will be provided to the student once the request has been approved. This is by exception the payment model will be 50% upfront and 50% by week 3

Refund Policy:

In the unlikely event that OBA Nursing Academy is unable to deliver a course in full, students will be offered a refund of all unspent tuition fees. This refund will be processed and paid within 28 working days from the date the course ceases to be provided.

Procedure

Fees and refund information

We are required to provide you with comprehensive information regarding fees, payment terms, and refund policies prior to your enrolment in a qualification. This includes outlining all inclusions and exclusions related to the fees you pay.

Total Fee Includes

- **Tuition Fee:**
Covers training and assessment charges for the course.
- **Application & Admin Fee:**
Includes assessment of applications, issuance of the Letter of Offer, and maintaining student records.
- **Material Fee:**
Covers textbooks, learning materials, and charges for online services.
- **Certificate Issuance Fee:**
Includes the issuance of a Testamur, Statement of Attainment, and/or Record of Qualification.
- **Consumables & Equipment Maintenance Fee:**
Covers consumables and the maintenance of equipment used in practical activities.

Extra Charges (If applicable) (refer to offer letter)

- Certificate re-issue fee
- Replacement ID card
- Late-payment charges
- Enrolment deferral charges
- Uniform charges
- Non-refundable enrolment/application fee
- Withdrawal/ Cancellation fee

Auxiliary charges, including:

- Printing
- Stationery
- Bank account setup/annual charges (e.g., Direct Debit)
- Card payment surcharges

Late Payment Charges

If a student has entered a payment plan with OBA Nursing Academy and been approved, two flexible payment options are available: weekly and fortnightly. During the enrolment process, students can select their preferred plan. For the weekly plan, students must choose the direct debit payment method. For the fortnightly plan, students can opt for one of the following payment methods: Direct Deposit, Cash, or Direct Debit.

Overdue Account Fees:

Late tuition fees will be applied as follows:

- A late fee of \$100 will be charged on all overdue accounts.
- An additional \$100 fee will be applied for each week the account remains overdue.

Please note:

If a student's payment is overdue by more than two weeks, they will be removed from the program and suspended until payment has been made.

Refunds for Overseas Students

- The application fee is non-refundable, and all refunds processed will exclude the application fee.
- Refunds will only be issued to the person who paid the course fees and not to a third party.

Full Refund (excluding application fee):

A full refund of any course fees paid (excluding the application fee) will be provided to students in the following circumstances:

- If the offer of a place is withdrawn.
- If there is a deferral of the offer of admission, provided this occurs at least 7 calendar days prior to the commencement of the program

- If the course is cancelled due to insufficient student numbers.

In the above circumstances, refunds will be issued within 28 days. There is no need for the student to submit a refund application, as OBA Nursing Academy will automatically assess the situation and issue the appropriate refunds to affected students.

No Refund – Student Default

In the event of a student default, where the student withdraws or discontinues their enrolment, OBA Nursing Academy will assess the entitlement to a partial refund based on the following conditions:

- **Withdrawal or Discontinuation:** If a student withdraws from the course after commencement, no refund will be issued.
- **Non-refundable Fees:** The application fee and any other administrative or processing fees are non-refundable and will be excluded from any refund calculation.
- **Refund Process:** Refunds approved will be processed within 28 days of the student's withdrawal or the discontinuation of their enrolment. The refund will be issued to the individual who paid the course fees.

Students must notify OBA Nursing Academy in writing of their intention to withdraw or discontinue, and the Academy will provide a refund calculation based on the remaining course fees. The Academy reserves the right to withhold any refund if the student fails to meet the required conditions for withdrawal or default.

Refund Entitlement Conditions

A student will not be entitled to a refund in the following circumstances:

- If a student withdraws from the program less than seven days before the published course commencement date.
- If a student's enrolment is cancelled by OBA Nursing Academy under the following circumstances:
 - Failure to enrol in a compulsory study period.
 - Unsatisfactory course attendance or progress after the conclusion of the appeals period.
 - Failure to comply with the terms and conditions of enrolment with OBA Nursing Academy.
 - Providing false or misleading information during the application process (e.g., falsified documents such as passport, qualifications, etc.).
 - Breach of conduct or unlawful actions by the student.
 - Breach of the terms and conditions of the student agreement (e.g., non-payment of tuition fees).

Documentation

Refunds will be paid to the individual or entity that initially made the payment.

Refund assessments may be appealed in accordance with OBA Nursing Academy's complaints and appeals policy and procedure.

All payments, refunds, and requests for fund transfers will be stored in the student's file.

Tuition Fee

Information regarding tuition fees can be found in the OBA Nursing Academy Prospectus. Please confirm tuition fees with the prospectus, an authorised agent, or our friendly staff.

Output: Each student will be informed of the OBA Nursing Academy fee structure and refund policy prior to their enrolment.

Fee Collection

OBA Nursing Academy collects fees as part of the enrolment process. Students are required to make a payment after receiving the Letter of Offer from the Academy and submitting the signed Letter of Offer back to the Academy.

Students can return the signed Letter of Offer with a receipt for payment electronically, or they can visit the Academy's reception to make the payment. Account details will be provided in the Letter of Offer.

- **Late Payment Fee:** A late payment fee of \$100 will be charged to students who do not pay the tuition fee by the due date or as specified in the invoice. An additional \$100 fee will be applied for each month the payment remains overdue.
- **Payment Methods:** Students must pay all fees, including tuition fees, directly to OBA Nursing Academy either by electronic transfer, bank draft, telegraphic transfer, or another approved payment method in Australian dollars.

Late Payment Procedure

- If a student's payment is overdue, a warning email will be sent informing the student of the due payment and inviting them to attend a meeting to develop an intervention plan if applicable.
- The notice will be sent after the payment due date.
- Students will be informed of the late fee charges.
- The outcome of the meeting will be recorded in the intervention plan, and the student will be required to sign the plan, agreeing to the intervention strategy.

Consequences of Continued Non-Payment

- If a student fails to make the payment for two consecutive weeks despite the interventions implemented, a notification of intention to suspend for unsatisfactory financials will be sent using the template "Notice of Intention to Suspend for Unsatisfactory Financials."
- The student will be informed of their right to access the Complaints and Appeals Policy.

- Suspension of enrolment will result in the following restrictions:
 - Loss of access to library services, learning management system, classroom, computer systems (including the internet), and other resources and services.
 - Loss of access to enrolment records, results, and academic certificates.
 - Inability to attend classes, potentially resulting in missed work and modules.

Appeals Process

- Students who are not satisfied with any decision may register an appeal in accordance with the Complaints and Appeals Policy and Procedure.
- OBA Nursing Academy's Complaints and Appeals Policy applies to all current students enrolled in any of the Academy's programs.

Receipt of fees acknowledged

Students are to be provided with a receipt (either a hard copy or electronically via email as requested by students) for all fees paid by students towards their enrolled course

For inquiries regarding our refund policies, please contact our Administration Team via email at enrol@obana.com.au or via WhatsApp: +61 417 368 940

