

# REFUND POLICY

It is the policy of CTI to have a refund policy that is both fair and reasonable to the students and CTI.

1. As per ESOS Act 2000 and the ESOS Regulations 2001, a student will be given a full refund if CTI is unable to offer the course within 14 days of provider default
2. In event of visa refusal, a student will be given a refund within 28 days, administration fees of \$150 are not refundable.
3. Refund on the basis of visa rejection will require a copy of the visa rejection notification from the Australian Embassy/High Commission/DHA and your official CTI receipt.
4. Accommodation Deposit and Airport Pick up fees are refundable if Visa is not granted.
5. Material fees & Monthly payment plan surcharge will not be refunded after course commencement
6. **Tuition Fees, Overseas Students Health Cover are Refundable in full where:**
  - Student has provided evidence of medical OR compassionate reasons due to which the student cannot commence the course
  - Australian Embassy rejects a Visa application.
  - Requests for refunds must be made in writing.
  - CTI is advised of the cancellation 28 days or more before course starts and prior to entering into Australia -
  - Student enrolled in packaged courses do NOT qualify for a refund once they commence their ELICOS studies in Australia.**All tuition fee refunds will attract \$150 Administration fee.**
7. CTI will send the refund to the accepted student unless otherwise instructed and authorized in writing.
8. Tuition fees are not transferable to any other institution or student but may be transferred to another course within CTI.
9. If you withdraw from a course once it has commenced no refund of fees is given.
10. In the unlikely event that CTI is unable to deliver your course in full, you will be offered a full refund of the tuition fees you have paid.
11. If you have given misleading information to CTI approved agent, CTI and / or any commonwealth agencies of Australia, no refund will be given.
12. All refunds will be payable in the same currency in which the fees were paid. CTI will forward the refund to the applicant in his / her country of origin unless otherwise authorized in writing.
13. The normal processing of a refund will be done within 4 weeks.
14. All approved refunds in those cases where fees are paid from overseas are made payable to and sent to the student in his/her country of origin.
15. A student dissatisfied with the refund decision handed by CTI has the right to pursue other legal remedies, which includes independent complaints & appeals handling services provided by the Overseas Student Ombudsman (OSO) or a mediation company appointed by CTI.
16. Under compassionate circumstances such as bereavement (e.g. family death) CTI will make the decision of a refund or partial refund on a student's application within 28 days.
17. This agreement does not remove the right to take further action under Australia's consumer protection laws.
18. CTI will give the student a refund statement that explains how the amount has been worked out.

## Certificate III Guarantee Subsidised Programs Refund Policy

As a Pre-Qualified Supplier (PQS) registered with QLD DET, CTI implements the following refund policy related to courses delivered to students under the PQS Program policy 2017-18.

1. A full refund of Student Co-Contribution Fees is applicable for training delivery that had not commenced at the time of cancellation of enrolment
2. A proportionate refund of fees will be provided where a student withdraws from a unit of competency or module
3. CTI will refund employers/industry for additional charges paid beyond the student and government contributions where circumstances are agreed as appropriate

Students will be advised of this policy before any payment is given to CTI. CTI will not accept any payments from an overseas student or intending overseas student or Australia domestic students unless the student has access to a copy of this refund policy.