

Student Enrolment Application Form

Throughout this document, Australia Institute of Business & Technology (AIBT) and Australia Institute of Business & Technology International (AIBT-I) will be referred to as AIBTGlobal.

As a CRICOS provider, AIBTGlobal must comply with the *Education Services for Overseas Students Act 2000* (Cth) (ESOS Act) and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018).

When completing this form, please ensure that all information provided is accurate. You should also ensure that you have the prerequisite(s) required to enrol in your chosen course or courses. If you are unsure about whether you meet the prerequisite(s) for a course or courses, you should discuss this with your Education Agent or the AIBTGlobal Enrolment Team, before you submit this form.

Please note if you are currently enrolled with another Australian education provider, you may not be eligible to enrol with AIBTGlobal. You should discuss this with our enrolment team, before completing this application form.

Please be aware that once you are enrolled and accepted into your course, you must comply with your student visa conditions, including remaining enrolled full-time in the registered course in which you have been enrolled, satisfying academic requirements and attendances and completing your course within the stipulated time on your Conditions of Enrolment (CoE).

You should be aware that any changes to your enrolment with AIBTGlobal or withdrawing from your registered course or courses, without obtaining appropriate releases or permission from AIBTGlobal may impact on your student visa conditions. It is important to be aware of all implications before making changes to enrolment or withdrawing from your registered course or courses with AIBTGlobal.

GTE Requirements

Please be aware that before you are accepted to study at AIBTGlobal, you are required to meet the Genuine Temporary Entrant requirements (GTE requirements), by Immigration (Department of Home Affairs) <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/genuine-temporary-entrant>

The below GTE requirements will be assessed by the AIBTGlobal Enrolment team as part of the enrolment application process and before formal offer is made to you.

- **Circumstances in home country (or country of residence)** – reason for not studying in home country or region if a similar course is available there, ties to their home country that support the intention to return once study is complete, economic circumstances, military service commitments, political and civil unrest in home country.
- **Potential circumstances in Australia** – ties to Australia which would present as a strong incentive to remain in Australia, level of knowledge of proposed course of study and education provider, previous study and qualification(s), planned living arrangements and financial stability.
- **Value of the course to the applicant's future** – is the course(s) consistent with the applicant's current level of education, relevance to past or proposed future employment in home country or a third country, expected remuneration in home country or third country which could be gained using the qualification(s) from the course(s) of study.
- **The applicant's immigration history** – previous visa applications for Australia or other countries including visa refusals or cancellations.

- **If the applicant is a minor (under 18 years of age)** – the intentions of a parent, legal guardian or spouse of the applicant.
- **Previous study** – academic transcripts which show qualification(s) obtained, name of the education provider(s) and duration of study, certificates of attainment.
- **Gap in previous study** – reasons why there is a gap in between studies including where enrolment was not maintained.
- **Current employment** – current employer, company address, period of employment and details about the position held. Applicant's should include the name and contact details of a person who can verify the terms of employment.
- **Ties to home country or country of residence** – this may include evidence of financial, family or social ties. The applicant needs to show they have significant incentives to return home once study is complete.
- **Economic circumstances in home country or country of residence** – this can include documents showing employment or business activities for 12 months prior to application lodgement, an employment offer after course completion, income tax return reports or bank statements.

Under 18

If you are under 18 years of age and you wish to apply for enrolment with AIBTGlobal, your parent(s) or guardian(s) must sign this form and are required to organise appropriate accommodation, support and welfare arrangements whilst you undertake your studies in Australia, until you turn 18 years of age. If you require assistance in this regard, you and your parent(s) or guardian(s) should discuss this with your Education Agent or the AIBTGlobal Enrolment Team prior to completing this form. To obtain further information visit the following government website -

<https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/welfare-arrangements-students-under-18>

Overseas Student Health Cover (OSHC)

As part of your student visa conditions you will be required to obtain and pay for health insurance whilst studying in Australia. AIBTGlobal's preferred provider for OSHC is **Bupa**, who is registered health insurance provider and can provide you with the required health insurance for your stay. To obtain further information on the health insurance requirements for overseas students studying in Australia, speak with the AIBTGlobal Enrolment Team or you can visit the following website - <https://www.bupa.com.au/health-insurance/overseas-students/oshc>

Your privacy

The information you provide to AIBTGlobal will remain private and confidential under the requirements of the Privacy Act 1988. Your personal details will be used for the purpose of processing your enrolment and facilitating training and assessment services and student support to you.

Your personal information will not be released by AIBTGlobal unless required by law or approval is first provided by you. Your information will never be sold to a third party. However, your information may be provided to a third-party provider, who has entered into a legally binding agreement with AIBTGlobal to provide services to either you or AIBTGlobal and who agrees in writing to keep your personal information confidential except as required by law. Our privacy policy is located at: <https://aibtglobal.edu.au/privacy-policy/>

Your personal information will be collected and used for the purpose of collection of data for statistical information under the requirements of the *Data Provision Requirements 2012* (Cth) and in line with current AVETMISS requirements however, this information is reported in a manner that does not identify you.

AIBTGlobal will retain a record of this enrolment form or any other agreements, receipts of payments for a period of at least two (2) years after you cease to be a student of AIBTGlobal.

1. Course Applying For

Course Code	Course Name	Tuition Fee	Materials Fee	Non-Tuition Fees	Location	Mode Of Study

Which intake month would you prefer? _____

Are you applying for Recognised Prior Learning (RPL)? Yes No

2. Agent Information

Has an Agent or Representative of AIBTGlobal assisted with this application? Yes No

If Yes, please specify

Name of Agent / Company _____

3. Personal Details

Gender Male Female

Title Mr Mrs Ms Miss Dr

Family Name (Surname) _____

Given Names _____

Former Family Name _____ Date of Birth ___/___/___ (DD/MM/YYYY)

Do you have a Unique Student Identifier (USI)?

If yes, please provide USI details _____

If no, please refer to section 14 of this enrolment application to apply for a USI.

Do you currently hold a visa? If yes, what type? Student Working Tourist Other

Are you currently enrolled with another Australian education provider? Yes No

If yes, please provide the following details:

Name of the education provider _____

Name of course/s you are currently enrolled in _____

4. Residential Address

Flat/Unit Number _____ Street Number _____

Street Name _____ Suburb/Locality or Town _____

State _____ Postcode _____ Country _____

Contact _____

5. Postal Address (if different to above)

PO Box (if applicable) _____ Flat/Unit Number _____ Street Number _____

Street Name _____

Suburb/Locality or Town _____ State _____ Postcode _____

Country _____

6. Student Contact

Phone _____ Mobile _____

Email _____

7. Emergency Contact

Name _____ Relationship _____

Phone _____ Mobile _____

****Please advise AIBTGlobal of any changes to any of your contact details within 7 days of the change****

8. Language and Cultural Diversity

1. In which country were you born? Australia Other, please specify _____

2. In which city were you born? _____

Non-Australian Passport No _____ Country of Passport _____

3. Do you speak a language other than English at home? Yes No

If Yes, please specify _____

4. How well do you speak English?

Very well Well Not well Not at all

5. English language proficiency – IELTS PTE TOEFL other _____

9. Disability and Mental Health

1. Do you consider yourself to have a disability, impairment or long-term condition?

Yes No (If No, go to 10 Schooling Section)

2. If Yes, then please indicate the area of disability, impairment or long-term condition. You can select more than one area.

Hearing/Deaf Physical Intellectual Learning
 Mental illness Acquired brain impairment
 Vision Medical condition Other, please specify _____

3. Do you require special assistance? Yes No

4. If yes, please explain the special assistance required _____

10. Schooling

1. What is your highest COMPLETED secondary school level? (tick ONE box only)

Year 12 Year 11 Year 10 Year 9 Year 8 or below Never attended school

2. Which year did you complete that secondary school? level? Year _____

3. Are you still attending secondary school? Yes No

4. If yes. What secondary school are you attending? _____

11. Previous Qualifications Achieved

1. Have you SUCCESSFULLY completed any of the following qualifications? Yes No (If No, go to 12 Employment section)

2. If Yes, tick ANY applicable boxes

Bachelor's degree or higher degree
 Advanced diploma or associate degree
 Diploma (or Associate Diploma)
 Certificate IV (or advanced certificate / technician)
 Certificate III (or trade certificate)

- Certificate II
- Certificate I
- Certificates other than the above

Name of Qualification	Year completed	Name of training or academic organisation

**Please complete Authority and Release – Previous Qualifications **

12. Employment

Of the following categories, which BEST describes your current employment status? (Tick ONE box only)

- Full-time employee
- Part-time employee
- Self-employed (not employing others)
- Employer
- Employed (unpaid worker in a family business)
- Unemployed (seeking full-time work)
- Unemployed (seeking part-time work)
- Not employed (not seeking employment)
- Other

13 Reason for Study

Of the following categories, which BEST describes your main reason for undertaking this course?

- To get a job
- To develop my existing business
- To start my own business
- To try for a different career
- To get a better job or promotion
- It was a requirement of my job
- I wanted extra skills for my job
- To get into another course of study
- For personal interest or self-development
- Other reasons, please specify _____

14. Unique Student Identifier

If you already have a Unique Student Identifier (USI), please provide this USI at section 3 in this enrolment application.

If you would like us (AIBTGlobal) to apply for a USI on your behalf you must authorise us to do so and declare that you have read the privacy information at <http://www.usi.gov.au/Training-Organisations/Pages/Privacy-Notice.aspx>.

I authorise AIBTGlobal to apply pursuant to sub-section 9(2) of the *Student Identifiers Act 2014*, for a USI on my behalf.

I have read and I consent to the collection, use and disclosure of my personal information pursuant to the information detailed at

<http://www.usi.gov.au/Training-Organisations/Pages/Privacy-Notice.aspx>.

Please note that in accordance with section 11 of the *Student Identifiers Act 2014*, AIBTGlobal will securely destroy personal information which we collect from individuals solely for the purpose of applying for a USI on their behalf as soon as practicable after we have made the application, or the information is no longer needed for that purpose, unless we are required by or under any law to retain it.

15. Declaration

In signing or emailing this form I acknowledge and declare that:

1. I am over the age of 18 years.
2. If I am under 18 years of age, my parent(s) or guardian(s) have signed permission for this enrolment and have arranged/will arrange for my accommodation, support and welfare arrangements, whilst studying in Australia until I turn 18 years of age.
3. I have read, understood and completed all questions and details on the enrolment form.
4. I agree that the information provided in the enrolment form is to the best of my knowledge true, correct and complete at the time of my enrolment (including information provided to assess my eligibility).
5. I agree that arrangements have been made to pay all fees and charges applicable to this enrolment.
6. I have read, understand and agree to follow the Information, Rules, Regulations, Policies and Procedures located in the Important Enrolment Information.
7. I agree that my participation in this course/s is subject to the right of AIBTGlobal to cancel or amalgamate courses or classes. I agree to abide by all rules and regulations of AIBTGlobal.
8. I confirm I have been informed about the training, assessment and support services to be provided and about my rights and obligations as a student at AIBTGlobal.
9. I authorise AIBTGlobal or its agent, in the event of illness or accident during any AIBTGlobal organised activity, and where emergency contact or next of kin cannot be contacted within reasonable time, to seek ambulance, medical or surgical treatment at my cost.
10. I agree that my academic results will be withheld until my debt is fully paid and any property belonging to AIBTGlobal has been returned.
11. I am responsible for keeping a copy of this document and any receipts for payment of tuition or non-tuition fees.

Signature _____

Name (please print) _____

Date ____ / ____ / ____ (DD/MM/YYYY)

****Authority and Release – Previous Qualifications ****

I _____ hereby
 authorise AIBTGlobal to contact _____
 (**name of training/academic organisation**) listed in this enrolment form, where I have obtained previous
 qualifications and I authorise _____ (**name of
 training/academic organisation**) to release any details relating to these previous qualifications to
 AIBTGlobal.

Signature _____

Name (please print) _____

Date ____ / ____ / ____ (DD/MM/YYYY)

Please complete if qualifications obtained at more than one (1) training/academic organisation

Qualification	Year Completed	Name of training/academic organisation

Consent - Under 18 years of age

I/We _____ (**Name of Parent(s) or Guardian(s)**), consent to
 _____ (**Name of student**)
 enrolling in the course outlined in this enrolment form and I/we understand and agree that because
 _____ (**Name of student**) is under the age of 18 years of age that I/we
 are required to organise appropriate accommodation, support and welfare arrangements for
 _____ (**Name of student**) whilst he/she is studying in Australia and
 until he/she turns 18 years of age.

Signatures _____
Parent(s) or Guardian(s)

Date ____ / ____ / ____ (DD/MM/YYYY)

16. Important Enrolment Information

As an RTO and CRICOS provider, AIBTGlobal is required to provide you with the following information:

Important

It is a mandatory requirement for students to complete a Pre-Enrolment Genuine Temporary Entrant (GTE) Form prior to enrolling in our courses to ensure students have a full understanding of the structure of the course.

During this process, consultation will be provided with all the relevant course information to help guide you into making a formal decision that which will reflect your existing skills and competencies and meet

your needs.

If you have not reviewed the relevant information about the course, or do not understand the requirements of the course, you should not submit this form until you have done so. Information on the training services provided by AIBTGlobal is available on our website. If you have any questions about this form or courses, please contact AIBTGlobal by telephone or via email.

Assessment

To complete the course, you are required to successfully complete all required assessments and attend course classes, as required. Assessments of units will be conducted at various times throughout the course and will include both theoretical and practical components. Additional assessment processes will be explained to you during the course or can be provided to you by AIBTGlobal. Should you have any additional questions regarding the assessment process or have any concerns please telephone or email AIBTGlobal.

Please note that if you require AIBTGlobal to consider RPL, please speak to AIBTGlobal prior to enrolment.

Support Services and Special Needs

AIBTGlobal will take all reasonable steps to ensure it supports you throughout the training/assessment process. If at any point throughout your course you require assistance or support, please discuss these needs with your Trainer in the first instance. If you have any special needs, including language, literacy, numeracy, mobility, visual impairment or hearing, or any other disability that could limit your ability to undertake or complete the course, please notify AIBTGlobal prior to enrolment to allow us to cater for your needs.

If you do not tell us of any condition that may affect your learning, we will not be able to assist you, and this may impact on your ability to complete the course.

Your Rights

AIBTGlobal wants to ensure your time spent with us is both beneficial and enjoyable. If at any point you feel bullied, harassed or discriminated against, please notify AIBTGlobal Student Support Services immediately. If you feel you need to make a complaint about any aspect of the course in which you are enrolled, including training/assessment you may do so directly with your Trainer or the Head of School, in which you are enrolled.

If you wish to lodge a formal complaint or appeal a decision made by AIBTGlobal, it should be lodged in writing in accordance with AIBTGlobal's Complaints and Appeals Policy and Procedure, which can be found at <https://aibtglobal.edu.au/support/complaint/>

This written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

Media Releases

At times during the course, staff/contractors of AIBTGlobal may take photos/video for use in promotional activity. These photos/videos will remain the property of AIBTGlobal and will not be sold to any third party. Some of the media may be used by AIBTGlobal for promotional editorials and other marketing materials in public and professional publications and other such media. By signing this form, you acknowledge your acceptance in participating in such activities.

Should you wish to view or purchase copies of any such photo/video outside the normal distribution, this

request should be made in writing to the Head of Enrolment of your course.

Rules and Regulations

To graduate from your enrolled course, you must be able to fulfil the following obligations:

- demonstrate to the trainer and assessor through attendance and assessment, both formal training, theory and practical assessment that academic and professional skills have been obtained to a satisfactory level;
- satisfy all academic, administrative and financial obligations to AIBTGlobal.

You must promptly notify AIBTGlobal of any change of name, address and contact details within 7 days of this change. You must notify the Head of School of the course in which you are enrolled of anything that may stop you from completing the course.

You may be suspended or expelled from AIBTGlobal, where it has been found that you have:

- breached the Student Conduct Rules
- failed to uphold or maintain any of the AIBTGlobal's Student Policies and Procedures;
- not complied with your student visa conditions, including but not limited to, unsatisfactory course attendances;
- engaged in bullying, harassing or discriminatory behaviour towards other students or staff of AIBTGlobal;
- posted comments on social media that may be defamatory to other students, AIBTGlobal or its staff;
- serious misconduct, including criminal behaviour or breaching Australian laws.

17. TERMS AND CONDITIONS

The information you provide to AIBTGlobal will remain private and confidential under the requirements of the Privacy Act 1988 (Cth). Your personal details will be used for the purpose of processing your enrolment and facilitating training and assessment services and student support to you. Our Privacy Policy can be found here: <https://aibtglobal.edu.au/privacy-policy/>

Your personal information will not be released by AIBTGlobal unless required by law or approval is first provided by you. Your information will never be sold to a third party. However, your information may be provided to a third-party provider who has entered into a legally binding agreement with AIBTGlobal to provide services to either you or AIBTGlobal and who agrees in writing to keep your personal information confidential except as required by law.

Your personal information will be collected and used for the purpose of collection of data for statistical information under the requirements of the Data Provision Requirements 2012 (Cth).

AIBTGlobal will retain a record of this Full Letter of Offer or any other agreements, receipts of payments for a period of at least two (2) years after you cease to be a student of AIBTGlobal.

This agreement is governed by the laws of the state of Queensland, Australia.

This document constitutes a written agreement for the purposes of Standard 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018).

TPS TUITION PROTECTION FEES

(TPS) is an initiative of the Australian Government to assist international students whose education providers are unable to fully deliver their course of study. More detail is available in <https://tps.gov.au/Home>

COMPLAINTS AND APPEALS

All complaints in relation to enrolment processes, or any other matters relating to AIBTGlobal should be lodged in writing and addressed to the Manager, Student Support Services studentsupport@aibtglobal.edu.au.

Please refer to the Complaints and Appeals Policy for the process to be followed.

The form to lodge a formal complaint are located at:

<https://aibtglobal.edu.au/support/complaint/>

This written agreement, and the right to make complaints and seek appeals of decision and action under carious processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

18. REFUND POLICY

AIBT_AIBT-I_Refund Policy_V3.0_November 2019

Section 1 General Notes

This policy applies to international students in both Australia Institute of Business & Technology International (AIBT- I, RTO: 45169, CRICOS: 03610E), and Australia Institute of Business and Technology (AIBT, RTO: 41138, CRICOS: 03430J)

Application for a refund must be made in writing, accompanied by relevant supporting documentation and clearly stating the reason for the cancellation.

Please note that handling, registration and administration fees already paid by the student are strictly non-refundable.

Definition:

Offshore Student – is international students who do not hold a current Australian Visa or are not in Australia while applying to be enrolled into AIBT-I and/or AIBT.

Onshore Student – is international students who hold a current Australian Visa and are in Australia while applying to be enrolled into AIBT-I and/or AIBT.

Section 2 Policy Provisions

2.1 Where a Confirmation of Enrolment (CoE) has not been issued or an CoE has been issued, but Visa application is not yet submitted to Government authorities (Applicable to Offshore students only):

- the refund will be 100% of the total tuition fee deposit paid, less any non-refundable components mentioned above.

Note: Students must provide the following documents when applying for a refund:

1. Refund Application Form (<https://aibtglobal.edu.au/support/student-forms/aibt/>)
2. Confirmation letter from Department of Home Affairs (DoHA) (you will need to submit the [Form 1359 – Request for International Movement Records to request.movement@homeaffairs.gov.au](#). please contact your agent for assistance)
3. A copy of the Telegraphic Transfer (TT) receipt for the deposit payment made
4. A copy of your passport page which contains your official full name and signature

2.2 Where a Visa application has been submitted to Government authorities, but is still in progress (Applicable to Offshore students only):

- If the refund request is received more than fourteen (14) days before the course commencement date, as stated on the CoE, the refund will be 80% of the total tuition fee deposit paid.
- if less than fourteen (14) days' notice is given for a refund, no refund is given.

Note: Students must provide the following documents when applying for a refund:

1. Refund Application Form (<https://aibtglobal.edu.au/support/student-forms/aibt/>)
2. Confirmation letter from Department of Home Affairs (DoHA) (you will need to submit the [Form 1446 – Withdrawal of a Visa Application](#), please contact your agent for assistance)
3. A copy of the Telegraphic Transfer (TT) receipt for the deposit payment made
4. A copy of your passport page which contains your official full name and signature

2.3 Where a Visa application is refused by Government authorities (Applicable to Offshore students only):

- the refund will be 100% of the total tuition fee deposit paid, less any non-refundable components mentioned above.

The college retains the right to refuse an application, withdraw an offer of admission or cancel admission without refund, where the applicant has provided incomplete, misleading or fraudulent documentation. No refund will be given where a visa application is refused on the grounds of fraud, provision of incorrect, false or misleading information, or where conditions described by the Department of Immigration and Border Protection have not been met.

Note: Students must provide the following documents when applying for a refund:

1. Refund Application Form (<https://aibtglobal.edu.au/support/student-forms/aibt/>)
2. Refuse Letter from Department of Home Affairs
3. A copy of the Telegraphic Transfer (TT) receipt for the deposit payment made
4. A copy of your passport page contains your official full name and signature

2.4 For Offshore students, where a Visa has been granted to a student; or for Onshore students, who holds current visa while obtaining CoE, but the course has not yet commenced (commencement date as per the CoE) (Applicable to both Offshore and Onshore students):

- and the refund request is received more than fourteen (14) days before the start date, as stated on the Confirmation of Enrolment (CoE), of the earliest course qualification in the course qualification package, which can consist of more than one course qualification, the refund will be 20% of the total tuition fee deposit paid for the courses in that package.
- if less than fourteen (14) days' notice is given for a refund, no refund is given.

Note: Please contact Student Support at studentsupport@aibtglobal.edu.au for assistance

2.5 Where students hold a current visa, and the course has commenced (commencement date as per the CoE) (Applicable to both Offshore and Onshore students)

No refund will be given to students -

Where a student has outstanding tuition or material fees with AIBT and/or AIBT-I, any other tuition or material fees of the student held by AIBT and/or AIBT-I in relation to other courses will

be first applied to the outstanding tuition fees, prior to any refund being released to the student.

Note: Please contact Student Support at studentsupport@aibtglobal.edu.au for assistance

2.6 Where an CoE is not required by a student (Applicable to onshore student only):

- the refund request must be received more than fourteen (14) days before the commencement date of the course, stated on the Letter of Offer. In which case the refund will be 80% of the total tuition fee deposit paid.
- if less than fourteen (14) days' notice is given for a refund, no refund is given.

2.7 Where the course has commenced, and the Visa application is refused by Government authorities (Applicable to onshore student only)

- No refund will be given if the student appealed to AAT regarding the Visa Refusal. Student must inform AIBT or AIBT-I once the appeal has been lodged.

Note: Please contact Student Support at studentsupport@aibtglobal.edu.au for assistance

- When a student does not appeal to the AAT regarding the Visa Refusal, 100% of the tuition fee deposit paid for future courses (if any) will be refunded to students only if the student fully paid the total course fee of the current course that has commenced.
- Any outstanding invoices for the current course must be paid by the student directly or be cleared using the tuition fee deposit paid for future courses.

Section 3 Exceptions

3.1 If withdrawal is due to compassionate grounds or compelling reasons beyond the student's control, the refund request must include supporting documentation.

Such reasons are listed below:

- In the case of serious illness – verified by a medical certificate
- Family or personal tragedy
- Acts of God
- Acts of Government authorities, for example where the student is prevented from commencing studies in the agreed course of study.

We will endeavour to finalise a refund within 4-6 weeks following approval of the refund request, and after any applicable third-party payments (e.g. OSHC) have been finalised.

If the student wishes to make a complaint or lodge an appeal against a refund decision, they are to follow the Student Complaints and Appeals Policy and Procedure, which can be found at: <https://aibtglobal.edu.au/support/complaint/>

Section 4 Remittance of refunds

4.1 Currency

Please be aware that all refunds will be in Australian dollars (AUD) only and will be subject to the currency exchange rate at the time of the refund. The transaction fees charged by financial institutions will be deducted from the refund amount.

International refunds to overseas bank accounts will have the AUD amount converted into the currency of the country where the beneficiary bank account is held, or USD if the local currency is not available.

Where the beneficiary has an AUD bank account overseas, this should be communicated via the Request for Refund form to indicate these payments should not be converted. To transmit a refund to an international bank account a bank fee of up to \$AUD20 may be deducted from the refund amount. There may be additional fees charged by the recipient's financial institution. The recipient of the payment may incur additional bank charges.

These charges are imposed by the foreign banking institution and are deducted from the payment made by the College. The College has no control over such charges and therefore does not bear any responsibility for amounts deducted or exchange rate differences that have occurred when undertaking foreign currency exchange.

Where bank charges are incurred by the College due to the student providing incorrect or incomplete details regarding their bank account or any other information these charges will be deducted from the refund paid to the student.

4.2 Refunds to payment source

Refunds are generally made to the original payment source, including:

- Where an amount is paid under an AIBT/AIBT-I administered scholarship, third party contract (TPC) or loan arrangement, under the terms of which you are not eligible for a refund.
- Where payment was made by someone else on your behalf.
- Where payment was made via an authorised AIBT/AIBT-I agent.

4.3 Refunds to another account

In the following circumstances, refunds may be made to another account:

Payments made by Australian credit card more than twelve months prior to the refund may be refunded to a bank account specified by the student.

Where a student can provide documentary evidence from the payor's bank/card provider proving the originating account is closed, refunds can be made to a bank account specified by the student.

Where payment is made via an authorised AIBT/AIBT-I agent, the student may specify a different account for payment of a refund in the refund request.

NOTE 1: This refund policy, and the availability of complaints and appeals procedure, does not remove the right to take action under Australia's consumer protection laws. AIBT-I / AIBT's dispute resolution processes do not circumscribe the student's rights to pursue other legal remedies.