

STU31 STUDENT FEES, CHARGES AND REFUND POLICY AND PROCEDURE

Department	Finance
Approval Authority	Board of Directors
Responsible Officer	Chief Financial Officer
Effective Date for use	1 October 2026
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1. Purpose

This Policy and Procedure establishes the principles that guide TITAN HIGHER EDUCATION (TITAN/THE) in the assessment and collection of fees and charges from students and the refund of monies in particular circumstances, in accordance with the *Higher Education Standards Framework (Threshold Standards) 2021, as amended*, in particular Standard 7.2 (Information for Prospective and Current Students), the *Education Services for Overseas Students Act 2000 (ESOS)* and the *Higher Education Support Act 2003 (HESA)*.

The Policy and Procedure outlines the processes for the collection of fees and charges from students and the refund of monies in particular circumstances.

2. Scope

This Policy and Procedure applies to:

- all domestic and international students;
- prospective students who have accepted an offer of admission;
- all courses and units of study offered by TITAN; and
- all staff responsible for admissions, enrolment, finance and student administration.

Policy

3. Principles

TITAN is committed to ensuring that:

- 3.1 Providing transparency in relation to fees and charges payable by students. Information about fees and charges, including the possibility that these may change during the course of study, are advised to students through multiple communication channels including the TITAN website, letters of offer to prospective students, and emails and newsletters to currently enrolled students.
- 3.2 Establishing fees and charges (*Appendix*), payable by a student under the provisions set out in Titans's **Financial Framework**. Current tuition fees and ancillary charges are published annually in the **Student Fee Schedule** available on the TITAN website.
- 3.3 TITAN will only impose ancillary fees and charges that are lawful, transparent, reasonable and directly related to the administration or provision of services to students. Ancillary fees are reviewed periodically through the Financial Framework and approved governance processes to ensure they remain proportionate to the administrative cost or service provided and are consistent with applicable legislative and consumer protection requirements.
- 3.4 Students are aware of the liability for tuition fees arises as a result of enrolment in a course or unit(s) of study.
- 3.5 TITAN complies with the requirements of tuition fee protection for both international and domestic students.

- 3.6 In accordance with *HESA*, the *Tuition Protection Service Framework* and *ESOS* requirements TITAN will only require students to pre-pay course fees up to one (1) semester in advance, unless a greater portion is otherwise nominated voluntarily by the student or guardian.
- 3.7 That students are aware that all student tuition fees are required to be paid by a specified due date.
- 3.8 Students are informed that, in addition to tuition fees, a range of ancillary fees and charges may apply. These may include charges associated with work-integrated learning placements (eg, police and other checks), late charges, penalty charges, library fines, service fees and other administrative and ancillary charges (*Appendix*).
- 3.9 All student fees, charges and conditions are laid out in the ***Letter of Offer and Acceptance (Written Agreement)***, signed by each student prior to enrolment in their course. A student's failure to pay an amount to undertake or continue their course as stated in the Letter of Offer may result in the suspension or cancellation of their enrolment.
- 3.10 As outlined in the ***Qualifications Issuance and Graduation Policy and Procedure***, final-year students will not be recorded as a graduate, and no complete results or complete academic record will be issued until and unless full payment of all outstanding debts is made.
- 3.11 Each student is deemed to have acknowledged and agreed to the terms and conditions of this Policy and Procedure by virtue of their signing the Agreement.

4. Policy Statements

- 4.1 TITAN offers a high-quality educational experience for students and provides a transparent fees and charges structure, payment methods and processes, and refund process. TITAN will work with applicants and students to:
 - 4.1.1 Ensure appropriate communication of information and advice to students, particularly by engaged Education Agents to international students.
 - 4.1.2 Assist applicants and students when unexpected events occur, including compassionate and compelling circumstances.
 - 4.1.3 Provide clarity regarding the obligations of students and Titan, including critical deadlines and enrolment or cancellation processes.
 - 4.1.4 Protect Australia's student visa, and broader immigration, system.
- 4.2 The details in this document provide the ordinary conditions for fee payments and Titan's refund process. However, TITAN reserves the right to make determinations in favour of the applicant or student on a discretionary basis in order to respond to extenuating circumstances.

5. Tuition Fees

- 5.1 TITAN is committed to providing clear and transparent information about tuition fees, charges, and payment obligations. Current fees and charges are published on the TITAN website and detailed in the student's ***Letter of Offer*** (LoO) and other official communications.
- 5.2 Tuition fees are charged on a per-unit-of-study basis. The fees applicable to a student's course are set out in their ***Letter of Offer***, which forms part of the student's written agreement with TITAN upon acceptance.
- 5.3 By enrolling in a course or unit of study, a student accepts responsibility for all tuition fees and associated charges related to their enrolment.
- 5.4 Students must pay tuition fees and any other applicable charges by the due dates specified in their ***Letter of Offer***, invoice, or other official TITAN communication.
- 5.5 TITAN may charge additional fees related to a student's studies, including materials fees, administrative fees, work-integrated learning requirements, replacement document fees, late payment fees, and other ancillary charges. A schedule of fees and charges is provided in the *Appendix* at the end of this document.

- 5.6 International students studying offshore are required to pay the equivalent of four (4) units of tuition fees when accepting their **Letter of Offer**.
- 5.7 International students studying onshore and domestic students are required to pay the equivalent of two (2) units of tuition fees when accepting their offer. These payments will be applied to the student's first study period(s).
- 5.8 TITAN complies with all applicable tuition protection and student fee assurance requirements and will not require students to pre-pay more than one study period of tuition fees in advance unless the student chooses to do so.
- 5.9 Failure to pay fees by the due date may result in restrictions on enrolment, access to academic results, graduation, or other administrative action in accordance with TITAN policies and procedures.
- 5.10 Students with outstanding fees will not be issued a qualification, academic transcript, or other official academic documentation until all amounts owing have been paid in full.
- 5.11 By accepting their **Letter of Offer** and enrolling at Titan, students acknowledge and agree to their fee payment obligations and the requirements of this Policy and Procedure.

6. Application Fees and Charges

- 6.1 Applicants and students should be aware that there are other fees and charges that are required as part of the application process. The fees and charges listed below are not refundable:
 - 6.1.1 Application Fee (per course).
 - 6.1.2 Administration of Refund fee applied when a refund is processed.

7. Non-tuition fees and charges

- 7.1 Applicants and students should be aware that there are other fees and charges that may apply. The fees and charges listed below are refundable:
 - 7.1.1 Overseas Student Health Cover (OSHC) charges if applicable.
- 7.2 All other fees and charges are non-tuition fees and may or may not apply according to each applicant or student's circumstances. These fees and charges are generally non-refundable and may include, but not limited to (refer to the *appendix* at the end of this document for a complete list):
 - 7.2.1 application fees;
 - 7.2.2 replacement student cards;
 - 7.2.3 transcript fees;
 - 7.2.4 graduation fees;
 - 7.2.5 late payment penalties;
 - 7.2.6 payment plan fee;
 - 7.2.7 reassessment fees;
 - 7.2.8 materials or equipment charges.

8. Payment

- 8.1 For students on an approved study plan, tuition fees, charges and accounts are payable in advance of each study period, and students are not permitted to commence a study period until all outstanding fees and charges are paid.
- 8.2 Students are responsible for ensuring that all tuition fees and any other applicable fees or charges are paid in full and by the specified due dates using the payment methods approved by Titan.
- 8.3 TITAN will provide students with clear written information regarding fee amounts, payment obligations, due dates, and available payment methods.
- 8.4 All fees, as indicated, may be subject to increase. In addition to online notification via the Learning Management System (LMS), all students will be advised of the change via email. Students will be provided with four (4) weeks' notice of the intention to increase any of these fees.

- 8.5 Students experiencing financial hardship may apply for a Payment Plan to pay tuition fees by instalments. Applications must be submitted using the approved **Payment Plan Form** and may be subject to a payment plan administration fee.
- 8.6 Any approved payment plan will specify the payment schedule and due dates. Students must ensure all instalments are paid in accordance with the terms of the approved Payment Plan, with all outstanding fees paid by the final due date specified in the agreement.

9. Penalties for non-payment

- 9.1 Students who have not paid required fees by the due date will be sent a warning in writing. Non-financial students may have action taken against them.
- 9.2 If the applicant or student fails to pay as set out in the **Fee Schedule**, TITAN may:
 - 9.2.1 Apply the late payment of tuition fees - \$100/month.
 - 9.2.2 Refuse access to academic sessions.
 - 9.2.3 Withhold access to various resources (SMS, LMS, official documents, and results).
 - 9.2.4 Cancel course enrolment and report the student to DHA.
 - 9.2.5 Recover all debt recovery costs incurred in collecting overdue accounts on an indemnity basis.
 - 9.2.6 Take legal action to recover money owing for the goods or services provided.
- 9.3 If an international (overseas) student does not pay their fees as required their enrolment may be cancelled and they may be reported to DHA for non-payment of fees.

10. Refunds – Enrolment Variation or Cessation

- 10.1 TITAN may charge an applicant/student for deferral, withdrawal, or cancellation of their course depending on the circumstances of the cessation. If an applicant or student requests a refund, they should note that there may be some fees and charges that are not eligible for a refund. Refer to clause 7.
- 10.2 TITAN will provide refunds to students consistent with its obligations under the respective tuition protection programs, relevant legislation, and the **Course Teach-Out Policy and Procedure**. Where a student is entitled to a refund, TITAN will ensure that the maximum refund payable is paid within twenty-eight (28) days of receiving a complete refund application in cases of student default, and within fourteen (14) days of provider default. The applicable timeframe commences upon receipt of all required documentation.
- 10.3 Requests for refunds should consider the notification period, the associated charges and retained amounts as stated in Table 1 and Table 2 below.
- 10.4 Authoritative Refund Schedule
 - 10.4.1 Tables 1 and 2 constitute Titan’s authoritative refund schedule for all student withdrawal, cancellation, visa refusal, deferral and enrolment variation circumstances. Where any inconsistency arises between these tables and any other provision in this Policy and Procedure, Tables 1 and 2 prevail.

Table 1: Enrolment Variation Refund reasons, notification periods, charges, and non-refundable proportions of deposits for commencing students.

Reason	Notification Period	Retained Fees	Eligible Refund to Student	Legislative Reference
Commencing International Students (Course)				
Deferral.	3 weeks prior to commencement date.	Application Fee/s.	Tuition Fees will be credited to next study period.	ESOS Act s.47D (written agreement applies)

Reason	Notification Period	Retained Fees	Eligible Refund to Student	Legislative Reference
Deferral.	Between 3 weeks prior to commencement date and census.	Application Fee/s.	Tuition Fees will be credited to next study period.	ESOS Act s.47D
Visa application withdrawn.	N/A	Treated as a cancellation / withdrawal from course.	Refer to withdrawal conditions below	ESOS Act s.47D
Cancellation/ Withdrawal from Course.	More than 10 weeks before Course commencement date.	Any non-refundable fees specified in the Student Offer and Acceptance Agreement and applicable Refund Procedure, where withdrawal occurs more than 10 weeks before course commencement.	100% refund of tuition fees paid, less any applicable non-refundable fees and charges specified in the Student Offer and Acceptance Agreement and TITAN Refund Procedure.	ESOS Act s.47D-47E Commonwealth Ombudsman Fact Sheet, 2026
Cancellation/ Withdrawal from Course.	Between 4-10 weeks before course commencement date.	Application Fee/s and 40% of required deposit paid.	60% of required deposit paid to be refunded. (after deducting application fee). - Refund calculations will not exceed the amount permitted under the ESOS Act and will reflect the unspent portion of tuition fees.	ESOS Act s.47D
Cancellation/ Withdrawal from Course.	Within 4 weeks before Course commencement date.	Application Fee/s and 60% of required deposit paid.	40% of required deposit paid to be refunded. (after deducting application fee)	ESOS Act s.47D
Cancellation/ Withdrawal from Course.	After the Course commencement date but on or before the census date.	Application Fee/s and 90% of required deposit paid, (after deducting application fee).	10% of required deposit paid to be refunded. (after deducting application fee)	ESOS Act s.47D
Cancellation/ Withdrawal from Course.	After the census date.	Application Fee/s and 100% of required deposit paid.	No refund, except where required under ESOS legislation or where tuition fees remain unspent.	ESOS Act s.47D
Visa Refusal (Offshore visa application).	Prior to course commencement.	Application Fee/s.	Any tuition or non-tuition fees paid, less 5% or \$500 whichever is less.	Commonwealth Ombudsman Fact Sheet, 2026

Reason	Notification Period	Retained Fees	Eligible Refund to Student	Legislative Reference
Admission was obtained based on fraudulent or misleading documents or information.	At any time that fraud is confirmed.	Application Fee/s and 100% of required deposit paid.	No refund available.	ESOS Act s.47D
Breach of student visa conditions, visa cancellation or failure to comply with enrolment conditions.	Within initial 6 month required study period.	Application Fee/s and 100% of tuition fees paid.	No refund available.	ESOS Act s.47D
Failure to start a course on the agreed day while student has already been granted a visa.	After commencement date.	Application Fee/s and 100% of unused tuition fees.	No refund available.	ESOS Act s.47D
Student's request for release is rejected.	N/A	100% of Tuition Fees will be credited or retained Non-tuition Fee/s.	No refund available.	ESOS Act s.47D

Table 2: Enrolment Variation Refund reasons, notification periods, charges, and non-refundable proportions of deposits for continuing students.

Reason	Notification Period	Retained Fees	Eligible Refund to Student	Legislative Reference
Continuing International Students (Course)				
Written notice of withdrawal from course by the student.	More than 4 weeks from the agreed course start date.	30% of Current term tuition fee, 20% of tuition fee received for each subsequent study period, - All Non-tuition Fee/s.	- Refund of unused tuition fees paid to date, - less 30% of the current term tuition fee, and 20% of tuition fees received for each subsequent study period.	ESOS Act s.47D
Written notice of withdrawal from course by the student.	From 0-4 weeks from the agreed start of the course.	60% of Current term tuition fee, 40% of tuition fee received for each subsequent study period, - All Non-tuition Fee/s.	- Refund of unused tuition fees paid to date, - less 60% of the current term tuition fee, and 40% of tuition fees received for each subsequent study period.	ESOS Act s.47D-47E

Reason	Notification Period	Retained Fees	Eligible Refund to Student	Legislative Reference
Written notice of withdrawal from course by the student.	After the start of the study period but before the census date of any study period.	90% of study period tuition fees, 60% of tuition fee received for each subsequent study period, - Non-tuition Fee/s.	- Refund of unused tuition fees paid to date, - less 90% of the current term tuition fee, and 60% of tuition fees received for each subsequent study period.	ESOS Act s.47D-47E
The student's visa is cancelled, or an onshore visa extension application is refused by the Department of Home Affairs.	N/A	N/A	Full, partial or no refund solely at the discretion of the CEO dependent on circumstances.	ESOS Act s.47D
Withdrawal from Course.	After the census date of any study period.	100% of the study period tuition fees, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D
Visa Refusal (Onshore visa application).	After commencement date.	Application Fee/s.	No refund available.	ESOS Act s.47D
Breach of student visa conditions, visa cancellation or failure to comply with enrolment conditions.	On or before the census date of any study period.	100% of study period tuition fees, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D
Leave of Absence (approved).	On or before the census date of any study period.	Non-tuition Fee/s.	Tuition Fees will be credited to next study period.	ESOS Act s.47D
Leave of Absence.	After the census date of any study period.	100% of study period tuition fees, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D
Leave of Absence (extenuating circumstances).	After the census date of any study period with evidence of extenuating circumstances.	Assessed case-by-case basis.	Charges and refunds will be determined on a case-by-case basis as an outcome of each application.	ESOS Act s.47D
Deposits paid to TITAN for other courses packaged with the student's current offer letter from Titan.		100% of unused study period tuition fees, - Non-tuition Fee/s.	No refund available	ESOS Act s.47D
Students whose visa status changes from Student visa to any other type of visas and wish to withdraw.		100% of unused study period tuition fees, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D

Reason	Notification Period	Retained Fees	Eligible Refund to Student	Legislative Reference
Student enrolment is cancelled by TITAN due to unsatisfactory academic progress.	At the completion of internal and/or external appeal process.	100% of unused study period tuition fees, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D
Student enrolment is cancelled by TITAN due to non-enrolment prior to the census date for that study period.	N/A	100% of unused study period tuition fees, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D
Students transferring and cancelling their CoE before completing 6 months of their course.	Within initial 6 month required study period.	100% of tuition fees paid, - Application Fee/s.	No refund available.	ESOS Act s.47D
Student's request for release is rejected.	N/A	100% of Tuition Fees will be credited or retained, - Non-tuition Fee/s.	No refund available.	ESOS Act s.47D
International Students (Unit)				
Withdrawal from a unit.	On or before the census date.	Non-tuition Fee/s	Tuition Fees will be credited to next study period.	ESOS Act s.47D
Withdrawal from a unit.	After the census date.	100% of tuition fees.	No refund normally payable.	ESOS Act s.47D

10.5 Specific Circumstances

- TITAN may in its absolute discretion, refund to a student some or all tuition fees where it determines that there are extenuating or compassionate circumstances.

11. Tuition Protection

11.1 Tuition Protection Arrangements

11.1.1 Provider Default

- If TITAN is unable to deliver a course or unit of study, students will be assisted to complete their studies wherever possible through teach-out arrangements or placement in an equivalent course.
- Where this is not possible, students may choose either:
 - placement with an alternative provider; or
 - a refund of unspent tuition fees.
- TITAN will meet all legislative obligations relating to provider default.

11.1.2 International Students

- International students are protected under the Tuition Protection Service (TPS).

- Where TITAN defaults in delivering a course and cannot provide a suitable alternative, students will be entitled to:
 - placement in a suitable replacement course; or
 - a refund of unspent tuition fees.
- in accordance with the *ESOS Act* and *Tuition Protection Service* requirements.

11.1.3 Domestic Students

- Students receiving FEE-HELP assistance who are affected by provider default may be eligible for a re-credit of their HELP balance under the *Higher Education Support Act 2003*.
- Applications will be assessed promptly, and students will be advised in writing of the outcome and the reasons for the decision.

Procedure

12. Calculation of Tuition Fees

12.1 General Principles

- Tuition fees are determined by TITAN and approved in accordance with the ***Financial Framework***.
- Published tuition fees apply to the standard duration of a course where a student progresses satisfactorily through the approved course structure.
- Tuition fees are reviewed annually. Continuing students will pay the tuition fee applicable to their year of commencement for the normal duration of their course unless otherwise specified in their ***Letter of Offer*** or required by legislation.

12.2 Equivalent Full-Time Study Load (EFTSL)

- Course load is determined using the Equivalent Full-Time Study Load (EFTSL).
- Unless otherwise approved:
 - a standard full-time study load is 60 credit points per semester;
 - 120 credit points represents one EFTSL over an academic year;
 - 60 credit points represents 0.5 EFTSL for one semester.

12.3 Additional Study Load

- Students approved to enrol in more than the standard full-time study load will be charged additional tuition fees.
- Additional fees will be calculated on a pro-rata basis according to:
 - the approved additional credit points; and
 - the published tuition fee applicable to the student's commencing cohort.

12.4 Reduced Study Load

- Students approved to undertake less than the standard study load may be eligible for an adjustment to tuition fees where:
 - the enrolment variation occurs before the relevant census date or approved withdrawal deadline;
 - the variation complies with TITAN policies and procedures; and
 - any applicable visa conditions are satisfied.
- Fee adjustments will be calculated on a pro-rata basis according to the approved course load.
- Where an adjustment results in a credit balance, TITAN will normally apply the credit to the student's future tuition fees unless the student submits an approved refund request.

13. Payment of student tuition fees

13.1 All students

- Tuition fees are payable only after the student has accepted the terms and conditions contained in the ***Letter of Offer and Acceptance (Written Agreement)***.
- All tuition fees must be paid in Australian dollars (AUD).
- Students **must pay their fees for each study period** prior to commencement of each study period, or as outlined in their pre-approved payment plan, and in accordance with the ***Fee Schedule***.
- Students are responsible for ensuring tuition fees are paid by the published due dates.
- International students are responsible for any bank charges, exchange rate differences or transfer fees incurred when making payments.

13.2 Commencing Students

- Commencing students must pay the amount specified in their ***Letter of Offer and Acceptance (Written Agreement)*** before the commencement of study.
- Unless the student voluntarily elects to pay a greater amount, TITAN will not require payment exceeding the tuition fees for the first study period prior to commencement.
- International students must satisfy all fee payment requirements before a ***Confirmation of Enrolment*** (CoE) is issued, where applicable.

13.3 Continuing Students

- Continuing students must pay tuition fees by the due date published on their invoice and in the ***Academic Calendar***.
- Failure to pay tuition fees by the due date may result in:
 - cancellation of enrolment;
 - restriction of enrolment in future study periods;
 - withholding of academic results or official documentation where permitted by law and TITAN policies and procedures; and
 - recovery of outstanding debts through approved collection processes.
- Students experiencing financial hardship are encouraged to contact TITAN before the payment due date to discuss available payment arrangements. Subject to approval, payment plans, instalment arrangements, temporary fee deferrals or other reasonable financial accommodations may be approved in accordance with TITAN financial procedures.

13.4 Approved Payment Methods

- TITAN accepts tuition fee payments using approved payment methods, including:
 - electronic funds transfer (EFT);
 - online payment portal;
 - BPAY (where available);
 - credit or debit card;
 - approved international payment services; and
 - other methods approved by the Finance Department.
- Cash payments will only be accepted where specifically authorised by Titan.

14. Ancillary fees

14.1 Principles

- 14.1.1 TITAN administers refunds in a fair, transparent and timely manner in accordance with the *Higher Education Support Act 2003*, the *Education Services for Overseas Students (ESOS) Act 2000*, the *National Code of Practice for Providers of Education and Training to Overseas Students 2018*, and other applicable legislation.
- 14.1.2 Refund decisions will be based on the circumstances of each case, the student's enrolment status, the timing of the request, and the relevant legislative and policy requirements.
- 14.1.3 Refunds are subject to the availability of cleared funds and may be offset against any outstanding debts owed to Titan.
- 14.1.4 Setting and Review of Ancillary Fees
 - Ancillary fees and charges are proposed by management and approved in accordance with the Financial Framework and delegated authorities.
 - Fees are reviewed periodically to ensure they remain reasonable, cost-based and consistent with applicable legislation, including the *ESOS Act*, *Higher Education Support Act (HESA)* and *Australian Consumer Law*.
 - TITAN does not impose ancillary charges for the purpose of generating profit from students.
 - Ancillary fees reflect the administrative costs, additional services, third-party charges or resources associated with the relevant activity.
 - The approved Student Fee Schedule provides the authoritative list of ancillary fees and charges.

15. Refunds

15.1 Refund Eligibility

- 15.1.1 Students may be eligible for a full or partial refund where:
 - they withdraw from a course or unit within the published refund period;
 - TITAN approves a reduction in study load resulting in an overpayment of tuition fees;
 - TITAN is unable to deliver the course or unit as offered;
 - a student visa application is refused before course commencement;
 - an overpayment has occurred;
 - a refund is required under the *Higher Education Support Act 2003*, *ESOS Act* or *Tuition Protection Service* arrangements; or
 - exceptional compassionate or compelling circumstances are approved by Titan.
- 15.1.2 Refunds are not payable where legislation or this Policy and Procedure specifically provides that tuition fees are forfeited.

15.2 Compassionate or Compelling Circumstances

- 15.2.1 TITAN may waive or reduce cancellation penalties where a student demonstrates compassionate or compelling circumstances that have significantly affected their ability to commence or continue their studies.
 - Applications must:
 - be submitted in writing;
 - include supporting documentary evidence; and
 - clearly explain the circumstances and their impact on the student's studies.

15.2.2 Each application will be assessed on its individual merits.

15.3 Student Default Refunds

15.3.1 Cancellation before commencement

- A student who withdraws before the commencement of teaching may be entitled to a refund in accordance with the following schedule.
- The administrative cancellation fee may be waived where compassionate or compelling circumstances are approved.
- Refunds for withdrawal, cancellation, deferral and visa-related circumstances are determined in accordance with Tables 1 and 2 of this Policy and Procedure. Tables 1 and 2 constitute Titan's complete refund schedule and prevail where any inconsistency exists elsewhere in this document

15.4 Withdrawal after commencement – Domestic Students

- Domestic students who withdraw after the commencement of a teaching period will normally receive the following refund.

Withdrawal date	Refund entitlement
Up to the end of Week Two (2)	Refund less the published application or administration fee (where applicable)
End of Week Two (2) to end of Week Four (4)	50% refund of tuition fees for the teaching period
After Week Four (4)	No refund

15.5 Withdrawal after commencement – International Students

- Unless otherwise required by legislation or approved under compassionate or compelling circumstances, international students who withdraw after the commencement of a teaching period are not entitled to a refund of tuition fees for that teaching period.
- Nothing in this Policy and Procedure limits the rights of international students under the *ESOS Act* or *Tuition Protection Service legislation*.

15.6 Withdrawal from Individual Units of Study

- Where a student withdraws from one or more units of study without discontinuing their course, refunds will normally be determined as follows.
- International students should note that withdrawal from individual units of study may affect visa compliance and course progression requirements.

Withdrawal date	Refund entitlement
Up to the end of Week Two (2)	Full refund for withdrawn unit(s)
End of Week Two (2) to end of Week Four (4)	50% refund for withdrawn unit(s)
After Week Four (4)	No refund

15.7 Leave of Absence

15.7.1 Where an approved Leave of Absence commences after tuition fees have been paid:

- prepaid tuition fees will normally be credited towards the student's next approved teaching period where the leave does not exceed six (6) months;
- where leave exceeds six (6) months, refund eligibility will be determined using the withdrawal provisions contained in this Policy and Procedure; or
- approved compassionate or compelling circumstances may result in alternative arrangements.

15.8 Academic Progress

- Where a student is excluded from further enrolment because they have failed to meet academic progress requirements, any unspent tuition fees will be refunded in accordance with this Policy and Procedure.

15.9 Student Misconduct

- Students whose enrolment is terminated because of serious misconduct, disciplinary action or breaches of visa conditions are not normally entitled to a refund of tuition fees already paid for the current teaching period, unless otherwise required by law.

15.10 False or Misleading Information

- Where TITAN withdraws an offer of admission because an applicant has provided false, misleading or incomplete information, tuition fees paid may be refunded less an administrative fee of up to 30%, unless otherwise required by legislation.

15.11 Overpayments

- Where a student has paid more than the amount owing:
 - the credit will normally be applied to future tuition fees or other outstanding charges, or
 - the student may request a refund of the credit balance.
- All approved refunds will be processed within twenty-eight (28) calendar days of receipt of a completed application and supporting documentation.

16. Applications for Refunds

16.1 Applications for refunds must:

- be submitted using the prescribed Refund Application Form;
- include supporting documentation where applicable; and
- be lodged within the timeframe specified by Titan.

16.2 Applications should be submitted to the Registrar.

- The Registrar will assess applications against this Policy and Procedure and determine whether a refund is payable or whether the application should be referred for further consideration because of compassionate or compelling circumstances.
- Where required, applications will be referred to the relevant delegated officer for approval.

16.3 Students will be advised in writing of:

- the decision;
- the reasons for the decision; and
- any available review or appeal rights.

17. Processing Refunds

- 17.1 Approved refunds will:
- be paid within twenty-eight (28) calendar days of receiving a completed application and all required supporting documentation;
 - be paid in Australian dollars unless otherwise approved; and
 - be made using the original payment method wherever practicable.
- 17.2 Refunds will only be made after:
- cleared funds have been received by Titan; and
 - any outstanding debts have been deducted.
- 17.3 Refunds will be paid directly to the student in Australian dollars and into the bank account from which the fees were originally paid as standard unless the student has authorised payment to another party in writing.
- 17.4 Course fees cannot be transferred between students.
- 17.5 Students with an approved change of course may request that prepaid tuition fees be transferred to their new course instead of receiving a refund.

18. Visa Refusal

- 18.1 Where an international student's visa application is refused before course commencement, TITAN will refund tuition fees and any Overseas Student Health Cover (OSHC) payments received on the student's behalf, less any amount permitted to be retained under applicable legislation or the written agreement.
- 18.2 Evidence of the visa refusal must accompany the refund application.

19. Definitions

Definitions for key terms are presented in the Glossary of Terms which may be accessed on the TITAN website.

Specific to this policy:

- **Provider Default**
Where the registered provider fails to provide a course or ceases to provide a course to an overseas student within the meaning of section 46A of the *ESOS Act*.
- **Student Default**
Where an overseas student does not start a course or withdraws from a course as defined in section 47A(2) of the *ESOS Act*.
- **Unspent Tuition Fees**
Tuition fees paid by a student for educational services that have not yet been delivered by Titan.
- **Ancillary Fees**
Fees charged for goods, services or administrative activities associated with a student's enrolment that are separate from tuition fees.
- **Overpayment**
Any amount paid by a student in excess of the fees, charges or other amounts owing to Titan.
- **Compassionate and Compelling Circumstances**
Circumstances that are generally beyond the control of the student and which have an impact upon the student's course progress or wellbeing.

20. Relevant Legislation, Guides, and/or Websites

20.1 Legislation:

- Australian Consumer Law
- [Corporations Act 2001](#) (Cth) (Corporations Act) (accessed July 2026)
- [Education Services for Overseas Students Act 2000](#) (accessed July 2026)
- [Higher Education Standards Framework \(Threshold Standards\) 2021](#), as amended) – 1.1.2, 3.3, 6.2.1(i), 7.1.1, 7.2 (accessed July 2026)
- [Higher Education Support Act 2003](#) (accessed July 2026)
- [National Code of Practice for Providers of Education and Training to Overseas Students 2018](#) (accessed July 2026)
- [Privacy Act 1988](#) (accessed July 2026)
- [Tertiary Education and Quality Standards Agency Act 2011](#) (accessed July 2026)
- Tuition Protection Service (TPS)

21. Related TITAN Documents

This Procedure should be read in conjunction with:

- Academic Progress Policy and Procedure
- Admissions Policy and Procedure
- Assessment Policy and Procedure
- Course Design Policy and Procedure
- Course Teach-out Policy and Procedure
- Enrolment Policy and Procedure
- Financial Framework
- Grievances Policy and Procedure
- Privacy Policy and Procedure
- Records and Data Management Policy and Procedure
- Student Fee Schedule (refer to the *Appendix* at the end of the document)

Version Control

Combined Policy and Procedure Version Control		
Version #	Date of Change	Change Summary
2026.1	July 2026 Approved BoD 23.09.2026	Policy and Procedure Documents were combined into one complete document. Layout of the document updated, more information added into each section. Added links to relevant legislation and websites. Document has been recoded and irrelevant information removed.

Original Policy Version Control		
Version #	Date of Change	Change Summary
1.0	22-Apr-20	Draft approved by Board of Directors (BoD) 1 May 2020
1.1	24-Jul-20	Administrative updates
1.2	8-Dec-21	Update for HESF 2021
1.3	8-Jul-23	Administrative updates following TEQSA registration

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Warning –

- Document uncontrolled when printed! The current version of this document is maintained on the TITAN website.

Appendix – List of Student Ancillary Fees/Charges

Following is the list of fees students may encounter during their studies with TITAN.

This appendix may be updated annually in accordance with the **Financial Framework** and approved fee-setting processes without requiring amendment to the Policy and Procedure.

Activity	Fees
Photocopy/printing fees (Note: all new students receive a \$20 once-only credit on their student card upon enrolment).	
Standard (A4 size, black and white) printing or photocopying: cost is per side	\$0.15
Black and white (A3) printing or photocopying: cost is per side	\$0.30
Colour printing and photocopying (A4): cost is per side	\$0.35
Colour printing and photocopying (A3): cost is per side	\$0.70
Scan copy	No charge
General fees	
Re-issue Student ID Card	\$25
Late payment of tuition fee	\$100/per month
Enrolment Details Letter	\$25
Withdrawing later than the fee due date	Outstanding semester fee if any
Credit Card Surcharge	1.25%
Library fees	
Late fee (if book is not returned on due date)	\$1 per day
Late fee (if book is not returned on due date – 30 days or over)	\$30
Lost/damaged book	Replacement Cost + \$25 Admin fee
Tuition and related fees	
Application/enrolment fees (non-refundable)	\$250
Late Enrolment Fees or Deferment	\$100
Change of Course Fee (payable upon acceptance of change of course)	\$100
Supplementary exam fee	\$200
Payment Plan Fee	\$250
Work-integrated learning placement charges (e.g. Police, Working with Children checks)	As applicable to relevant authority
Re-issuing of academic certification or additional copies	
Transcripts requested prior to or after graduation or re-issue of a transcript	\$50
Re-issue testamur	\$50
Postage of Certificates etc.	
– Registered mail	\$30
– Courier	\$50
– International Courier	\$80
Graduation fees	
Graduation Fee (e-photo and two guests)	\$120
Hire of Graduation Gown and Cap	Commercial Supplier
Graduation attendance (additional guests)	\$50