

**Kaplan Professional
Refund and Transfer Policy**

Refund and Transfer Policy

This policy is current as at 1 April 2016.

Scope

This policy is applicable to Kaplan Education Pty Ltd trading as Kaplan Professional (referred to as 'Kaplan Professional'). The policy applies to all Kaplan Professional students, and staff involved in the provision of education and training products and services for students and clients.

Purpose

The purpose of this policy is to provide a fair and equitable refund and transfer policy to accommodate the needs of Kaplan Professional students undertaking vocational education courses with the organisation.

The policy is intended to guide Kaplan Professional staff in managing and assessment of requests for refunds and transfers.

Policy

If a student requests a refund or transfer of their enrolment, the request must be made in writing. All refund and transfer requests should be sent to enrolments@kaplan.edu.au. A copy of the refund request and transfer request will be recorded against the student's record.

Refund and enrolment transfers will be granted in accordance with this policy. However, Kaplan Professional may extend the granting of such requests at its discretion. In such cases, students will be notified in writing within 14 days of the outcome of their request.

The circumstances in which a refund or enrolment transfer applies varies depending on the types of courses and program being studied. Refund and enrolment transfer options are detailed further in this policy.

Refund payments are made using the same payment method used to pay the enrolment fee, and the refund can only be made to the same entity or individual who made the initial payment. Administration or transaction fees charged by a financial institution are not refunded unless the refund arises from a decision or action by Kaplan Professional.

Refund for subjects and short courses

Request for refunds within 14 days of purchase

Students may request a refund for subjects and short courses within 14 days from the subject/course purchase date. The subject/course enrolment fee will be refunded less the relevant administration fee detailed below in Table 1 for each subject/course.

Table 1: subjects and short courses refunds schedule

Course or program of study	Administration fee
Subjects and short courses	\$100 for each subject
Real estate CPD	\$50 for each subject

A full refund of all fees paid (no administration fee will be charged) may be provided where:

- The student's application for enrolment is declined by Kaplan Professional.
- The student is prevented from studying a module or subject for reasons beyond the student's control. A refund request on this basis will be determined by Kaplan professional based on the individual circumstances.
- The information provided to the student about the course during the enrolment process is shown to be incorrect or misleading.
- It is shown that the course has not been delivered to the required standard or within the timeframe specified.

Request for refunds 14 days after purchase

Refunds of fees will not be provided where the request is made more than 14 days after the subject/course purchase date.

Refund for an exempted subject

Where a student has enrolled in a subject and also submits an exemption application, and that exemption is subsequently granted, the enrolment fee paid, less the exemption fee and a \$100 administration fee, will be refunded.

This can occur at any time during the subject enrolment, however students are encouraged to apply for exemptions prior to enrolling in a subject and or course.

Refund for full qualifications

Requests within 14 days of qualification purchase

Where students have enrolled in a full qualification and subsequently paid for multiple subjects in one transaction, the student may request a refund within 14 days from the qualification purchase date. The student will be refunded the full enrolment fee less a \$100 administration fee.

Requests between 14 days to 12 months from qualification purchase

Where students have enrolled in a full qualification and subsequently paid upfront for multiple subjects in one transaction, the student may request a refund between 14 days and 12 months from the qualification purchase date. The student will be refunded an amount in accordance with the scale in Table 2 or Table 3 below (depending on how many subjects were purchased).

Note:

1. (a) Students who purchase more than two qualifications in the one transaction (e.g. Financial Planner Level 1 and Financial Planner Level 2) are still required to request a refund within 12 months from purchase date to be eligible for a refund on either qualification.
(b) If the student has only activated subjects in one qualification, the relevant refund scale will apply. The enrolment fee for the second qualification will be refunded in full, less a \$100 administration fee.
2. For refund requests made 14 days after the qualification purchase date, the first subject will always be considered as having been commenced and the refund will be made in accordance with the scale below.
3. The Real Estate Licensing Program is considered a one-subject purchase.

Table 2: Refund scale for three or more subjects purchased together

Number of subject/s commenced	Percentage (%) of fees paid to be refunded
One (1) subject	50%
Two (2) subjects	30%
Three (3) subjects	20%
Four (4) or more subjects	0%

Table 3: Refund scale for two subjects purchased together

Number of subject/s enrolled & paid for at one time	Number of subject/s commenced	Percentage (%) to be refunded to the student
Two (2) subjects	One (1) subject	30%
	Two (2) subjects	0%

Requests more than 12 months after purchase

Refunds of fees will not be provided for full qualifications if the request is made more than 12 months after the purchase date. The fee for any subject the student has not yet commenced will be forfeited in full.

Transfer requests for course or subject enrolment

Transfer between students

Students can transfer their enrolment to another student ('substitute student') on the following terms:

- Requests must be received by Kaplan Professional in writing **within 14 days** of the enrolment purchase date.
- The substitute student is required to obtain any hard copy notes from the enrolled student. Kaplan Professional will not supply materials to the substitute student unless the subject notes are updated in the interim and a new version is available.

Transfer between subjects or courses

Students can transfer their subject or course enrolment to another Kaplan Professional subject or course ('substitute enrolment') on the following terms:

- Requests must be received by Kaplan Professional in writing **within 14 days** of the original enrolment purchase date.
- If the fee paid for the existing enrolment is less than the fee for the substitute enrolment, the difference in fees will need to be paid.
- If the fee paid for the existing enrolment is more than the fee for the substitute enrolment, the difference in fees will not be refunded.

Workshops

Cancellation by Kaplan Professional

If Kaplan Professional cancels a course workshop, students will be able to receive a refund of the fees paid for the workshop component only.

Kaplan Professional will provide the following notice for cancellation of workshops and training short courses:

- 7 days for financial services/management workshops.
- 3 days for real estate workshops.

Note: Kaplan Professional will not be liable for any other costs associated with a workshop cancellation such as accommodation or travel costs, including flights.

Cancellation by student

Cancellation fees may apply where a student cancels their enrolment to attend a workshop prior to the workshop commencement date. Refer to Table 4 below.

Table 4: Refund scale for two subjects purchased together

Written notice period	Refund eligible
More than 15 days before workshop commencement date	Workshop fee minus \$200 admin fee
Less than 15 days before workshop or short course commencement date	No refund*

* Students who cancel a workshop less than 15 days before the workshop or course commencement date are able to continue their enrolment by self-study. The workshop component of the enrolment fee will not be refunded.

Transfer requests for workshop

Students may transfer their workshop enrolment to an alternative date at no charge, provided the request is received in writing no later than 15 days before the workshop commencement date.

If a transfer request is received in writing less than 15 days prior to the workshop commencement date, Kaplan Professional may charge a \$200 administration fee.

Consumer protection rights

The conditions outlined in this policy do not override any of the student's rights under applicable consumer protection legislation, including but not limited to any statutory cooling-off period.

Fee protection

Kaplan Professional maintains current membership of the Australian Council for Private Education and Training (ACPET) which provides a Tuition Assurance Scheme to protect students if Kaplan professional is unable to provide services for which the student has prepaid. For more information, please refer to the ACPET website at www.acpet.edu.au.

Appeal of decision

If a student believes that they have been unfairly dealt with under this policy, they may lodge an appeal against the decision. Refer to the Kaplan Professional Complaints and Appeals Policy.

Students will be informed of the option of lodging an appeal if they express dissatisfaction with a decision resulting from the implementation of this policy.

Related documents

- Complaints and Appeals Policy and Procedure
- Fee section on Kaplan Professional website: <http://www.kaplanprofessional.edu.au/faqs/financial-services-fees/>
- Related legislation and guidelines
- *Standards for Registered Training Organisations (ROs) 2015* - Clause 5.3
- Relevant consumer protection legislation

Version Control and accountable officers

The owner of this policy with responsibility for the implementation and relevant training of this policy is the Head of Operations, Kaplan Professional.

Category	Quality and Standards			
Document Owner	Head of Operations			
Review Date	31 March 2017			
Approved by			Authorised by	
Head of Operations – Kaplan Professional Deputy General Counsel – Kaplan International		CEO – Kaplan Professional		
Change and Version Control				
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