

Refund and Transfer Policy

Kaplan Education Pty Ltd.



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 assessing requests for refunds and transfers.

Policy Statement

If a student requests a refund or transfer of their enrolment, the request must be made in writing.

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.

Definitions

The following terms and definitions are applicable to this Policy.

ASQA	The Australian Skills Quality Authority (ASQA) is the regulator for vocational education in Australia.
Credit Transfer (CT)	If a student provides suitable evidence they have successfully completed a unit or module at any RTO, credit is provided for the unit or module.
Enrolment transfer	Enrolment transfers include both transfers between students or between courses/subjects.
Group Company Guarantee	When another company in the Kaplan Australia group provides a guarantee to protect the fees of private Vocational Education students.
Qualification purchase date	The date when a qualification is purchased. The qualification may include multiple subjects.
Recognition of Prior Learning (RPL)	A process that involves assessment of an individual's relevant prior learning to determine the credit outcomes of an individual application for credit.
Refund	To return the student's payment of course fees in full or in part, in accordance with the terms and conditions of the Refund and Transfer Policy.
Subject/Course purchase date	The date when a subject or a course is purchased. The subject/course is part of a qualification.



Policy Principles

Accessible information about refunds and enrolment transfers

All relevant fee information, refund information and terms and conditions of enrolment are available at the:

- Kaplan Professional website for Vocational Education qualifications/courses
- Kaplan Professional Vocational Education Policies
- Welcome email sent to all enrolling students.

Refunds and enrolment transfers

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 within 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 programs being studied. Refund and enrolment transfer options are detailed further in this policy.

Using the same payment method

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.

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 has a Group Company Guarantee arrangement to meet the requirements of RTO Standards 2015 Clause 7.3. The Group Company Guarantee protects private students if Kaplan Professional is unable to provide services for which the student has prepaid. This fee protection arrangement has been approved by ASQA.



Guiding Procedures

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	\$105 for each subject
Real estate CPD	\$55 for each subject

If any of the following conditions are met, a full refund of all fees may be paid and no administration fee charged 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 more than 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 a subject where the student applies for RPL or CT

Where a student has enrolled in a subject and also submits an application for Credit Transfer (CT) or Recognition of Prior Learning (RPL) and that application is subsequently granted, the enrolment fee paid, less the RPL/CT fee and a \$105 administration fee, will be refunded. See *Vocational education fees* on the website for more information on RPL/CT fees. For more information on RPL/CT see the *Credit and Recognition of Prior Learning Policy*.

This can occur at any time during the subject enrolment; however, students are encouraged to apply for RPL or CT 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 \$105 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:

- (a) Students who purchase more than two qualifications in the one transaction (e.g. Diploma of Financial Planning 1 and Advanced Diploma of Financial Planning) 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 \$105 administration fee.
- 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.
- 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.
- Note that all subject notes are available as PDFs in the online course in KapLearn for the substitute student. This ensures the student has the most up-to-date version.

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 \$210 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 \$210 administration fee.

Complaints and Appeals

Any grievance, complaint or appeal in relation to the implementation of this policy will be managed in accordance with the Complaints and Appeals Policy and Procedure located on the Kaplan Professional website.

Relevant Legislation

As a registered education provider, Kaplan operates under strict legislation and regulations. Policies and procedures are in place to ensure compliance with the legislative instruments referenced below.

- Competition and Consumer Act 2010 (Cth)
- National Vocational Education and Training Regulator Act 2011 (Cth)
- Standards for Registered Training Organisations (RTOs) 2015 (Cth)
- Standards for Registered Training Organisations (RTOs) 2015 User Guide.



Related Policies

This policy should be read in conjunction with the following Kaplan policies and documents:

- Complaints and Appeals Policy and Procedure
- Enrolment Policy
- Enrolment Terms and Conditions
- Fees webpage on [Kaplan Professional website](#)
- Student Handbook.

Version Control and Accountable Officers

It is the joint responsibility of the Implementation Officer and Responsible Officer to ensure compliance with this policy.

Policy Category	Finance			
Responsible Officers	Chief Executive Officer			
Implementation Officers	Head of Student Experience, Head of Operations,			
Review Date	November 2023			
Endorsed by: Chief Executive Officer		Approved by: Finance and Commercial Director		
Version	Authored by	Brief Description of the changes	Date Approved	Effective Date
1.0	Head of Operations	Procedures updated	31.03.2016	01.04.2016
2.0	Quality, Regulations and Standards Team.	Revision of tuition assurance arrangements, exemptions (changed to RPL and Credit Transfer) and the version control table. New template including definitions.	20.11.2020	26.11.2020
3.0	Head of Operations	Administration fee increased	03.01.2023	09.01.2023