

STUDENT REFUND POLICY

This policy outlines the conditions under which students are eligible for refunds of course fees.

1. Cancellation BEFORE Confirmation of Enrolment (COE) Issuance

If a student cancels their enrolment **before** the Confirmation of Enrolment (COE) is issued, they are entitled to a **full refund** of all course fees paid.

2. Cancellation AFTER COE Issuance and BEFORE Course Commencement

If a student cancels their enrolment **after** the COE is issued but **before** the course commencement date (as specified on the COE), they are entitled to a refund of the course fees paid, **less a \$330 administration fee**.

3. Withdrawal WITHIN 28 Days of Course Commencement

If a student withdraws from the course **within 28 days** of the course commencement date (as specified on the COE), they are entitled to a refund of the course fees paid, **less the following deductions**:

- \$330 administration fee
- \$350 per commenced unit, as per the course timetable

Examples:

- Withdrawal with one unit commenced: Refund = Course fees paid – (\$330 + \$350) = Course fees paid – \$680
- Withdrawal with two units commenced: Refund = Course fees paid – (\$330 + \$350 x 2) = Course fees paid – \$1,030

4. Withdrawal AFTER 28 Days of Course Commencement

If a student withdraws from the course **after 28 days** from the course commencement date (as specified on the COE), they are **liable for the full course fees**, regardless of whether they complete the course or not. **No refund** will be issued in this case.

5. Course Cancellation by Hammond Institute

Full refund of all fees if Hammond Institute cancels your course. Course cancellation does not include circumstances where a course is superseded on the national register (training.gov.au) and a student is offered enrolment in a replacement/superseding course.

6. Failure to Honour Payment Plan

Students are not eligible for any refund if the student fails to honour the agreed-upon payment plan and Hammond Institute has to cancel the student's enrolment as a result.

7. Direct Debit Instalment Plans

Students who are paying their tuition fees by direct debit instalments acknowledge that, if they withdraw from their course within 28 days of the course commencement date, any outstanding balance of fees that remains payable under this Refund Policy will continue to be debited from their nominated account.

Students who withdraw from their course after 28 days of the course commencement date and remain liable for the full course fees (as set out in Section 4) acknowledge that any outstanding balance will continue to be debited from their nominated direct debit account in accordance with their instalment plan.

Students who do not wish to continue with direct debit payments must submit a written request to cancel their direct debit arrangement and agree to an alternative payment arrangement approved by Hammond Institute. Until the direct debit is formally cancelled and a new arrangement is confirmed in writing, scheduled direct debit payments may continue to be processed.

Important Notes

- All refund requests must be submitted via the Student Refund Request form.
- The “course commencement date” is the date specified on the student's COE.
- A “commenced unit” refers to a unit of study that has started as per the official course timetable, regardless of whether the student has attended any classes.
- Refunds will be processed within 10 business days of receiving a valid refund request.
- Refunds will be issued using the same method of payment used for the original transaction, where possible.
- This refund policy is subject to change. Students are advised to review the most current version of the policy on hammond.edu.au before enrolling.
- This policy does not remove the right of the student to take further action under Australia's consumer protection laws. Hammond Institute makes every effort to ensure that all information pertaining to enrolment, tuition fees and refunds is correct at the time of publication.

Contact

For any questions regarding this refund policy, please contact **03 8764 8419** or email office@hammond.edu.au