



BRIGHTEN CAREERS INSTITUTE FEES, CHARGES AND REFUND POLICY

Purpose of this policy

This policy ensures that 20% of the fees paid by a student who wishes to study a Brighten Careers Institute Short Course (online) will be non-refundable no matter the cancellation reasoning. Similarly, \$500 of the fees paid by a student who wishes to study a Brighten Careers Institute Professional Skills Development Program (face-to-face) will be non-refundable no matter the cancellation reasoning.

Your course fees must be paid by the due date specified in the Acceptance of Enrolment Agreement otherwise a late payment administration fee of \$100 will be charged.

Brighten Careers Institute collects fees from Individual students, providing information prior to enrolment or the commencement of training, whichever comes first specifying:

1. All relevant fee information including
 - a) Fees that must be paid;
 - b) Payment terms and conditions including deposits and refunds
2. Student’s right to obtain a refund for services not provided in the event that:
 - a) Arrangement is terminated early
 - b) Brighten Careers Institute fails to provide agreed services

Course Fees and Charges information

A. Course Fee

- You are required to pay your course fee upon enrolment, preferably prior to course commencement. You will receive an Acceptance of Enrolment Agreement stating the course fee breakdown along with the payment schedule for the relevant course.
- A copy of the Acceptance of Enrolment Agreement will be sent to you and a copy kept on your file.
- After the Acceptance of Enrolment Agreement is signed, the student will receive an invoice for their course. The student has 14 days to pay the invoice.

B. Receiving payments

- You can pay your course fees by EFTPOS, cash, direct bank transfer, credit card or direct debit
- A transaction fee of \$0.55 + 2.3% per transaction will apply.
- The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

Your fees are payable within **14 days** of receipt of the invoice.

ALL course fees must be paid to Brighten Careers Institute Australia Pty Ltd before your class begins. You will not be allowed into the class if you have not paid your tuition fees and this may lead to loss of attendance. Please keep your receipt as proof of payment.

Payments can be made by:

- Direct deposit or internet transfer – please quote your student number

Account Name:	Brighten Careers Institute Australia Pty Ltd
Bank Name:	Westpac Banking Corporation
BSB No:	032-002
Account Nbr:	904261
Branch:	60 Martin Place, Sydney, NSW, 2000, Australia



Direct Debit Declaration

1. Where the due date does not fall on a business day and there is uncertainty whether sufficient cleared funds will be available to meet the direct debit request (DDR), you are to contact the financial institution directly and ensure that sufficient cleared funds are available.
2. You understand that if you need to change your direct debit arrangements or cancel or defer a debit payment, you must phone or visit our Administration department of Brighten Careers Institute Australia prior to the next debit day to authorise a change to your arrangements in writing.
3. You understand that you can stop or cancel the regular direct debit request any time by giving Brighten Careers Institute Australia or your financial institution 14 days written notice.
4. If at any time you feel that a direct debit against your nominated account is inappropriate or wrong, it is your responsibility to notify Brighten Careers Institute Australia or your financial institution as soon as possible.
5. Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all accounts. You can check your account details against regular statements or check with the financial institution as to whether you can request a direct debit from your account.
6. It is your responsibility to ensure that there are sufficient cleared funds in your nominated account to honour the DDR. The DDR will be automatically cancelled if three direct debit payments are dishonoured because of insufficient funds within a 12- month period and the full amount owing on your account will become payable immediately. Brighten Careers Institute Australia will give you 14 days' notice in writing if they intend to cancel your DDR. Brighten Careers Institute Australia will also charge the cost of dishonoured direct debits against your account.
7. Brighten Careers Institute Australia will keep information about your financial institution account confidential except to the extent necessary to resolve any claim that you make relating to a debit that you claim has been made incorrectly, or as otherwise required by law.

Refund Policy

Upon signing your Acceptance of Enrolment Agreement, you are accepting the fees and refund policy of Brighten Careers Institute

Refunds

1. 20% of the Brighten Careers Institute Short Course (online) fee is not refundable, even if VISA is refused.
2. \$500 of the Brighten Careers Institute Professional Skills Development Program (face-to-face) fee is not refundable, even if VISA is refused.

Student Cancellations

3. Except in cases of provider default or student visa refusal, refunds will only be made in the following circumstances:
 - a) **Where you cancel BEFORE the course start date**
 - b) If there are 14 days or more before the course start date, the Institute will, within 28 days, refund the Course fees less the Cancellation Fee (20% of course fee for online courses, \$500 of the course fee for Professional Skills Development Program). The student will, therefore get refunded for **80% of course fees paid for online courses** and their **full course fee minus the cancellation fee on \$500 for Professional Skills Development Programs**. No refund of fees will be given where notice is received 13 days or less before the Course Start Date.
 - c) **Where you withdraw from the Course AFTER the course start date**
No refund of fees will be given after the Course Start Date.

Provider default

- 3) If you are enrolled in a course and the Institute cancels or stops providing the Course to you, then the Institute will, within 28 days, refund the Course Fees that you have paid for the weeks that tuition will



not be provided, unless the reason for the cancellation is your fault or, where it is not your fault, if you have accepted an offer to study an alternative course arranged by the Institute.

Student visa refusal

- 4) If you do not start a course on the course start date, or if you withdraw from a course on or before the course start date, due to student visa refusal, the Institute will, within 28 days, refund the Course fees less the non-refundable enrolment acceptance fee (as per schedule above).
- 5) If you start a Course on the Course Start Date and then your student visa is refused, the Institute will, within 28 days, refund on a pro rata basis, the Course fees for the weeks from when you withdrew from the Course until the end of the period that the Course fees have been paid to and apply to.

Refunds in the case of provider default and student visa application refusal are regulated by law. Please refer to the Education Services for Overseas Students (Calculation of Refund) Specification 2014 for the precise methods of calculating the refund.

Refunds

- 6) If you defer starting a course and then cancel the course, the original course start date before your request for deferment(s), will be used as the course start date to determine whether a refund is to be made.
- 7) No refund will be made where the Institute cancels, suspends or terminates your enrolment as a result of your fault.
- 8) If you are over 18 years old, the refund will be paid directly to you or in accordance with your written directions.
- 9) If you are under 18 years old, the refund may be paid to you but only with the authority or consent of your parent or legal guardian.
- 10) The Institute may:
 - a) request further information or evidence to confirm that you are the person entitled to receive the refund or give a direction to pay the refund;
 - b) Bpay the refund by bank draft or company cheque (in case of refund within Australia) or by international bank draft; or
 - c) pay the refund to a bank account by direct credit (in case of refund within Australia) or by telegraphic transfer (in case of refunds outside of Australia) but only if you provide evidence that the bank account exists.
- 11) All refunds will be made in Australian currency only, unless the Institute's Bank is unable to do so in which case the refund will be made in the equivalent United States of America currency calculated using the Bank's exchange rate for the relevant date of transfer. The Institute is not responsible for currency exchange rate fluctuations, delays or loss of refund in transit (mail, courier, telegraphic transfer or otherwise) as a result of incorrect information provided by you.
- 12) You agree that the Institute may change this policy at any time and the policy to be used to determine whether you receive a refund will be the policy applicable at the time you give notice of cancellation or withdraw enrolment in a Course.

IMPORTANT:

This agreement and the availability of complaints and appeals processes does not remove the right of the student to take action under Australia's consumer protection laws.

How to withdraw from a course and get a refund

- 1) **Complete a Student Course Withdrawal form.** The Student Withdrawal form is available from the Student Service department. If you are under the age of 18 years your legal guardian will need to complete and sign the form.
- 2) **Attach all relevant documents to the Student Course Withdrawal form.** You should attach documents supporting the reason for your withdrawal and confirming your identity as well as a Refund Application Form.
- 3) **Hand in the completed forms to Student Services or email to: contact@brightencareers.com.au.** Please make sure that your student number and current contact details (email address, mobile phone number) are on the form. Please sign and date the Student Course Withdrawal form before handing it in. Your form will NOT be processed if it is not signed and dated.

The Institute will process your completed Student Course Withdrawal form and assess whether you are entitled to a refund based on our policy. The Institute may ask for further information or documentary evidence. Please note that incomplete Student Course Withdrawal form may delay the processing of the Student Course Withdrawal and payment of refunds.

In the case of students studying online or via distance learning, the course start or commencement date is the first date that the student accesses the course material online or has signed for reception of the distance learning materials.

It is a mandatory requirement that you, as a prospective student, indicate clearly to us your understanding and acceptance of the fees you will be charged.

As you can purchase your training from us either online, by invoice, bank transfer, or over the phone, we are obliged to make sure that you are provided with all information possible to allow you to make an informed choice.

We also need to ensure that you receive the correct services from us.

Contact Us

Brighten Careers Institute on

Phone: 02 9223 6658,

Fax: 02 9223 7365

Email: contact@brightencareers.com.au

Definitions

In this Refund Policy and as the context requires:

Course fee is the fee paid by you to the Institute. This means the Tuition Fees, Material Fees and Application Fee.

Cancellation Fee is the non-refundable fee that is paid to the institute from your course fee. For a Brighten Careers Institute short course (online) the non-refundable fee is 20% of the course fee. For a Brighten Careers Institute Professional Skills Development Program (face-to-face) the non-refundable fee is \$500.

Course means the course listed in the Acceptance of Enrolment Agreement, or, where you have enrolled in multiple courses, each course listed in the Acceptance of Enrolment Agreement.

Course Start Date is the start date for the Course as set out in the Acceptance of Enrolment Agreement, or if you have enrolled in a Package of Courses, the start date of the first Course in the Package of Courses, as set out in the Acceptance of Enrolment Agreement.

Acceptance of Enrolment Agreement is the letter offering a place in a Course. The letter will set out the fees that are payable by you in respect to the Course.

Other fees means fees received by the College that are not directly related to tuition for your Course, these could include Airport pick up fees and homestay fees.

Package of Courses means multiple Courses.

Student Course Withdrawal form means a written notice in a form prescribed by the College.

Student Refund Application Form is the form that a student fills out to request their refund.

“you” or “your” means the Student or the Student’s legal guardian (where the student is under 18 years of age).

“Your Fault” includes circumstances where:

- a) you do not start the Course on the Course Start Date;
- b) you withdraw from a Course either before or after the Course Start Date
- c) you failed to pay an amount that you are liable to pay the College in order to undertake the Course; and
- d) you breached a condition of your student visa, including where applicable, failure to maintain satisfactory course progress and/or satisfactory attendance or failure to maintain approved welfare and accommodation arrangements; and e. any behaviour that results in the suspension or cancellation of your enrolment.

Withdrawal Fee is the non-refundable fee that is paid to the institute from your course fee. For a Brighten Careers Institute short course (online) the non-refundable fee is 20% of the course fee. For a Brighten Careers Institute Professional Skills Development Program (face-to-face) the non-refundable fee is \$500.

Materials Fee means a charge to cover the cost of manuals, resources or other materials required by the student for a specific course.