Withdrawal cancellation and deferment

Policy and procedure | STARK INSTITUTE PTY LTD | RTO 45180

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Review and replacement	Annually or when requirements change	Replaces V2.1

1 Purpose and scope

STARK INSTITUTE will manage withdrawal, cancellation and deferment fairly, keep accurate student records and explain the financial and study consequences in writing. This policy applies to all training and assessment pathways, including structured qualifications, short courses, RPL, credit transfer, gap training and mixed pathways.

Staff will use this policy with the Fees Payments Refunds and Prepaid Fee Protection Policy V2.2 and the student’s accepted agreement. Statutory rights and more favourable accepted terms take priority. Where funding applies, staff will follow the governing policy and applicable funding contract or agreement.

2 Policy principles

Deferment is an approved delay to commencement or temporary pause in current study, with agreed return arrangements. Withdrawal is a student’s decision to leave all or part of a course after commencement. Student initiated cancellation is a request to end an enrolment before commencement. STARK initiated cancellation is a decision by STARK to end an affected enrolment because it cannot deliver the service or for a justified student related reason.

An enrolment decision and a financial decision will be recorded separately. A refund of zero or an outstanding balance will not prevent a withdrawal being recorded. Administrative processing will not change the date a clear withdrawal notice was first received. Students will have access to support and review of adverse decisions.

3 Responsibilities and records used

Sections 4 to 7 set out the separate processes for deferment, withdrawal, student initiated cancellation and STARK initiated cancellation. Sections 8 to 13 apply across these processes. Staff will classify the actual circumstances without using the label to remove an applicable refund or legal entitlement.

Administration will coordinate the case using the Withdrawal Cancellation and Deferment Form V1.0, accepted enrolment agreement and student management system. The trainer or assessor will verify progress and outcomes using the assessment outcome record and training plan.

Accounts will reconcile fees using the accounting system, receipts, accepted fee schedule, unit pricing worksheet and prepaid fee register. The CEO or current governance authorised reporting manager will provide final financial approval. An authorised manager will approve deferment and STARK initiated cancellation decisions. Compliance will monitor consistency, reporting and current requirements.

4 Deferment of commencement or current study

4.1 Application and suitability review

Administration will record a request to delay commencement or pause study in Parts A to C of the form. The record will include the reason, proposed dates and relevant supporting information. Staff will seek only the information necessary to decide the request and will assist the student where required.

Administration and the trainer will use the training plan, progress record, course schedule and accepted agreement to assess the request. They will consider course availability, remaining assessment, support needs, reasonable adjustments, training product transition deadlines and the feasibility of the proposed return date. Staff will also check any applicable contractual requirements.

4.2 Approval and written arrangements

The authorised manager will approve, approve with agreed conditions or decline the request and record reasons in Part C. Administration will provide the decision in writing, including the start and end of the pause, planned return date, revised completion date, support arrangements and any changes to access or assessment scheduling. A declined request will include appeal information.

Accounts will confirm paid fees retained as credit, any genuine outstanding balance and the revised payment schedule. Deferment will not automatically trigger a refund, cancellation, additional fee or a restart of the cooling off period. Any refund requires the financial review and approvals in this policy. No separate deferment fee is created by this policy.

Administration will obtain written acceptance of revised arrangements, attach the updated training plan and record the agreed status in the student management system. Staff will not promise that funding, a place or a superseded training product will remain available beyond the verified arrangements.

4.3 Return and follow up

Administration will assign a return review date and responsible officer. Before the return, staff will confirm the student’s intention, available delivery, payment arrangements and any changed support needs. The trainer will update the training plan and review retained progress so the student can resume the agreed pathway.

If the student does not return, Administration will contact the student and review the circumstances. A further deferment will require a new recorded decision. Any subsequent withdrawal or cancellation will follow the applicable notice and decision process; it will not be backdated solely because the student missed the planned return date.

Where an agreed course duration expires with units incomplete, Administration will check any approved extension, adjustment or provider caused delay before arranging re enrolment. Where re enrolment is required, the student will receive and accept the current full fee for the affected unit before further services commence. A $25 fourth assessment attempt fee does not replace that re enrolment fee.

5 Withdrawal after commencement

5.1 Student request and acknowledgement

A student may withdraw from all or part of a course after commencement. Administration will accept the Withdrawal Cancellation and Deferment Form, email or another clear written notice. Where notice is verbal, staff will record the first notice date and requested scope and seek written confirmation. A missing signature or outstanding balance will not invalidate clear notice.

Administration will acknowledge the request, confirm the affected enrolment and effective withdrawal date, and explain study, fee and certification consequences. Staff may discuss support or deferment where appropriate, but will not require the student to accept an alternative before processing withdrawal.

5.2 Administrative and financial processing

Administration will complete Parts A and B of the form using the original request, accepted agreement and student management system. The trainer will verify completed competent units against the assessment outcome record and identify the status of remaining study. Administration will approve the administrative record, stop future affected participation and refer the case to Accounts.

Accounts will calculate any refund or genuine outstanding balance under section 8. Longer structured qualifications will use the completed unit model after cooling off. RPL and short courses will follow their separate refund rules. Financial approval and payment will follow section 9, and certification will follow section 10. Services continued after the effective withdrawal will require a new agreement before new charges arise.

6 Student initiated cancellation before commencement

6.1 Request and verification

A student may request cancellation before their agreed training or assessment service starts. Administration will accept the form or another clear notice, record the first notice date and confirm the course or components to be cancelled. Staff will verify commencement status using the accepted agreement, schedule and trainer records. For RPL, staff will check whether the agreed assessment service has already commenced.

6.2 Cancellation and fee assessment

Administration will complete and approve Parts A and B, cancel the affected booking or enrolment and refer the record to Accounts. Accounts will check whether enrolment was confirmed, the cooling off dates, fees paid and accepted refund terms. A deposit returned before enrolment confirmation will not attract the $250 administration deduction.

Cancellation during cooling off will be assessed under section 8.1. Outside cooling off, the applicable pathway rules will apply, including the no ordinary refund rule for RPL and short courses even before commencement. For an eligible longer structured qualification, no completed units means the completed unit tuition value is zero. Statutory rights and more favourable accepted terms will prevail. Approval, payment and written notification will follow section 9.

7 STARK initiated cancellation

7.1 STARK cannot start or continue delivery

Administration will issue written notice explaining the reason, affected services, effective date and available completion or refund arrangements. Management will consider suitable alternatives; any transfer or retained credit will require student agreement and will not replace an existing refund right.

Administration will initiate the form without requiring the student to apply. Accounts will recommend a refund of all fees for affected services before they start, or prepaid fees for undelivered services after commencement, subject to any greater legal entitlement. The $250 administration deduction will not apply. Compliance will assess whether a material change notification to ASQA is required under section 16 of the Compliance Standards.

7.2 Cancellation for student related reasons

STARK may consider cancellation for unresolved non payment, serious or repeated misconduct, sustained non participation, false information or failure to meet an essential participation requirement. Administration will check the facts and relevant agreement or policy, record contact and support offered, and provide written notice of the proposed decision with a reasonable opportunity to respond or remedy the issue.

The authorised manager will consider the response and record the decision and reasons. Administration will communicate the outcome, effective date and appeal process. Immediate safety measures may be necessary and will be recorded separately. Student related cancellation will follow the applicable pathway fee rules; cancellation alone will not automatically forfeit all payments.

7.3 Recording and closing the cancellation

Administration will retain the notice, supporting records, student response where relevant, and authorised manager’s cancellation decision in Part B of the form. The record will identify whether STARK could not deliver or the decision arose from a student related reason. A student signature will not be required to record a STARK initiated decision.

The trainer will verify completed outcomes, and Administration will approve and refer the administrative record to Accounts. Accounts will assess the applicable fees under section 8, followed by the approval and payment process in section 9. Administration will communicate financial and certification consequences and update the student management system. Certification and review rights will follow sections 10 and 11.

8 Financial assessment by pathway

Accounts will complete Part D of the form after Administration approval. Staff will reconcile actual receipts, earlier refunds or credits, accepted discounts, completed outcomes and the agreed unit prices. Refunds will use the accepted price, including applicable discounts. Annual fee reviews and new promotions will not retrospectively change an existing agreement.

8.1 Cooling off

STARK's cooling off period is seven calendar days, counted from the day after written enrolment confirmation. Where a student gives notice during this period, Accounts will calculate the refund as fees paid less a $250 administration deduction, capped at the amount paid. No extra administration debt will arise if less than $250 was paid. The deduction will apply once only and will not be combined with completed unit charges.

The deduction must have been disclosed, be reasonable and be lawful. Fee free statutory cancellation rights and a more favourable accepted refund agreement will prevail. A deposit returned before enrolment is confirmed will not attract this deduction.

8.2 Structured qualifications longer than one month

After cooling off, this model applies only to structured qualifications scheduled for longer than one calendar month. Accounts will compare tuition paid with the agreed fee value of completed competent units. Incomplete or not yet competent units will not be treated as completed for this calculation.

Where tuition paid exceeds the completed unit value, the difference will be refunded. Where tuition paid is less, the difference will be the outstanding tuition balance. Where they are equal, no tuition refund or further completed unit tuition balance will arise. Accounts will cancel future tuition invoices for incomplete units and reconcile separately any other lawful agreed charges.

The unit value will come from the accepted fee schedule. If units were not individually priced, Accounts will divide the agreed tuition by the payable units after credit transfer. Different unit values must have been agreed beforehand. A mixed enrolment will be assessed by its separately identified fee components without double counting.

8.3 RPL and short courses

Outside cooling off, no ordinary change of mind or voluntary withdrawal refund applies to RPL or short courses, including before commencement or for non attendance. RPL remains subject to the RPL rule even where its duration exceeds one month. Provider failure, statutory entitlements and more favourable accepted terms will be assessed separately.

8.4 Other fees and prepaid protection

Accounts will verify any assessment charges against the accepted terms: three attempts are included during the agreed duration where appropriate, with $25 for the fourth attempt per affected unit. Staff will check approved extensions, adjustments and funding conditions and avoid charging twice for the same assessment.

STARK will not charge or collect more than $1,500 as an initial payment per individual for the same course, including payments through third parties. Splitting invoices will not bypass this cap. Accounts will also monitor unearned prepaid balances under the Fees Policy and section 18 of the Compliance Standards. Any retained deferment credit remains subject to these controls.

9 Approval and refund payment procedure

9.1 Administration approval

Administration will approve the accuracy of Part B and attach the original notice, accepted agreement, trainer verification and any cancellation decision. The record will show the pathway, affected components, dates and cooling off status. Administrative approval confirms the case is ready for financial assessment; it does not approve the refund amount.

9.2 Accounts approval

Accounts will reconcile and approve the proposed calculation in Part D. The record will identify the refund rule, pricing basis, any lawful deduction, proposed refund, outstanding balance, cancelled invoices and retained credit. A zero refund will still be recorded with reasons. Any funding related calculation will follow the governing policy and applicable funding contract or agreement.

9.3 Final authorisation and communication

The CEO or relevant reporting manager authorised under the governance and financial delegation arrangements in force will approve or decline the recommendation in Part E. Staff will record the approver's name, role, delegation, decision, amount and date. The person calculating a refund will not approve their own payment; an alternate authorised approver will be used where necessary.

Administration will send the student the decision and calculation, any outstanding balance, certification status and appeal information. Staff will explain any correction or information needed promptly. Processing delays will not change the original notice date or remove a refund entitlement.

9.4 Payment and closure

Accounts will initiate an approved refund within ten working days after final approval and verified payment details, or sooner where legally required. Refunds will normally return to the original payer and method. Changed details will be independently verified through an established contact channel and retained securely.

Accounts will record the due date, initiation date, transaction and credit note reference in Part E and notify Administration. Any risk to the deadline will be escalated to the final approver. An undisputed refund will not be made conditional on waiving a complaint or other rights.

10 Outstanding fees and certification

Withdrawal will be processed while genuine agreed fees remain outstanding. A Statement of Attainment will include completed competent and paid units. Accounts will reconcile and seek payment of any genuine outstanding agreed balance for the withdrawn program before financial clearance. Cancelled incomplete unit tuition under the longer qualification model will not be demanded as a condition of clearance.

Administration will use the verified outcome record, financial clearance and USI checks to arrange certification through authorised staff. Section 9 requires issue within 30 calendar days of assessment completion where the completion or withdrawal and agreed fee conditions are met. ASQA guidance permits 30 calendar days from the withdrawal request if no assessment was completed in the preceding 30 days. Staff will record the due date and any lawful hold and arrange issue promptly when the hold is resolved. Results will remain accurate during a payment hold. [3, 4]

11 Complaints and appeals

Students may challenge a cancellation, declined deferment, refund calculation or other adverse decision under the Complaints and Appeals Policy. Administration will provide accessible information and assistance, and the review will afford procedural fairness. Review by an independent party will be available on request at no or low cost in accordance with that policy. Outcomes and reasons will be recorded and communicated. Staff will explain interim participation arrangements while a review is underway. [1]

12 Records reporting and review

Administration will retain the completed form, notices, responses, decisions, training plan changes and communication record, and update the student management system using accurate status and outcome codes. Accounts will retain the ledger reconciliation, approvals, payment evidence and prepaid fee register updates. Funding reporting will be referred to the responsible officer.

Staff will follow the Records Policy and section 10 for assessment and certification retention and will not destroy records because an enrolment ends. Access will be restricted according to staff responsibilities. Compliance will review reasons, repeated delays, inconsistent fee decisions and student feedback, and report required improvements to management. This policy will be reviewed annually and when requirements or operations change.

13 Applicable current RTO standards

The 2025 Standards for RTOs apply from 1 July 2025. The following references support this policy. The seven day cooling off period, $250 deduction, $25 attempt fee, $1,500 initial cap and ten working day refund initiation period are STARK policy settings; the Standards do not prescribe those commercial terms. Legal rights remain available. [1, 2]

Requirement	Policy application
Outcome Standard 2.1	Sections 1, 4 to 9: accessible terms and information about changes.
Outcome Standards 2.3 and 2.4	Sections 4, 5 and 7: support and reasonable adjustment considerations.
Outcome Standards 2.7 and 2.8	Sections 7 and 11: complaints, fair decisions and appeals.
Outcome Standards 4.2 to 4.4	Sections 3, 9 and 12: responsibilities, risk oversight and review.
Compliance sections 9 to 12	Sections 10 and 12: certification, records, statements and USI.
Compliance sections 14 and 16	Sections 4 and 7: transition limits and material change notification.
Compliance sections 18 and 20	Sections 1 and 8: prepaid fee protection and legal obligations.

Related documents and official references

Internal: Withdrawal Cancellation and Deferment Form V1.0; Fees Payments Refunds and Prepaid Fee Protection Policy V2.2; Pre Enrolment and Enrolment; Complaints and Appeals; Student Conduct; Certification; Records; Privacy; applicable funding policies and contracts or agreements.

[1] Outcome Standards Instrument 2025

[2] Compliance Standards Instrument 2025

[3] ASQA Integrity of Nationally Recognised Training Practice Guide

[4] ASQA 2025 Standards FAQs Version 3, page 15

[5] ACCC consumer remedies