2. You may withdraw from or cancel your enrolment in Your Course at any time and for any reason and without penalty. You are entitled to a refund under clause 4 below.

3. If you wish to make an application for a refund of the course fee you must provide us with a Notice to Withdraw. The Notice to Withdraw is deemed to be your application for a refund of the Course Fee.

Refunds

4. If we receive your Notice to Withdraw:
   a. at any time before the Course Start Date, we will refund your Course Fee less the Cancellation Fee and any other fee referred to in this Refund Policy; or
   b. on or after the Course Start Date, no refund of the Course Fee will be made; or
   c. and you have been, as a result of misbehaviour, suspended from Your Course or expelled from the College, no refund of the Course Fee will be made; or
   d. in any other circumstances not referred to in clauses 4.a, 4.b and 4.c above or in clause 4A, no refund of the Course Fee will be made.

#Refund in case of refusal of student visa

4A. If your attendance at Your Course is dependant upon you obtaining a student visa and you are refused a student visa and as a result of such refusal you fail to start Your Course on the Course Start Date, you are entitled to a refund of course fees.

Refund of the Course Fee will only be made in Australian currency. You agree that we are not responsible for currency exchange rate fluctuations and/or delays of refund in transit (mail, courier, telegraphic transfer or otherwise.)

Cancellation of Course

11. We will refund any Course Fee or part thereof we have received from you regardless of whether or not we have your Notice to Withdraw if:
   a. Your Course does not start by the Course Start Date or such later date as mutually agreed between you and us, or
   b. we cease to provide Your Course at any time after it starts but before it is completed, provided always that, if we arrange for another course, or part of a course, to be provided to you, whether by us or another provider, at our expense and you agree to accept the other course, or part of a course, we are not required to refund and no refund of Course Fee will be made to you.

Circumstance where there is no refund

12. Despite any provision in this refund policy, if we refuse to provide, or continue providing Your Course to you because of Student Default by you, no refund of course fees will be made to you and you will not be entitled to any refund of course fees whatsoever. In particular you will not be entitled to any refund or partial refund of the course fee if you are, as a result of misbehaviour or misconduct:
   a. suspended from Your Course; or
   b. expelled from the College.

13. 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. No refunds are possible unless AFTA Travel & Tourism College NSW procedures are followed. AFTA Travel & Tourism College NSW reserves the right to change its procedures without notice, according to its own requirements, or Australian Government regulations. 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.

PRIVACY

Information is collected on this form and during your enrolment in order to meet our obligations under the Education Services for Overseas Students (ESOS) Act and the National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2007 (the "Code"); to ensure student compliance with the conditions of their visas and their obligations under Australian Immigration laws generally. The authority to collect this information is contained in the ESOS Act 2000, the ESOS Regulations 2001 and the Code. Information collected about you on this form and during your enrolment can be provided, in certain circumstances, to the Australian Government and designated authorities and, if relevant, the Tuition Assurance Scheme and the ESOS Assurance Fund Manager. In other instances information collected on this form or during your enrolment can be disclosed without your consent where authorised or required by law. Personal information you supply will be disclosed to and used by AFTA Travel & Tourism College NSW staff and AFTA Travel & Tourism College NSW’s agents and contractors as may be necessary to efficiently conduct the business of AFTA Travel & Tourism College NSW. Such uses include matters related to student administration (including recovery of debts), provision of services and the dissemination of information to staff, agents and contractors, prospective and current students and remaining in contact with graduates. For more information on privacy, please refer to the AFTA Travel & Tourism College NSW Privacy Policy available at www.nswcollege.afta.edu.au

PAYMENT OF FEES

- Upon receipt of all enrolment, tuition and other fees, AFTA Travel & Tourism College NSW will send a successful applicant a Letter of Offer & Confirmation of Enrolment (COE). These will need to be presented to the Australian Consulate General, High Commission or Embassy to obtain a Student Visa.

- Payment of fees must be in Australian dollars and all bank fees paid by the applicant.

Account Name: Australian Pacific Travel and Tourism Pty Ltd
Bank: Westpac Banking Corporation
BSB: 032134
Account: 156154
SWIFT: WPAACO2S

- All major Credit Cards (Master/Visa/Ampex/Diners/JCB) and Electronic Funds Transfer (EFT) cash cards are accepted – please enquire.

- Personal cheques are NOT accepted by AFTA Travel & Tourism College NSW.

- All fees (monies) due to AFTA Travel & Tourism College NSW will be deemed to have been paid only when all the funds have been cleared and transferred to AFTA Travel & Tourism College NSW from the financial institution and/or AFTA Travel & Tourism College NSW representative (agent) and a receipt issued by AFTA Travel & Tourism College NSW.