INSTITUTE OF
HIGHER EDUCATION

Refund Policy

Governing Council Approved Policy

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Version Control

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Policy Custodian	Principal
Policy Contact	Principal
Related Documents	Admissions Policy and Procedure, Risk Management Plan, Student Grievance Management Policy and Procedure
Related Legislations	HEC National Fee Refund Policy for Higher Education Institutions in Pakistan (HEC Notification Guidelines) Competition Act, 2010 (Fair Trade Practices & Consumer Protection provisions) Financial Rules and Regulations of RIHE
Policy Benchmarking	University of Agriculture Faisalabad (UAF) Southern Cross Institute (SCI) Australia University of New England Canterbury Institute of Management (CIOM) Australia

1. Preamble

a. Purpose

The purpose of the Refund Policy ('the Policy') is to ensure that the Richmond Institute of Higher Education (RIHE), an affiliated higher education institute operating under the Higher Education Commission (HEC) Pakistan and UAF-aligned standards, offers a transparent, effective and efficient system for refunding student tuition fees in accordance with applicable legislative and regulatory requirements.

b. Definitions

For definitions, please refer to the *'Glossary of Terms'*.

2. Scope

This Policy applies to current and prospective students who have paid fees to RIHE.

3. Policy Statement

This Policy aims to provide refunds of student tuition fees ethically, honestly and fairly to all students in accordance with relevant legislation and regulatory frameworks. As an affiliated higher education institute operating under HEC and UAF-aligned standards, RIHE adopts the Higher Education Commission (HEC) National Fee Refund Policy, with refund timelines calculated from the official commencement of classes.

4. Principles

The key principles of RIHE's *Refund Policy* are:

a. Information about tuition-fee refunds, along with this *Refund Policy*, is publicly available to current and prospective students;
b. The Institute ensures that any changes to fees or associated conditions are communicated to students in advance;
c. Any changes regarding fees and to refunds will be communicated transparently and in a timely manner to all students;
d. Refund applications are processed fairly and equitably, with clear guidelines based on the type of withdrawal or course discontinuation;
e. Requests for refunds are approved where a student withdraws from a course or unit within the time frames outlined in Section 6 of this Policy, calculated from the official commencement of classes;
f. Requests for refunds are also approved if the Institute decides to discontinue a course or unit(s) in which students are enrolled;
g. If a student withdraws from a course/unit from the 31st calendar day after the official commencement of classes onwards, no refund of tuition fees is payable, except where otherwise required under applicable legislation or where compassionate or compelling circumstances are approved in accordance with this Policy;
h. The compassionate or compelling circumstances may include (but not limited to):
    i. serious physical or mental illness, such as hospital admission, serious injury, severe anxiety or depression;
    ii. sickness, misadventure, or other circumstances beyond a student's control;

iii. loss or bereavement, such as death of a close family member, family/relationship breakdown;
iv. hardship/trauma, such as being a victim of crime.

5. Refund Application Process

The following process is followed to assess refund applications:

a. Students must complete the Institute's *Refund Application Form* and attach all required documents;
b. Students who are seeking a refund must ensure that all sections of the *Refund Application Form* are completed before submission, and they must attach all required documentation. Contact details must be provided, including a phone number and valid email address;
c. The completed *Refund Application Form* together with all required supporting documents must be submitted to the Student Support manager. Applications may be submitted in person or through the online form available on the Institute website;
d. Students should submit refund applications within ten (10) working days of the date they withdraw or otherwise become eligible for a refund under this Policy. Applications received after this period will still be assessed in accordance with this Policy and applicable legislation. RIHE may request an explanation or supporting information regarding the delay where relevant.
e. Students are notified of the outcome of their refund application within ten (10) working days after RIHE receives the completed application and all required supporting documents;
f. The Institute assesses the refund application in accordance with this Policy;
g. Supporting evidence is required when a refund is requested due to compassionate or compelling circumstances. Supporting evidence may include but is not limited to:
    i. medical certificate(s);
    ii. psychologist report; or
    iii. death certificate of a close family member.
h. Where applicable legislation requires a different refund process or timeframe, RIHE will comply with the relevant legislative requirement.

6. Refundable Fees

Students receive refunds in accordance with the table below. The application/enrolment fee and any applicable course material fee are non-refundable, except where otherwise provided under this Policy or where a refund is required under applicable regulatory frameworks.

Refund Request Reason	Refund Entitlement / Fee Treatment
When a student voluntarily withdraws from a course or unit, or cancels their enrolment, up to the 10th calendar day of the official commencement of classes	100% of the tuition fee paid is refundable, less any applicable non-refundable fees.
When a student voluntarily withdraws from a course or unit, or cancels their enrolment, up to the 15th calendar day of the official commencement of classes (11th to 15th day)	80% of the tuition fee paid is refundable.
When a student voluntarily withdraws from a course or unit, or cancels their enrolment, up to the 20th calendar day of the official commencement of classes (16th to 20th day)	60% of the tuition fee paid is refundable.
When a student voluntarily withdraws from a course or unit, or cancels their enrolment, up to the 30th calendar day of the official commencement of classes (21st to 30th day)	50% of the tuition fee paid is refundable.
When a student voluntarily withdraws from a course or unit, or cancels their enrolment, from the 31st calendar day of the official commencement of classes onwards	0% refund (no refund of tuition fees), except where otherwise required under applicable legislation or where compassionate or compelling circumstances are approved.
When RIHE cancels a student's offer or enrolment because fraudulent or misleading documentation or information was provided during the admission process	No refund of tuition fees, except where otherwise required under applicable legislation or this Policy.
When RIHE cancels or refuses to continue a student's enrolment because of non-payment of fees or student misconduct	No refund of tuition fees, except where otherwise required under applicable legislation or where compassionate or compelling circumstances are approved.

Note:

- The refund slabs in this table adopt the HEC National Fee Refund Policy. Timelines are counted in calendar days from the official date of commencement of classes, inclusive of weekends and public holidays. Refunds are calculated on tuition fees only.
- The refund entitlements and fee treatments outlined in this table provide general guidance. Individual circumstances may be considered on a case-by-case basis, and RIHE may exercise discretion in determining an appropriate refund outcome, subject to the student's

written agreement, this Policy and applicable legislative and regulatory requirements.

- In the event of provider default, RIHE will discharge its obligations to affected students within 14 days either by arranging for the student to be offered a place in an alternative course that the student accepts in writing, or by providing the student with a refund calculated in accordance with applicable legislation.

7. Approved Refund Payments

a. Where a refund is payable, the student must submit a completed *Refund Application Form* with all required supporting documentation. RIHE will pay the refund within the following timeframes:
   i. Student withdrawal or other student default: within four (4) weeks after RIHE receives the student's written refund claim;
   ii. Provider default: within fourteen (14) days after the default day; and
   iii. All other approved refunds: within twenty (20) working days after receipt of the completed application.

8. Supplementary Fees

The Institute charges supplementary fees for some services offered. The *Schedule of Supplementary Fees* is published on the Institute Prospectus. The *Schedule of Supplementary Fees* is reviewed regularly to ensure that all fees are transparent and up to date. Students will be informed of any supplementary fees during orientation and via the Institute's official communications.

9. Appeals

Students may apply for consideration of a full or partial refund in the event of compassionate or compelling circumstances and may appeal against a decision made under this Policy and associated procedure. The student's appeal is dealt with in accordance with the Institute's grievance handling procedures outlined in the *Student Grievance Management Policy and Procedure.*