This policy applies to all International students. An International student is not a citizen or permanent resident of Australia or a New Zealand citizen. All enrolled International students (or their sponsors), whether in attendance at a campus of UNSW or off-shore, are liable for payment of tuition fees.

**Acceptance of an Offer of Admission**

**Tuition Fee Deposit**: If you are an international student wishing to accept your offer of admission to a program, you must pay a deposit fee to secure your place. Places in programs will be allocated in order of receipt of the deposit. The balance of tuition fees for the first semester of the program is payable by the payment due date for that teaching period. See **Key Dates** for specific payment due dates. You can also find your payment due date on your fee statement which will be available via myUNSW approximately 2 weeks prior to the start of Semester. External or offshore students and some government-sponsored students have different deposit requirements and these will be included in your offer letter.

**Student Visa**: On receipt of the deposit and, if appropriate, the health insurance payment, the University will issue an Electronic Confirmation of Enrolment for Overseas Students (eCOE) which a student requires in order to apply for a student visa for travel and temporary residence in Australia.

**Deferment**: If you wish to defer your offer from one year to the next, or one Semester to the next, you must defer your offer online via myUNSW by the deadline stipulated in your offer letter. If you are unable to defer your offer online, then you must request deferment in writing to the Admissions Office.

If you have already enrolled, but now wish to defer and it is prior to the relevant census date, submit your request for deferral online in myUNSW: sign on and go to My Student Profile tab, My Student Services channel > Online Services, and select Program Leave/Discontinuation.

Be aware that not all programs permit deferment. If you are not permitted to defer you must lodge a new application for admission at the time appropriate for your intended commencement of the program. If you defer you will be liable for the tuition fees applicable in the year in which you enrol.

**Fraudulent Documentation**: UNSW is committed to ensuring the integrity of our degrees for our graduates and adamantly opposes any activities that result in the creation of fraudulent documents or false representation of university studies.

While UNSW cannot speak to individual investigations or to any specific individual student file due to privacy legislation, any such accusations are accorded serious review and attention. Examples of possible punitive actions might include expulsion, refusal to allow admission and possible legal action.

Where a student is found to have provided fraudulent documentation the University will consider the record to be ‘on hold’ or suspended until the investigation is complete and a decision regarding the possible outcomes is communicated to the student. No refund of any tuition or deposit will be made whilst the investigation is ongoing.

Where a student is found to have provided fraudulent documentation as part of their application for admission and is excluded as a result of this, no refund will be made to the student unless the student has paid fees in advance for a period of study which has not yet commenced.

**Fee Charges and Payments**
1. Tuition Fees

Fees are reviewed annually and will usually increase. Tuition fees are derived from the relative cost of providing each type of course and are calculated at the rate corresponding to the year of the Census date applicable to your enrolment in a course.

See a complete schedule of tuition fees here.

You are financially liable for any courses for which you are enrolled as at the census date for that teaching period. It is your responsibility to manage your own enrolment at UNSW. If you decide to discontinue your studies or change to another provider, you must ensure that you drop any enrolment for the current Semester by the census date. You are financially liable for all enrolment as at the census date.

2. Health Insurance

The Australian Government requires that student visa holders be covered by medical insurance (Overseas Student Health Cover, OSHC) for the duration of their study in Australia. Students must make arrangements for their OSHC when accepting their offer of a place. OSHC is normally paid for the anticipated duration of the student's program. The University’s recommended provider for medical insurance for international students is Medibank, but you are free to use another provider. For further OSHC details see the section on ‘Health insurance’ at http://www.international.unsw.edu.au/study/degree-programs/fees. OSHC charges are regularly reviewed and those quoted on the offer letter are subject to change. Students on external/distance education programs not resident in Australia are not required to pay OSHC.

3. Calculation of Tuition Fees

The fee for each course is calculated based on the unit of credit value for that course. Each subject area has a cost per unit of credit value which has been calculated based on the relative cost of providing that course.

Tuition fees are calculated based on your enrolment in specific courses. UNSW students enrolled in most programs have some flexibility in the courses they choose and, at times, these courses will be from outside your own Faculty. Information on tuition fees is provided in the offer letter. Further tuition fee information is also available here.

4. Completion within Expected Minimum Duration

Students holding a student visa are required to complete their studies within the expected duration of study specified in their eCOE. This will usually mean a full-time study load. UNSW defines a standard normal full-time enrolment as 24 units of credit (UOC) per semester.

If you are unable to enrol in 24 units of credit per semester, and are not in your final semester, you are required to lodge a request to reduce your study load. See information on the request process.

5 Payment of Tuition Fees

Tuition fees are calculated prior to the start of semester and are payable in advance by the UNSW Payment Due date, as noted on your Fee statement in myUNSW. You must access your Fee statement online via myUNSW, available approximately 2 to 3 weeks before classes commence. This statement includes payment deadlines and payment options for all enrolled Teaching Periods.

Unless stipulated in the Offer Letter, all payments must be made in Australian dollars, and finalised by the Teaching Period Payment Due date for each semester.

If you wish to pay more than 50% of your tuition fees upfront, you may do so but must email fees@unsw.edu.au to confirm that you have chosen to do that.
5.1 Payment of Tuition Fees - Non-Standard Teaching Periods

Students enrolling in a 6-week teaching period that falls within the standard 12-week semester (i.e. T1B, T2B) are expected to finalise payment of their course/s for non-standard teaching periods by the UNSW Payment due date. If enrolment is after the UNSW Payment due date, students are expected to finalise payment upon enrolment.

Summer Term

Students enrolling in a 4-week teaching period that falls within Summer Term (U1B, U1C) are expected to finalise payment of their course/s by the UNSW Summer Term Payment due date. If the enrolment is later than the UNSW Summer Term Payment due date, students are expected to finalise payment upon enrolment.

5.2 Late Enrolment

If enrolment is after the start of the course, students are expected to finalise payment upon enrolment. A late enrolment fee of $250 will be applied to all enrolments after the published deadline.

6. Sponsored or Assisted Students

Sponsored or Assisted students are students who have an official sponsor recognised by the University and who the University invoices directly, rather than invoicing the individual student.

Students who an agreement with the University that fees will be paid by a recognised sponsor (i.e. home government/institution) will be able to view a Fee statement online indicating if any fees are required (i.e. fees which are not covered by their sponsor). If you are not liable for any fees, the online statement simply serves as a confirmation of your enrolment. A separate invoice for fees will be sent to your sponsor.

If you have a recognised sponsor please note that you will be liable for any unpaid tuition fee costs if the sponsor defaults on payment in any given semester.

Students who have an ‘unofficial sponsor’, such as an employer or a family member who has agreed to cover study costs, please note that in all cases UNSW considers you, the student, to be solely responsible for any financial liability to the University.

If you have an outstanding debt you will not be permitted to re-enrol in a subsequent year, semester or teaching period until such time as the debt is paid in full. Students indebted to the University will not be able to view their results, will not be issued with academic transcripts or any other official credentials and will not be permitted to graduate.

7. Difficulties with Payment

If you have difficulty paying your tuition fees due to financial hardship, you may apply to pay your tuition fees under a payment plan. Applications are reviewed on an individual basis and arranged on a per-semester basis only. Payment plans cannot be applied retrospectively and are not available to commencing students. Please note: an administrative fee of $100 will be charged for the establishment of a payment plan.

To apply you must complete an application form and provide documentation as evidence of your financial hardship. You must submit your application no later than the fee Payment due date for the semester in which you are requesting a payment plan. Applications received after the fee Payment due date will not be considered.

If you are permitted to pay by a payment plan you will be required to pay a proportion of your fee liability before the payment plan will be approved. The remaining balance will be paid under a payment plan with an instalment amount defined by the University. Please note that all fees must be finalised in accordance with the agreed terms and conditions of the individual payment plan. Payment plans will be limited to the semester in which the request is made and no further extensions will be granted.

Please be aware that non-payment of fees may lead to cancellation of enrolment. If you believe that you will have some difficulty paying your fees, it is important that you talk to the Student Financials Team via UNSW Student Central or email fees@unsw.edu.au.
8. Non-Payment of Fees

Students with an overdue debt to the University will not be permitted to enrol in any subsequent Semester or to graduate (whichever is applicable) until the debt has been cleared, and will cease to be entitled to membership and privileges of the University.

In addition, students with an overdue debt will no longer have access to:

- Exam results
- Buildings and computer labs
- Official transcripts or any other official documentation issued by the University
- Library Services

If fees remain unpaid, UNSW will forward your matter to our commercial debt collection agency, without further notice to you.

If that occurs, you will not only be liable for the amount of your outstanding fee debt, but you will also be liable for any fees, costs and other amounts charged by the collection agency to UNSW, in the process of recovering the debt. This will include any legal costs incurred.

Fee Variations (including Change of Residency)

1. Permanent Resident Status

If you obtain Australian permanent residency before enrolling in the program, or before the census date of the semester of first enrolment in that program, the offer of a place (or the enrolment) as an International student will lapse. Please note that because of government controls on the number of Domestic students that can be enrolled, students who obtain permanent residency may not qualify for a Commonwealth Supported place. Read important information on residency changes here.

The Australian Government guidelines clearly state that all students must finalise any enrolment issues, including permanent residency status, by the relevant census date. There is no provision to extend the census date deadlines. You must complete the application and provide proof of residency on or before the relevant semester census date in order to be eligible for the Domestic tuition fee rate.

If you receive your residency on or prior to the relevant semester census date but fail to complete the application form and provide the University with a certified copy of your evidence until after the census date, you will remain liable for the International tuition fee rate for the remainder of the semester.

Please note: the University cannot be held accountable for problems which may occur between students and the Department of Immigration and Border Protection (DIBP) regarding the issuing of permanent residency visas and is unable to apply retrospective fee adjustments for prior semesters.

Students who are granted Australian permanent resident status after the census date of their first semester of enrolment or after the census date of any subsequent semester will be seen as having entered into a contract with the University to pay International fees for that semester.

2. Repeated Courses

Students who are required to repeat courses will be charged the full cost to re-enrol in the course, based on the units of credit for that course at the time it is repeated.

3. Non-award Course Enrolment

In certain cases students may be permitted by a Faculty to enrol in additional courses that cannot be counted towards their degree program requirements. If permitted to do so, you will need to apply for and be enrolled in a separate Non-Award program and charged at the International student rate according to the tuition fee rate for that course enrolment.
International students are not permitted to enrol in non-CRICOS-registered programs.

4. Graduate students completing a thesis or project report

Graduate students who have completed all work (i.e. all research, laboratory, computational and field work) before the commencement of a semester, except for the preparation and submission of the thesis or project report, will be exempted from the fees for that semester if the thesis or project report is submitted before the relevant census date of their enrolment. After this date fees will be charged at the rate of 50% for the semester in which the thesis or project report is submitted, provided the student has exceeded the minimum period of enrolment specified in the degree conditions.

Graduate students who are permitted to resubmit a thesis or project report and required to undertake a further period of study are liable for the full cost of the further study period.

Refund of Fees Paid

In certain circumstances you will be entitled to a full or partial refund of fees paid, and these scenarios are outlined below. To request a refund you must complete the Refund Request form and submit it to Student Financials either by post, in person by fax or by email to the address on the form. If you are deemed to be eligible you will receive your refund within four (4) weeks.

Commencing Student Who Receive an Offer on or after 26 November 2014 (1a to 3a):

UNSW has elected to change its refund policy for international students; effective from 26 November 2014. Students who received an offer into a program after 26 November 2014 will be subject to an administrative fee of AUD3000 if they discontinue in the commencing semester of their program.*

Note: This applies to students who are in their commencing semester of a new program, regardless of whether they have previously completed a program at UNSW. It does not apply to students who are transferring or changing degrees while attending UNSW in order to complete a degree.

Students who are transferring from another institution where they have previously studied or obtained credit for their studies will be considered a commencing student at UNSW and will be subject to the administrative fee rules.

*Scandinavian students are exempt from the administrative fee increase as per current agreement with UNSW. They will continue to be charged a $500 administrative fee on discontinue in their commencing semester.

1a. Withdrawal Prior to Enrolment (Refund of all fees paid less administrative charge of $3000)

If you have accepted your offer at UNSW but not enrolled and you notify UNSW that you wish to withdraw from the program, you will receive a refund of all tuition fees and unspent non-tuition fees paid both before and after the commencement of the study period, less an administrative charge of $3000. The full amount paid both before and after the commencement of the study period will be refunded in documented cases where:

You, the applicant, have not been granted a student visa;

You, the applicant, are unable to attend because of documented illness or misadventure;

UNSW is unable to provide the program for which you have accepted an offer.

2a. Commencing Students - Withdrawal by Census Date (Refund of all fees paid less administrative charge of $3000)

If you are enrolled in courses and subsequently withdraw from the program prior to the census date in your commencing semester, you will receive a refund of all fees paid both before and after the commencement of the study period, less an administrative charge of $3,000.

3a. Commencing Students - Withdrawal After Census Date (No refund)
If you withdraw after the census date in your commencing semester you will not receive a refund of fees paid for that semester. However, if you have paid money in excess of the fees due for your enrolment for your first semester, you will be eligible for a **refund of the excess** fee payment.

If you are enrolled in a teaching period (e.g. T1B, T2B) that has not yet started you will receive a refund of all tuition fees paid both before and after the commencement of the study period for any course(s) relating to that teaching period. Fees paid for teaching periods in which the census date has already passed will not be considered for refund.

**Commencing Students Who Received an Offer Prior to 26 November 2014 (1b to 3b):**

1b. Withdrawal Prior to Enrolment (Refund of all fees paid less administrative charge of $500)

If you have accepted your offer at UNSW but not enrolled and you notify UNSW that you wish to withdraw from the program, you will receive a refund of all tuition fees and unspent non-tuition fees paid both before and after the commencement of the study period, less an administrative charge of $500. The **full amount** paid both before and after the commencement of the study period will be refunded in documented cases where:

- You, the applicant, have not been granted a student visa;
- You, the applicant, are unable to attend because of documented illness or misadventure;
- UNSW is unable to provide the program for which you have accepted an offer.

2b. Commencing Students - Withdrawal by Census Date (Refund of all fees paid less administrative charge of $1000)

If you are enrolled in courses and subsequently withdraw from the program prior to the **census date** in your commencing semester, you will receive a refund of all tuition fees and unspent non-tuition fees paid both before and after the commencement of the study period, less an administrative charge of $1,000.

3b. Commencing Students - Withdrawal After Census Date (No refund)

If you withdraw after the census date in your commencing semester you will not receive a refund of fees paid for that semester. However, if you have paid money in excess of the fees due for your enrolment for your first semester, you will be eligible for a **refund of the excess** fee payment.

If you are enrolled in a teaching period (e.g. T1B, T2B) that has not yet started you will receive a refund of all tuition fees and unspent non-tuition fees paid both before and after the commencement of the study period for any course(s) relating to that teaching period. Fees paid for teaching periods in which the census date has already passed will not be considered for refund.

**All students**

4. Refund Of Tuition Fees - Non-Award Enrolment

If you submit a request to discontinue a course(s) on or before the **census date** for that semester, a full refund will be made of all tuition fees paid both before and after the commencement of the study period for the course.

If you submit a request to discontinue after the **census date** for that semester, you will retain financial liability for the course fee, regardless of whether the fee has been paid.

If you are enrolled in a **teaching period** (e.g. T1B, T2B) that has not yet started you will receive a refund of all tuition fees paid both before and after the commencement of the study period for any course/s relating to that teaching period. Fees paid for teaching periods in which the census date has already passed will not be considered for refund.

If you withdraw after the census date in your commencing semester you will not receive a refund of fees paid for that semester.
5. Re-enrolling Students - Withdrawal by Census Date (Refund of all fees paid)

If you withdraw from the program prior to the census date of that semester you will receive a refund of all tuition fees paid both before and after the commencement of the study period for the semester.

6. Re-enrolling Students - Withdrawal After Census Date (No Refund)

If you withdraw from the program after the census date you will not receive a refund of fees paid for that semester.

If you are enrolled in a teaching period (e.g. T1B, T2B) that has not yet started you will receive a refund of all tuition fees paid both before and after the commencement of the study period for any course/s relating to that teaching period. Fees paid for teaching periods in which the census date has already passed will not be considered for refund.

7. Refund Of Tuition Fees – Special Circumstances

In certain circumstances you can apply to drop a course or courses without financial penalty. Your application will only be approved if you clearly demonstrate that your circumstances satisfy all of the following criteria:

1. The circumstances were beyond your control (and those circumstances were unusual, uncommon or abnormal) and
2. The circumstances did not make their full impact on you until after the census date for the course/s you wish to withdraw from and
3. The circumstances make it impracticable for you to complete the requirements for the course/s.

[View procedures and application form for Special Consideration refunds here]

A postgraduate student who submits a project report or thesis for examination by the census date for that semester will not be liable for tuition fees in that semester.

8. Students Not Permitted to Continue

Students not permitted to continue in their program because of a determination made by the University in relation to unsatisfactory progress, or any other reason, at any time during a Semester, will receive a refund of any fees paid for the following Semester.

9. Refunds for Tuition Fees Paid

If you require a refund, you must complete and submit a Refund Request form. Refunds will be processed and paid within 4 weeks of receiving the completed form. Refunds will only be made in Australian dollars, following clearance of the original payment, and are usually refunded via the original payment method. If a telegraphic transfer is required to a bank account, please ensure you include all bank details on the refund request. This method of refund is not recommended because of banking difficulties in some countries.

10. Credit Balances

Any credit resulting from an overpayment or an adjustment/amendment to your fee liability will be credited towards your fee liability for the following semester. *

If you do not enrol in the following semester, the University will attempt to contact you to provide a refund of any overpayment made, at the end of that Semester.

If a refund is required before the end of the Semester, please submit a Refund Request form and submit it by any of the methods indicated on the form.

Refund requests will usually be processed within four weeks.

* If the University is unable to contact a former student to arrange the refund of an overpayment, the funds will be held for a maximum of six years, at which time the credit balance will be transferred to the Office of State Revenue (OSR).
To find out if any unclaimed monies have been passed to OSR please contact fees@unsw.edu.au in the first instance.

Where the University has passed the funds to the Office of State Revenue students are advised to access the OSR online search functionality at www.osr.nsw.gov.au > 'Look for unclaimed money' link.

11. OSHC

Students who do not enrol with the University will be eligible for a full refund of any OSHC paid. The refund will be issued by the University, if the payment has not been sent to the OSHC Provider. However, if the payment has been sent and processed, students will be responsible for contacting the Provider directly.

Changing Education Providers

For information on the conditions and requirements for students who wish to change Education Providers, please refer to the Education Services for Overseas Students (ESOS) page.

Semester and Teaching Period Dates

For a complete schedule of Semester and Teaching Period dates, see the University’s Academic Calendar.

Disclaimer

The University of New South Wales makes every attempt to ensure that all information pertaining to tuition fees is correct at the time of publication. However, the University reserves the right to amend any information without notice in response to changing circumstances or for any other reason.

Students wishing to enrol in UNSW programs should note that specific arrangements for programs (e.g. staff allocation, semesters in which courses are held), as stated in UNSW publications, are an expression of intent only and are not to be taken as a firm offer or undertaking. Students wishing to take particular elective courses should ensure that these will be available prior to accepting their offer. Where oral representations are made by UNSW employees, representatives or agents that are inconsistent with written University publications, the written publications will apply. This fee policy does not remove the right to take further action under Australia’s consumer protection laws National Code of Practice for Registration Authorities and Providers of Education and Training for Overseas Students).