

Finance Policy	
Tuition Fees and Refunds	
1_F_POL_TuitionFeesandRefunds_190401	
1. Policy Statement	The School of Audio Engineering (NZ) Ltd, trading as SAE Institute (SAE), is committed to adhering to all compliance accountability. This policy governs the administration of tuition fees and refunds relating to programmes offered by the institute.
2. Purpose	The purpose of this policy is to detail processes employed to ensure all relevant legislation, rules and regulations surrounding student fees are complied with.
3. Scope	This policy applies to all students enrolled in an accredited programme at SAE.
4. Associated Policies and Procedures	<p>This policy should be read in conjunction with the following policies and procedures:</p> <ul style="list-style-type: none"> ● Student Admission policy ● International Students policy ● Domestic students enrolment procedure ● International student enrolment procedure ● Studylink procedure ● Public Trust procedure
5. Associated Documents	<p>This policy should be read in conjunction with the following documentation;</p> <ul style="list-style-type: none"> ● Student Fee Protection Rules 2013 ● The Education Act 2020 ● The Code of Practice ● Studylink MoU and VoS Rules and Processes ● The Trust Deed ● Registration Agreement ● Fee Protect Student Acknowledgement Form ● NZQA Refund of student fees flowchart ● Public Trust Fee Protect Manual ● Student Handbook
6. Policy	<p>6.1 Definitions</p> <p>SAE Institute uses the following terms associated with student enrolment:</p> <ul style="list-style-type: none"> ● Refund period/Census date - The end of the withdrawal period in which students are eligible for a refund, that being: <ul style="list-style-type: none"> ○ up to the end of the <u>eighth calendar day</u> after the start of the programme for Domestic students. This is a <i>minimum</i> period and may be extended with approval of the Campus Director.

- up to the end of the tenth working day after the start of the programme for International students. This is a *minimum* period and may be extended with approval of the Campus Director.

- **Cancellation** - A student withdrawing from a programme prior to refund period/census date OR SAE withdrawing a student from a programme prior to refund period/census date (known as Withdraw before start).
- **Withdrawal** - A student withdrawing from a programme after refund period/census date.
- **Termination** - SAE withdrawing a student from a programme after refund period/census date.

6.2 Tuition Fees

Tuition fees, or evidence that a student loan application has been lodged, must be received **prior** to the commencement of the programme.

Students may pay from personal funds directly into the Public Trust account, or by student loan (Studylink).

In the case of multi-year programmes, tuition fees are due annually and a separate Public Trust form with the tuition fees to be paid is generated each year. Letters of Offer (as of 2026) must include a sentence to explain fee changes. That is, in the event that course fees are changed during a learner's three-years of study (i.e., they signed a letter of offer in 2025 and their 2027 fees have changed), their invoice will be updated to reflect the new course fees so that all students within a cohort are charged the same amount.

If a student enrolls more than a month prior to the commencement of the programme, they are expected to pay their tuition fees, or show evidence of a loan application with Studylink, at least four weeks prior to the commencement of the programme.

If a student enrolls less than a month prior to the commencement of the programme or starts after programme commencement, they must pay their tuition fees, or show evidence of a loan application with Studylink, within seven days of enrolling.

6.3 Conditional Offers of Place

Students under conditional offers of place who have paid their fees but do not meet the entry requirements will be refunded the full amount paid.

This will be entered into the SAE Student Management system as a *cancellation*.

6.4 International Students

International students must pay annual tuition fees in order to obtain visa approval.

International students whose visa is declined will be refunded the full amount paid.

International students whose enrolment is cancelled will be refunded on the basis of the New Zealand dollar amount received at the time of payment.

If an International Student attains Permanent Residence status during a programme of study, fees will not be adjusted and no refunds are applicable *within* the academic year they are studying. Further years of study *after* obtaining permanent residency will result in domestic tuition fees being applied.

SAE is not liable to pay for any bank transfer fees and charges incurred in any refunds.

6.5 Cancellation of enrolment (aka Withdrawal before start)

Students are entitled to a refund if they withdraw from a programme as per section 669(3)(b) of the Education and Training Act 2020, and if:

- the programme is of three months duration or more
- the withdrawal occurs up to the end of the eighth calendar day after the start of the programme for Domestic students. This is a *minimum* period and may be extended with approval of the Campus Director.
- the withdrawal occurs up to the end of the tenth working day after the start of the programme for International students. This is a minimum period and may be extended with approval of the Campus Director.

6.6 Withdrawals and Terminations

As outlined in the Registration Agreement, if a student withdraws from a programme *after* the refund period/census date, no refund is applicable. This is recorded in SAE's Student Management System as *withdrawn*.

As outlined in the Registration Agreement, if SAE terminates a student from a programme after the refund period/census date, no refund is applicable. This is recorded in SAE's Student Management System as *terminated*.

Students must have paid all outstanding payments and returned all resources belonging to SAE before their withdrawal will be processed.

6.7 Payment Plans

In special circumstances, when a student cannot get Studylink or have the means to pay the tuition fees in a lump sum, they may be allowed to pay in

installments with an agreed payment plan. In such circumstances, the student must apply to be placed on a payment plan before the commencement of the programme. All payment plans must be agreed / approved by the SAE NZ Campus Director and SAE C&I Financial Director.

6.8 Debt Collection

Debt collection agencies may be engaged for non-payment of fees, with authorisation by the Campus Director. In such cases, students are not able to continue studying at SAE and will not be able to reapply for future study. The engagement of a debt collection agency may result in the application of a negative credit rating for the student.

6.9 Debt Write-off

Debts may be considered for write-off when (1) all other collection efforts have been exhausted, including referral to debt collectors; (2) the debt is deemed irrecoverable (e.g. the student cannot be located, or bankruptcy has been declared); or (3) the debt recovery costs exceeds the value of the debt.

Debt write-off requires approval from both the Navitas finance department and the Campus Director, and must be documented, with justification retained for audit purposes.

Where a student's debt is written off, it is essentially wiped from the system. They therefore can be awarded the credits they achieved during the course, and can receive a transcript detailing their study.

In the case a student wishes to return to study, this will be dealt with on a case-by-case basis.

6.10 Refund entitlements

For students cancelling their enrolment prior to the refund period/census date, any advance programme fee payments will be refunded including the administration fee of \$500. (Administration fee only applicable to Level 5 programmes).

In the case of any withdrawals or terminations *after* the refund period/census date, the student is not eligible for any refund.

In exceptional circumstances, students may apply to the Campus Director for a fee refund if they withdraw, wish to defer, or have their enrolment terminated after the refund period/census date. Students would be required to submit evidence for any consideration of mitigating circumstances leading to their termination/withdrawal. Any refund is at the discretion of the Campus Director and may require Executive approval as per the Delegations of Authority.

Note for short, unaccredited courses (e.g., STAR courses), students who cannot attend are eligible for a full refund.

6.11 Programme cancellation

In the event of a programme being cancelled by SAE prior to the commencement, students will be granted a full refund of any fees paid. Students have the option to transfer those funds to the next available intake.

In the unlikely event of a programme being cancelled after commencement, a proportional refund of fees will be made from the point of cancellation.

In the unlikely event of the closure of SAE, any refund due to the student will be made via Public Trust in accordance with the Education Act (1989) and the current NZQA Student Fee Protection rules.

6.12 Student Fee Protection

All tuition fees and refunds are processed through Public Trust in accordance with the Student Fee Protection Rules.

All private training establishments (PTEs) registered with New Zealand Qualifications Authority (NZQA) are required to offer protection for student fees paid. SAE uses Public Trust to act as an independent trustee to administer this protection.

As soon as fees are deposited with Public Trust, they are protected. Then as a programme progresses, fees are systematically paid to SAE. In the unlikely event that SAE is unable to complete the programme (due to closure, insolvency or programme cancellation), Public Trust will refund any fees owed, or if a student has a loan, pay them back to Studylink.

6.13 External notification

Once SAE processes a termination through its Student Management System, the following applicable agencies will be notified accordingly:

- Studylink, via SAKBase and/or Verification of Study (VoS) portals if applicable
- The Tertiary Education Commission (TEC), via the applicable SDR submission.
- Immigration New Zealand, in the case of an international student's change of enrolment.

Students are also responsible for notifying Studylink of any changes to their enrolment status.

	<p>6.14 Student acknowledgment Upon signing the SAE Enrolment documentation and Fee Protect Student Acknowledgement Form, the student agrees to the terms and conditions outlined in this policy.</p>
<p>7. Records</p>	<p>1_F_POL_TuitionFeesandRefunds_190401 DRAFT released for consultation 22 May 2019 FINAL approved by SAE Auckland Company Directors 4 June 2019 and released Reviewed with minimal updates and re-released for consultation 22 May 2023 UPDATED version approved by SAE Auckland Company Directors Board 2 June 2023 and released UPDATED 6 June 2024 with job title and tweaks to terminology (termination instead of unenrolment). Staff notified of updates, 4 July 2024. UPDATED 27 Aug 2025 to reflect the new TEC Fees Free Policy (final year instead of first year). UPDATED 11 Nov 2025 to include payment plans, debt collection and debt write-offs, as well as refunds about STAR courses. Updated version released to staff for consultation 10 Feb 2026. UPDATED version approved by SAE NZ Company Directors, 25 Feb 2026 and released</p>

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