

CA PROGRAM

Candidate Course Fees, Refunds, Appeals and Review Policy and Procedure

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Policy Statement

Chartered Accountants Australia and New Zealand (**CA ANZ**) is committed to providing accurate, clear and timely information for prospective and current CA Program candidates regarding CA ANZ's principles and procedures for setting, communicating, charging, refunding, re-crediting, and remitting CA Program course fees.

Policy Purpose

This policy and procedure outlines the principles and procedures for setting, communicating, charging, refunding, re-crediting, and remitting CA Program candidate course fees paid to CA ANZ and for the review of CA ANZ decisions concerning fee refund or FEE-HELP loan balance recredit requests.

Policy

1. SCOPE

When is this policy relevant?

- 1.1 This document applies to course tuition fees and any other course related fees associated with CA ANZ's Graduate Diploma of Chartered Accounting (**GradDipCA**) course which forms the academic component in CA ANZ's CA Program, and any other higher education qualification delivered and awarded by CA ANZ.

Who is covered by this policy?

1.2 This document applies to

- all currently enrolled CA Program candidates enrolled in the Graduate Diploma of Chartered Accounting (**GradDipCA**) course which forms the academic component in CA ANZ's CA Program, and any other higher education qualification awarded by CA ANZ; It extends also to CA Program applicants and candidates previously enrolled and not currently enrolled where the relevant fee liability was incurred while they were enrolled or is directly related to their CA Program course enrolment.
- CA ANZ, its subsidiaries, affiliates and controlled entities, including the New Zealand Institute of Chartered Accountants (together, the **CA ANZ Group**), defining management requirements at all levels and in all jurisdictions where the CA ANZ Group operates; and
- the CA ANZ Group and all CA ANZ Group employees, contractors, agents and officers (**CA ANZ Group Personnel**).

1.3 The policy and procedures set out in this document do not replace or modify procedures or any other responsibilities which may arise under CA ANZ's constitutional documents namely, the CA ANZ Supplemental Royal Charter, By-Laws, Regulations and the NZICA Rules.

1.4 The policy and procedures set out in this document do not replace or modify procedures or any other responsibilities which may arise under statute or any other law.

2. POLICY

2.1 Setting, communicating, charging, refunding, re-crediting and remitting CA Program course fees

- (a) It is the responsibility of the CA Program candidates to be familiar with the requirements of CA Program course fees, refunds, appeals and reviews under this policy and its annexures and to pay fees in line with these requirements¹.
- (b) CA ANZ levies course tuition fees and other course fees for services provided to CA Program candidates as part of their enrolment.
- (c) CA ANZ will not charge an administrative application fee for enrolment into its higher education course(s) or course subjects².
- (d) CA Program course tuition fees will be charged per subject where candidates pay on a subject-by-subject basis for each subject they enrol into in any term and set in accordance with relevant legislation³.

Other course fees charged by CA ANZ relating to incidental goods or services will at all times meet the criteria for deciding whether a fee is incidental as set out in chapter 7 of the Higher Education Provider Guidelines 2012 (HEP Guidelines) and Higher Education

1 A candidate is accepting the policy and procedural provisions herein including the conditions for withdrawals, refunds and reviews on enrolling in CA Program subject and accepting the [Candidate Enrolment Terms and Conditions](#) as part of that enrolment process.

2 In this document the word 'subject' has the same meaning as 'module,' 'unit,' and 'unit of study'.

3 The Department of Education publishes the unit of study fees in respect to overseas students studying which is inclusive of persons studying in Australia on a graduate visa but excludes overseas students that will not at any stage enter Australia for study. Note: Candidates residing Australia on a student visa are not permitted to enrol in the CA Program GradDipCA course. For further details see [CA Program Citizenship, residency, and visa requirements](#).

Support Act 2003 (HESA) [HESA paragraph 19-102(3)(f)]. These will be listed in the CA Program's published course fees schedule (see (f) below). CA ANZ will not charge any fines or impose any penalties principally to raise revenue or cover administrative costs.

CA ANZ will publish information on course fees for prospective and current students prior to the earliest enrolment date for the academic term on its "Timetable, Fees and Enrolment" web page. This information will include:

- (f)
- i. a schedule of CA Program course fees, inclusive of subject tuition fees and other course fees charged by CA ANZ, which will list the indicative total course fee, the equivalent full time study load (EFTSL) and mode of delivery for each subject, and make clear whether FEE-HELP assistance is available for the subject and whether there are any limits or condition of the FEE-HELP assistance available in relation to the subject; and
 - ii. a timetable listing the CA Program course subjects on offer and delivered by CA ANZ, their enrolment, study, assessment periods and census date.

This information will be correct at the time of publication and remain published at least until the end of the period in which the subject can be undertaken. CA ANZ reserves the right to vary its fees at any time consistent with the principles articulated herein.

- (g)
- CA ANZ's higher education course tuition fees will be subject to review, typically annually, and associated incremental increases. Fee changes will be published in the fee schedule with appropriate notice and will be made available on the website and relevant candidate course documents. If a course fee changes by more than 10% after a candidate enrolls the candidate will be notified of the fee increase in writing before the start of the course or relevant teaching period. Course fees must only change during a teaching period in extraordinary circumstances. If course fees change during a teaching period the new fee will apply from the beginning of the following teaching period. CA Program candidates will be liable for any increase in tuition fees as published in the fee-schedule.
- (h)

- (i)
- CA ANZ's higher education other fees may be reviewed and varied by CA ANZ at any time as required and as published in the fee schedule. CA Program candidates will be liable for other fees as applicable and as published in the fee schedule in force at time the fee liability is incurred.
- (j)

- (k)
- Candidates enrol in subjects on a term by term basis consistent with the CA Program's Enrolment Terms and Conditions.

Candidates are required to cover the costs of their tuition fees for their enrolled subject(s) at the time of enrolling in the subject(s) using a permitted payment method set out below.

Candidates become financially liable for the subject tuition fee from the subject's published census date unless the candidate has applied for and been approved for Remission of Financial Liability due to Special Circumstances as set out in the procedures below.

Candidates must indicate how they will pay for their subject fees at time of enrolment (i.e., by Visa, Mastercard or AMEX, FEE-HELP loan (if eligible) or by employer token (if eligible). Enrolled subjects being paid by Credit Card must be paid in full at the time of subject enrolment or the subject enrolment will be automatically cancelled.

A candidate's entitlement to a refund of the tuition fees / re-credit of the FEE-HELP debt (as applicable) for a subject will depend on the date of subject withdrawal as indicated at Table 1 below.

(l)

(m)

Subject withdrawal date	Tuition fee refunded/ FEE-HELP Debt re-credited	Academic Penalty applied
On or before the published subject census date	Yes – in full	No
After the published subject census date	No – remain liable for the full subject tuition fee / will incur FEE-HELP debt as applicable ⁴	Yes - see Candidate Assessment and Grading Policy and Procedure ⁴

Table 1

Candidates must pay any other course fees they incur during their course studies by the due date on their invoice. Other course fees are ordinarily non-refundable unless indicated otherwise on the published CA Program course fee schedule.

(n)

Non-payment of CA Program course fee liabilities may result in

(o)

- i. enrolment restrictions being applied;
- ii. course progression being paused or halted;
- iii. results being withheld; or
- iv. Academic Statements and Testamurs being withheld unless the candidate has lodged an application for remission of their financial liability due to Special Circumstances as set out under this policy which is pending decision by CA ANZ⁵.

(p)

Candidate course tuition fees are protected

- i. by a fair and reasonable refund and review policy and procedures which are legislated under the Higher Education Support Act 2003 (**HESA**) in cases where 'Special Circumstances' apply (see Remission of Financial Liability due to Special Circumstances set out under this policy); and
- ii. under CA ANZ's tuition assurance arrangements (see [Candidate Tuition Assurance Statement](#)).

2.2 Census Date

For the purpose of this document, the term "census date" refers to the date (to 11:59pm AEST/AEDT as applicable on that date) as the deadline date for various requirements, like finalising payment for your tuition fees, applying for a FEE-HELP loan (as applicable) or formally withdrawing your enrolment so you do not incur an academic penalty or the cost or FEE-HELP

⁴ Except where CA ANZ has approved Special Circumstances as set out in the procedures herein.

⁵ Other exceptions may include candidate financial hardship and other extenuating circumstances.

debt (as applicable) for the subject tuition fee. Candidates who withdraw from their enrolled subject on or before the census date will receive a full refund of tuition fees paid upfront for the subject and will not incur a FEE-HELP debt for the subject. CA ANZ does not charge any administrative fees (i.e. late withdrawal fee). The census date for each subject is set out in the CA Program course timetable available at: www.charteredaccountantsanz.com/become-a-member/timetables-fees-and-enrolment.

Procedure

3. PROCEDURE

3.1 This section covers:

- course fee payment methods and associated invoices/commonwealth assistance notices
- requests for the refund of up-front payments (inclusive of employer token payments)
- requests for the re-credit of FEE-HELP balances
- appeal and review of decisions associated with the refund of tuition fees paid upfront and/or the re-credit of FEE-HELP balances.

3.2 Permitted course fee payment methods

Candidates may pay their CA Program higher education course fees by the following methods:

Payment of course tuition fees (only)

- i. **Up-front payment by credit card** (Visa, Mastercard and American Express) at the time of subject enrolment;
- ii. **Up-front payment by Employer Token** at the time of subject enrolment where enrolment by bulk employer token has been arranged in advance by the candidate's employer with CA ANZ via the Member Admissions and Pathways team 10 days prior to enrolment opening for any new token request;
- iii. **FEE-HELP loan** at the time of subject enrolment where the candidate has been assessed by CA ANZ as eligible to access this Commonwealth Assistance Scheme (see below for further details) and this payment method is indicated for the enrolled subject on or before the subject census date. If a candidate has not enrolled and registered to pay for the subject using a FEE-HELP loan on or before the subject census date the subject cannot be paid for using a FEE-HELP loan

Mixing payment methods for course tuition fees

- A candidate paying for a subject using an Employer Token must pay for the subject in full (100%) using the token.
- A candidate who is eligible to pay for a subject using a FEE-HELP loan may use a mix of up-front payment by credit card and FEE-HELP Loan to cover the cost of the subject tuition fee.

Payment of other course fees

All other course fees must be paid up-front by credit card (Visa, Mastercard and American Express) by the due date advised on the invoice.

3.3 Course fee invoices and Commonwealth Assistance Notices

- Invoices and payment receipts relating to tuition fees paid upfront by credit card for enrolled subject(s) will be available to the candidate to view in CA ANZ's 'MyCapability- Program' student system (accessed through MyCA) following subject enrolment.
- Invoices relating to course tuition fees paid by the candidate using their employer token will be available to sponsoring employers via the employer portal in MyCapability- Program and sent by CA ANZ to the employer firm.
- Invoices and payment receipts relating to other course fees incurred by the candidate will be made available for the candidate to view in MyCapability- Program.
- A candidate registered for FEE-HELP (see Appendix A) who indicates on subject enrolment that they will cover the cost of the enrolled subject in full or in part using a FEE-HELP loan will be issued a Commonwealth Assistance Notice (CAN) no later than 28 days after the subject census date. This notification will be available to the candidate from CA ANZ's 'MyCapability-Program' student system. The CAN will include important information about currently enrolled subjects, any HELP debt incurred for these and/ or any upfront contribution amounts that have been or are due to be paid.

3.4 Financial implications of subject withdrawal

(a) On or before the subject census date

A candidate who notifies CA ANZ of a subject withdrawal⁶ on or before the subject's published census date will no longer be liable for the subject's tuition fee and if accessing FEE-HELP no FEE-HELP debt will be incurred for the withdrawn subject. Any tuition fee amount paid upfront to CA ANZ for the withdrawn subject will be automatically refunded to the payee (including any NZ GST paid if applicable).

(b)

After the subject census date

A candidate who withdraws⁶ from a subject after the subject's census date remains liable for the tuition fee for the subject, and if accessing FEE-HELP for the subject will incur a FEE-HELP debt, except where CA ANZ has approved the candidate's post-census date withdrawal due to Special Circumstances as set out herein.

Procedure to request a refund of tuition fees paid up-front or the re-credit of a FEE-HELP balance on subject withdrawal due to Special Circumstances

3.5 The process to request a refund of Tuition Fees paid up-front or the re-credit of a FEE-HELP loan balance upon subject withdrawal due to special circumstances is as follows.

3.6 Where a candidate has withdrawn from the subject and/or where a candidate has not been able to complete the requirements of a subject after the subject's census date due to special circumstances, such as serious illness or because of another unforeseen event, the candidate

⁶ A candidate notifies CA ANZ of their CA Program course subject withdrawal by logging into the *MyCA web portal* and going to *My Capability* → *My Requests* → selecting the subject to be withdrawn from and selecting the *Withdraw* option.

may apply to CA ANZ to request a refund of their Tuition Fees paid up-front and/or the re-credit of a FEE-HELP loan balance.

- 3.7 Applications to request a refund of Tuition Fees paid up-front and/or the re-credit of a FEE-HELP loan balance due to Special Circumstances must be made to CA ANZ in writing within 12 months of the withdrawal date or if the candidate has not withdrawn, within 12 months of the last day of the period of study in which the subject was, or was to be, undertaken.
- 3.8 Applications must be made by completing the CA Program *Tuition Fee Refund, Appeal or Review Application* which can be downloaded from the [CA Program's policy web page](#). The complete application and any substantiating information are to be submitted through the My CA web portal → *My Education* → *My Requests* → *Tuition Fee Refund or Appeal / Review Request* option.

Former CA Program candidates unable to access the My CA web portal may email their application and substantiating information to service@charteredaccountantsanz.com with the subject line "CA Program Refund Request".

- 3.9 Where CA ANZ has received a *Tuition Fee Refund, Appeal or Review Application* due to special circumstances CA ANZ will also consider for each subject listed in the application whether any assigned academic penalty for the subject(s) should be waived under the special circumstances provisions set out in the CA Program's [Candidate Assessment and Grading Policy and Procedure](#).

Requirements to be met for special circumstances to be accepted

- 3.10 To meet the 'special circumstances' requirements the special circumstances need to have been
- i. Beyond the candidate's control AND
 - ii. Not have made their full impact until on or after the census date for the subject in question; AND
 - iii. Made it impracticable for the candidate to complete the requirements for the subject.

For circumstances to be considered by CA ANZ to be beyond a candidate's control, a reasonable person would consider that the affected candidate was not responsible either directly or indirectly for the circumstances, or as a result of the affected candidate's actions or inactions.

With respect to paragraph 3.10(i) above, 'beyond a candidate's control' is defined as 'a situation occurs, which is unusual, uncommon or abnormal, and that a responsible person would consider is not due to the candidate's action or inaction, either direct or indirect, and for which the person is thus not responsible'. Pre-existing conditions are not ruled out, but consideration will be given to whether that condition changed in a way to affect the candidate in a way that might otherwise not have been expected.

With respect to paragraph 3.10(ii) above, CA ANZ needs to be satisfied that the circumstances did not have a full impact on the candidate until either on or after the census date for a unit of study if the person's circumstances occur:

- Before the census date but worsen after that date;

- Before the census date, but the full effect or magnitude does not become apparent until on or after that date; or
- On or after the census date.

With respect to paragraph 3.10(iii) above, special circumstances which would make it impracticable for the candidate to complete the requirements for the subject include:

- Medical circumstances: where a medical condition has occurred, or an existing condition has worsened, on/after census date so that the candidate is unable to continue with their studies; or
- Family/Personal circumstances: where there has been a death or serious medical problem occur within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect the candidate to continue with their studies; or
- Employment related circumstances beyond the candidate's control: where a candidate's employment status or arrangements have changed so that the candidate is unable to continue with their studies; or
- Course related circumstances: where CA ANZ has made a change to an aspect of the teaching program on or after the census date, such as a change to the subjects⁷ that are being offered in a term or a change to the assessment schedule for a subject, or similar changes that mean the candidate would be materially disadvantaged by the change.

CA ANZ would decide, at its own discretion, whether a candidate is unable to complete the requirements for a subject if the student is unable to:

- undertake the necessary private study required; or
- attend sufficient workshops; or
- complete any other course requirements because of their special circumstances.

3.11 CA ANZ has the discretion to waive the timeframe requirement set out at paragraph 3.7 above if CA ANZ is satisfied that the application could not be made within the specified time limit.

3.12 Candidate requests for a Refund of tuition fees paid up-front or the re-credited of a FEE-HELP loan balance after the subject census date due to Special Circumstances will be considered and determined by the General Manager, Member Admissions & Pathways (or delegate) or General Manager CA Program (or delegate) this being the **Original Decision Maker** under this policy. Applicants will be notified of the decision within 20 working days following lodgement of a complete application. The assessing senior officer reserves the right to consult with other areas of CA ANZ as part of the decision process.

3.13 If the candidate's application is successful, the Notice of Decision letter will include:

- the reasons for the decision to refund the paid tuition fees and/or re-credit the applicant's FEE-HELP balance;
- the FEE-HELP balance that will be re-credited and the FEE-HELP debt that will be reduced (if applicable);
- the up-front payment amount that will be refunded (if applicable);

- information on whether the candidate has also been concurrently granted withdrawal from the subject without academic penalty due to special circumstances as permitted under the CA Program's Candidate Assessment and Grading Policy and Procedure.
- contact details for who to contact in order to answer any further questions in relation to the Notice of Decision; and

3.14 If a candidate's application is unsuccessful, the Notice of Decision letter will include:

- the reasons for the decision not to refund the paid tuition fees and/or re-credit the applicant's FEE-HELP balance;
- how to submit a valid request to exercise their right to apply for a review of this decision in the case of FEE-HELP balance or combined FEE-HELP balance and up-front payment amount;
- how to submit a valid request to exercise their right to apply for a review of this decision in the case of full up-front payment amount;
- information on whether the candidate has or has not been granted withdrawal from the subject without academic penalty due to special circumstances as permitted under the CA Program's Candidate Assessment and Grading Policy and Procedure; and
- contact details for who to contact in order to answer any further questions in relation to the Notice of Decision.

Procedure to appeal CA ANZ decision to decline an application for the refund of tuition fees paid Upfront

3.15 Procedure for appeal CA ANZ decision to decline an application for the refund of tuition fees paid Upfront

- (a) If the applicant is not satisfied with the outcome of their request for a refund of their up-front tuition fees, the applicant may appeal the decision within 28 days from the date they receive the notice of the outcome.
- (b) Applications must be made by completing the *CA Program Tuition Fee Refund, Appeal or Review Application* which can be downloaded from the [CA Program's policy web page](#) and submitted this form and any related substantiating information by reply email to *assessment@charteredaccountantsanz.com* (this is the email address that the original Decision Notice will be sent from)
- (c) The request must specify the reasons for the appeal and include any related further substantiating information. The request will be forwarded to the review officer (or delegate) (see paragraph 3.17). The review officer reserves the right to consult with other areas of CA ANZ as part of the review process.
- (d) CA ANZ will acknowledge receipt of an appeal application in writing and will inform the applicant that they will be advised in writing of a decision within 45 calendar days and if not advised of a decision within timeframe, CA ANZ is taken to have confirmed the original decision.

If the appeal application is successful, the Notice of Decision letter will include

- the reasons for the decision to refund the applicant's paid tuition;

- the up-front payment amount that will be refunded; and
- who to contact for further questions.

If the appeal application is unsuccessful, the Notice of Decision letter will

- include the reasons for the decision not to refund the applicant's paid tuition fees;
- inform the applicant of their right to appeal the decision externally as set out under stage 4 of the CA Program's [Candidate Complaints, Grievances and Appeals Policy and Procedure](#) and approximate costs of making such an appeal. It will also attach a copy of the Policy.

(f)

Procedure to request a review of certain decisions made by CA ANZ relating to an application to re-credit a FEE-HELP balance

3.16 Procedure for review of certain decisions made by CA ANZ relating to applications by candidates to re-credit their FEE-HELP balance

This procedure deals with requests for a review of certain decisions made by CA ANZ relating to applications by candidates to re-credit their FEE-HELP balance. Such decisions refer to unsuccessful applications by a candidate to re-credit their FEE-HELP balance. Review means formal reconsideration of a decision.

3.17 Review Procedure

This document containing these procedures is to be published on CA ANZ's CA Program Policy webpage so that candidates have up to date information publicly available to them about these procedures.

Where a candidate is not satisfied with the decision made by an original decision maker of CA ANZ under this policy, they may apply for a review of the decision by the review officer. At CA ANZ, the review officer is the Group Executive, Education and Marketing (or delegate). This is the person who CA ANZ's Chief Executive Officer has appointed to review decisions made under this policy by CA ANZ.

The review officer must not review a decision that they were involved in making and must occupy a position that is senior to the person involved in making the original decision.

3.18 Reviewable decisions include:

- (a)
- Refusal to re-credit a candidate's FEE-HELP balance.

3.19 How to apply for a review of decision

(b)

If the applicant is not satisfied with the outcome of their request for a re-credit of their FEE-HELP balance, the applicant may request a review of the decision within 28 days from the date they receive the notice of the outcome.

Applications must be made by completing the CA Program *Tuition Fee Refund, Appeal or Review Application* which can be downloaded from the [CA Program's policy web page](#) and submitted this form and any related substantiating information by reply email to assessment@charteredaccountantsanz.com.

(This is the email address that the original Decision Notice will be sent from)

The request must specify the reasons for seeking the review and include any related further substantiating information. The request will be forwarded to the review officer (or delegate) (see paragraph 3.17). The review officer reserves the right to consult with other areas of CA ANZ as part of the review process.

- (c) CA ANZ will acknowledge receipt of an application for review of a reviewable decision in writing and will inform the applicant that they will be advised in writing of a decision within 45 calendar days and if not advised of a decision within timeframe, CA ANZ is taken to have confirmed the original decision.
- (d) Written notice of the outcome of a reviewed decision relating to FEE-HELP will be given to an applicant for review.
- If the Review Application is successful, the Notice of Decision letter will include
 - (e)
 - the reasons for the decision to refund the applicant's paid tuition fees and/or re-credit the applicant's FEE-HELP balance;
 - the FEE-HELP balance that will be re-credited and the FEE-HELP debt that will be reduced (if applicable);
 - the up-front payment amount that will be refunded if such a payment has been made; and
 - who to contact for further questions.
 - If the Review Application is unsuccessful, the Notice of Decision letter will
 - include the reasons for the decision not to refund the applicant's paid tuition fees and/or re-credit the applicant's FEE-HELP balance;
 - inform the applicant of their right of appeal to the Administrative Appeals Tribunal (AAT) and provide details about contacting the AAT and the approximate costs of making an application.:

3.20 To contact the Administrative Appeals Tribunal, candidate should go to <https://www.aat.gov.au/contact-us> and select the state or contact the AAT via email at aatweb@aat.gov.au. Information on the cost of lodging an appeal with the AAT is also provided on the Tribunal's website.

3.21 Timeframe to process upfront tuition fee refunds

CA ANZ will endeavour to process any entitled upfront tuition fee refund within 28 calendar days of the candidate's pre-census date withdrawal from the subject or CA ANZ's notification to the candidate that their application for a post-census date withdrawal due to special circumstances has been successful. Refunds will be processed by crediting the payee's credit card. If it is not possible to refund the credit card, CA ANZ will refund to the payee's nominated bank account. In some circumstances, refunds may require extra time to process due to delays in administrative processing or incomplete information being provided.

4. RESPONSIBLE OFFICER

Group Executives (or their delegate) are responsible for ensuring that Senior Leadership and Management staff in their division are aware of this document and their responsibilities set out herein.

The Document Owner(s) (or their delegate) are responsible for the effective approval, implementation, maintenance and appropriate communication of this document, including arranging the documents posting to the document register and repository.

Senior Leadership/Management (or their delegate) are responsible for ensuring that employees in their teams (directly or indirectly) are aware of this document and their responsibilities defined herein. Senior Leadership/Management also have the responsibility for:

- Ensuring their team understands the CA ANZ Document Hierarchy when developing necessary documentation;
- ensuring the responsibilities, authorities and accountabilities of their position are satisfied; and
- demonstrating compliance to the Risk, Compliance & Assurance team where required.

CA ANZ People are responsible for being aware of and complying with this document.

5. DEFINITIONS

For the purposes of this document the following definitions apply.

CA ANZ means Chartered Accountants Australia and New Zealand (CA ANZ) ABN 50 084 642 571 having its registered office at 33 Erskine St Sydney NSW 2000.

CA ANZ Group means CA ANZ, its subsidiaries, affiliates and controlled entities, including the New Zealand Institute of Chartered Accountants.

Candidate means a CA ANZ registered current candidate of the academic CA ANZ CA Program enrolled in CA ANZ's Graduate Diploma of Chartered Accounting, this being the academic component of the CA Program.

Census Date means a published date, set by the CA ANZ, no earlier than 20% of the way through the subject's delivery period. It is deadline for various requirements such as indicating payment for an enrolled subject using a FEE-HELP loan or formally withdrawing a subject enrolment in order to not be financially liable for the subject's tuition fee.

Constitutional Documents means the CA ANZ Supplemental Royal Charter, By-Laws, Regulations and the NZICA Rules.

Equivalent full-time student load (EFTSL) is the measure used to determine a student's study-load. CA ANZ sets a subject's study load value for each of its courses. One EFTSL is the amount of study load determined by the CA ANZ to be equal to a full-time load at 100 percent intensity for one student for one year.

GradDipCA means the Graduate Diploma of Chartered Accounting.

Indicative total course fee means the estimate of the amount the course based on the current cost of all required subjects of the course and may vary depending on when subjects are taken and the number of subjects retaken to complete the course.

Member means a member of CA ANZ as defined in CA ANZ's By-Laws and Regulations.

Organisation ('the organisation') means *Chartered Accountants Australia and New Zealand (CA ANZ) ABN 50 084 642 571* having its registered office at 33 Erskine St Sydney NSW 2000.

Other fees (also referred to as incidental fees) means fees paid for a charge for a good or service that is incidental to studies. It may include (but is not limited to): a charge for a good or service that is

not essential to the course; a charge for an alternative form, or alternative forms, of access to a good or service that is an essential component of the course of study but is otherwise made readily available at no additional fee by CA ANZ; or a charge for an essential good or service that the candidate has the choice of acquiring from a supplier other than CA ANZ and it is for equipment or items which become the physical property of the candidate and are not consumed during the course of study; or a fine or a penalty provided it is imposed principally as a disincentive and not to raise revenue or cover administrative costs. Other course fees will at all times meet the criteria for deciding whether a fee is incidental as set out in chapter 7 of the HEP Guidelines and HESA [HESA paragraph 19-102(3)(f)].

People Leader means Senior Leadership/Management (or their delegate) who is responsible for ensuring that employees in their team(s) (directly or indirectly) are aware of this document and their responsibilities defined herein.

PCC means the Professional Conduct Committee of CA ANZ.

Special Circumstances are those that are

- Beyond the candidate's control; and
- Did not make their full impact on the candidate until on or after the census date; and
- Make it impracticable for the candidate to complete the requirements for the course in the period during which the candidate was enrolled to undertake the course.

Special circumstances do not include a lack of knowledge or understanding of requirements under the schemes or the candidate's incapacity to repay a HELP debt. Circumstances are beyond a candidate's control if a situation occurs that a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. This situation must be unusual, uncommon or abnormal.

Tuition Fees: Fees paid for tuition in an enrolled subject that forms part of CA ANZ's GradDipCA course.

6. RECORDS

- 6.1 Records in association with this policy will be kept in accordance with CA ANZ's *Records Management Procedure and Privacy, Data Management and Retention Policy*.
- 6.2 CA ANZ will maintain records for the purposes of section 19-72 of the Higher Education Support Act 2003 (HESA) relating to:
- (a) how CA ANZ assessed a candidate as academically suited to undertake a subject before enrolling the candidate in the subject being undertaken as part of a course of study; and
 - (b) if CA ANZ is satisfied that special circumstances apply to a candidate for the purposes of section 104-1A of the HESA - the grounds on which CA ANZ is so satisfied; and
 - (c) if CA ANZ determines that undertaking a subject will not impose an unreasonable study load on a person for the purposes of subsections 36-12(2) and 104-1AA(2) of the HESA - the grounds on which CA ANZ made such a determination.

The records shall be kept by CA ANZ for the period of 7 years, starting from when the record was made by CA ANZ and will be kept in a manner so that they can be readily provided upon request by the candidate concerned, the Minister or the Department of Education Secretary.

7. RELATED DOCUMENTS

CA ANZ Supplemental Royal Charter, By-Laws, and Regulations (and the NZICA Act 1996 and the NZICA Rules if they apply to the candidate), Privacy, Data Management and Retention-Policy, Document Control Procedure, Records Management Procedure, [Privacy Policy](#), and the CA Program's Candidate Code of Conduct and Candidate Complaints Grievance and Appeals Policy and Procedure.

These documents can be accessed from the following website locations:

- CA ANZ CA Program Policy webpage → www.charteredaccountantsanz.com/become-a-member/ca-program-policies
- CA ANZ public website. Go to Member Services → [Member Obligations](#)
- CA ANZ intranet for staff. Go to caanz.unily.com → Policies & Procedures tab.

8. RELATED LEGISLATION AND STANDARDS

Tertiary Education Quality and Standards (TEQSA) Act (C'th), Higher Education Standards Framework (Threshold Standards); Higher Education Support Act 2003 (HESA), Higher Education Provider Guidelines 2012, Australian Qualifications Framework, TEQSA Guidance Notes for Providers, DESE Higher Education Administrative Information for Providers, Global Accounting Alliance (GAA) mutual recognition framework; International Federation of Accountants (IFAC) International Accounting Education Standards, and Tax Practitioners Board (Board) standards for course providers.

Version history

Approved Date	Effective Date	Change History	Version	Next Review Date
20 October 2022	20 January 2023	Document establishment, replacing course fee refund provisions in CA Program Candidate Enrolment Terms and Conditions	1.0	June 2025
	22 January 2024	Template update and technical amendments to maintain business and regulatory currency	1.1	June 2025

Chartered Accountants Australia and New Zealand (CA ANZ) is a registered Australian higher education provider in the category of 'Institute of Higher Education' (TEQSA Provider ID: PRV12024).

ANNEXURE A

Registration for a FEE-HELP Loan

CA ANZ is a TEQSA⁸ registered higher education provider and its Graduate Diploma of Chartered Accounting (**GradDipCA**) degree which forms the course component of the CA Program is a TEQSA accredited higher education qualification. CA ANZ is also an approved provider of the Australian Government's FEE-HELP loan scheme.

Reflective of the above, CA Program candidates may be eligible to access the Australian Government's FEE-HELP loan scheme to assist them in paying their subject tuition fees for this course.

To be eligible to access a FEE-HELP loan CA Program candidates must meet the scheme's eligibility requirements. These are summarised below. Generally, Australian citizens and residents holding a permanent humanitarian visa are eligible for FEE-HELP subject to meeting all other eligibility requirements. Candidates in Australia on another permanent visa type or holding a temporary visa are not eligible for FEE-HELP. New Zealand citizens are also generally not eligible for FEE-HELP unless they are also Australian Citizens or hold a Special Category visa (SCV) and meet the scheme's residency requirements. Pacific Island residents are generally not eligible for FEE-HELP unless they are a Pacific engagement visa holder who is resident in Australia for the duration of your unit(s) (note: a PEV holder becomes eligible from 1 February 2024).

Any candidate considering accessing a FEE-HELP loan should read the requirements as detailed on the Government's [Study Assist](#) website carefully to determine their eligibility.

A FEE-HELP loan can be used by eligible candidates to cover the cost of all or part of their CA Program GradDipCA course subject tuition fees. A FEE-HELP loan cannot be used to cover the costs of other incidental CA Program fees, items like laptops or textbooks, or CA ANZ CA Study Masterclass (CASM) fees.

When a candidate uses a FEE-HELP loan to cover all or part of their GradDipCA subject fees the Australian Government pays the value of the loan directly to the candidate's education provider, in this case CA ANZ. The candidate then repays their loan through the Australian taxation system once their income rises above the minimum compulsory repayment threshold that is set by the Government annually. Repayments made through the Australian taxation system are called 'compulsory repayments'. In accordance with Chapter 4 of the HESA, these repayments will continue while the payee's income is above the compulsory repayment threshold until the whole HELP debt has been repaid, even if the payee has not completed their studies and regardless of whether the payee has moved overseas.

The Government will not apply any loan fee to FEE-HELP loans relating to CA ANZ's CA Program GradDipCA as this is a postgraduate course of study. The Government does not charge interest on FEE-HELP debts but does apply indexation to the debt on 1 June each year. (For further information refer to the Government's [Study Assist - Loan repayment](#) web page)

If you are considering a FEE-HELP loan it is essential that you have read the information about the FEE-HELP loan scheme available on the Government's [Study Assist](#) website. For more information on repaying and viewing an existing HELP debt, visit <https://www.ato.gov.au/getloaninfo> or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

Eligibility requirements

A CA Program candidate to be eligible for a FEE-HELP loan must meet ALL the following criteria

- Be enrolling in studies that form part of their CA Program GradDipCA award course;
- Be an:
 - Australian citizen or permanent Australian Government humanitarian visa holder who will study at least one unit of your course of study in Australia; or
 - New Zealand Special Category visa (SCV); or eligible former New Zealand SCV holder; who meets the long-term [residency requirements](#); and who studies the entire course while living in Australia;[#] or
 - Pacific engagement visa holder who is resident in Australia for the duration of your unit(s) (note: a PEV holder becomes eligible from 1 February 2024);[#]
- Have enrolled in the GradDipCA subject on or before the census date and is still enrolled in the subject at the end of the subject census date;
- Have submitted a completed *Electronic Commonwealth Assistance Form (eCAF)* on or before the [census date](#) of the first enrolment period in which access to a FEE-HELP loan is sought. The form will require the

8 Tertiary Education Quality and Standard Agency (TEQSA) – The Australian Government's independent national quality assurance and regulatory agency for higher education.

candidate to enter their Australian Government issued Unique Student Identifier (USI)⁹ and their Australian Government Tax File Number (TFN)¹⁰ and to declare they have read the FEE-HELP Information booklet and are aware of their obligations under the loan scheme;

- Be assessed as a genuine student and as academically suitable for your unit(s) of study;
- Not undertake more than 2 years' worth of higher education study in the last 12 months (unless CA ANZ has approved a higher study load); and
- Have an available [HELP balance](#) that is greater than zero and sufficient to cover the cost of the FEE-HELP loan that is being sought for their enrolled GradDipCA subject.

For further information on eligibility criteria, visit the [Australian Government Study Assist website](#).

#Proof of citizenship/residency status for eligibility to CA ANZ

If you are applying to get a FEE-HELP loan you are required to provide CA ANZ with proof of your citizenship or residency status.

In line with the Higher Education Support Act 2003 (HESA), CA ANZ, as the Higher Education Provider, has responsibility for ensuring candidates accessing the Commonwealth Assistance Support FEE-HELP Loan are eligible to do so. As part of this responsibility, CA ANZ requires all candidates eligible and seeking to access FEE-HELP to provide evidence of their Citizenship/Residency status in ahead of or at the time of lodging their completed *Electronic Commonwealth Assistance Form as indicated above*.

Evidence should be in the following form:

Australian citizen	Permanent Australian Government humanitarian visa holder	New Zealand SCV holder
<input type="checkbox"/> A copy of your Australian birth certificate, passport photo ID page, or certificate of citizenship (Only one of these is required)	<input type="checkbox"/> A copy of your Passport ID page AND Australian Visa letter or label evidencing you hold an Australian Permanent humanitarian visa) (Both items are required) <input type="checkbox"/> As a Permanent Humanitarian Visa holder, you must be resident in Australia for the duration of your units(s) to meet the CSP and HELP residency requirements. However, any period of residence outside Australia will be disregarded if: (a) it cannot be reasonably regarded as indicating an intention to reside outside Australia for the duration of the subject, or (b) it is required for the purpose of completing a requirement of that subject.	Examples of proof include: <ul style="list-style-type: none"> <input type="checkbox"/> Evidence of your SCV <input type="checkbox"/> Relevant proof of residency in Australia as per the required timeframes above, such as: <ul style="list-style-type: none"> - An international movements record evidencing that you first began residing in Australia as a minor at least 10 years immediately before the test day[^] - Australian academic transcripts / School reports / certificates dated when you were a minor - Australian proof of age cards from the time of being a minor - Australian candidate ID card or concession card - Stamped passport - Payslips or payment summaries from the time of being a minor - Certificate of application for a TFN, TFN advice or notification of assessment of income tax dated from the time of being a minor <p>Note: If you are a SCV holder you must ensure you have answered 'yes' to all the eligibility questions above. If you answered 'no' to any of the questions above, you are not eligible for FEE-HELP. You will need to arrange to make your payments as a domestic fee payer.</p> <p>[^] The test day for assessing eligibility against the residency requirements is the day the student successfully applies for a FEE-HELP loan.</p>
Pacific engagement visa (PEV) holder <input type="checkbox"/> Evidence of your SCV <input type="checkbox"/> Relevant proof of residency in Australia as per the required timeframes		

You can submit your proof of citizenship/residency documents securely by logging into the My CA web portal then going to My Education - My Requests, selecting the option Upload Citizenship/Residency evidence (secure) and uploading your documents.

Please note, where CA ANZ has any doubt about the authenticity of a submitted document CA ANZ may request the candidate to supply a Certified copy of the required document(s).

WARNING: Candidates are cautioned that submitting fraudulent documentation is a criminal offence in Australia that can attract a penalty of imprisonment upon a guilty finding and conviction. For any matter that involves fraudulent behaviour under this Policy and Procedure, the matter will be recorded on CA ANZ's Fraud Risk Register and will be reported to the CA ANZ's Professional Conduct Committee for consideration on whether to initiate an investigation and open a complaint in respect of the candidate's compliance with their obligations as a provisional member of CA ANZ and external enforcement authorities as appropriate.

⁹ If you do not have a USI you will need to apply for one. Once obtained, you need to input this ID into your personal details section in CA ANZ's My Capability – My Program student system. For instructions refer to the CA Program enrolment guide accessed from the [CA Program Timetables, fees and enrolment web page](#).

¹⁰ If you do not have a TFN you will need to apply for one. Information on how to apply for a TFN is available on the Australian Taxation Office website at <https://www.ato.gov.au/Individuals/Tax-file-number>. TFNs are usually provided by the ATO within 28 days of application. It is essential that you apply early to make sure you can provide your TFN on or before the census date. You can find how to apply at <http://www.ato.gov.au/TFN>.