

Student Fee Policy

Purpose

This policy specifies the principles for setting, calculating, charging and refunding student fees. The procedure section specifies the processes which apply to the setting, charging, refunding and collection of tuition fees and other associated fees.

Scope

This policy applies to:

- All enrolled students of UNSW on all campuses both domestic and international
- Students previously enrolled, not currently enrolled and students on program leave, where the relevant fee liability was incurred while they were enrolled or is directly related to their enrolment
- Higher Degree Research Candidates including those awaiting examination of submitted theses
- Students on exchange from other universities where the matter relates to the student's experience at UNSW.

The University operates in multiple legal jurisdictions. This policy applies across all delivery locations except to the extent that its provisions conflict with local regulatory or operating standards. In cases where compliance with local regulations and/or operating standards necessitate alternative or additional provisions, such provisions will be incorporated as a schedule within this policy.

Refer to Schedule 1 to view fee refund provisions for academic offerings delivered at the UNSW Bengaluru campus. For the purposes of this policy, students of UNSW Bengaluru are not defined as international students.

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Student Fee Types

UNSW levies fees for services provided to students as part of their enrolment. Student fee types include:

- Student contribution amounts and tuition fees
- Fees for student services and amenities
- Incidental fees for goods and services.

1. Student contribution amounts and tuition fees

- 1.1. Under the *Higher Education Support Act 2003 (HESA)*, UNSW is required to charge and subsequently report student contribution amounts and tuition fees for each unit of study (course) a student enrolls in.
- 1.2. Student contribution amounts are payable by Commonwealth supported students. Tuition fees are payable by non-Commonwealth supported students (domestic and international fee-paying students).
- 1.3. Domestic higher degree research candidates receive a fee offset under the Commonwealth Government's Research Training Program (RTP) for a period of support as specified in the [Higher Degree Research Scholarships Policy](#) and [Higher Degree Research Scholarships Procedure](#).

2. Student Services and Amenities Fee (SSAF)

- 2.1. The Student Services and Amenities Fee (SSAF), supports the provision of student amenities and services not of an academic nature, regardless of whether the student chooses to use any of those amenities and services. HESA specifies requirements for determining a SSAF.
- 2.2. Unless explicitly exempt the SSAF is payable by all students. Exemptions are determined by the Vice-President, Operations and are published at: student.unsw.edu.au/ssaf.

3. Incidental fees

- 3.1. The Student Services and Amenities Fee (SSAF), supports the provision of student amenities and services not of an academic nature, regardless of whether the student chooses to use any of those amenities and services. HESA specifies requirements for determining a SSAF.
- 3.2. Unless explicitly exempt the SSAF is payable by all students. Exemptions are determined by the Vice-President, Operations and are published at: student.unsw.edu.au/ssaf.

Principles and objectives

1. UNSW sets student fees in accordance with relevant legislation

- 1.1. The Department of Education publishes the maximum student contribution amounts for Commonwealth supported places in units of study (courses) and the allowable SSAF that providers can charge. UNSW charges the maximum student contribution amounts and SSAF allowable under HESA.
- 1.2. The SSAF is set annually by the Deputy Vice-Chancellor Education and Student Experience.
- 1.3. UNSW sets tuition fees for domestic and international fee-paying students in accordance with HESA. When determining tuition fees UNSW takes into account the cost of delivery of the course and strategic and commercial considerations. Tuition fees vary by student cohort based on residency status and course career type (e.g. undergraduate, postgraduate or research). Tuition fees for enrolment in award programs and courses are approved by the Vice-Chancellor and President. Further fees and charges for enrolment are set by the delegates listed in Schedule 5 of UNSW Delegations. Tuition fees are reviewed annually.
- 1.4. Incidental fees and charges for goods and services provided by Faculties are determined by the Dean. Incidental fees and charges for central services are determined by the Deputy Vice-Chancellor Education and Student Experience.
- 1.5. UNSW reserves the right to vary all fees in accordance with HESA and Higher Education Provider (HEP) Guidelines.
- 1.6. Where a student's residency status changes, UNSW will apply the change to the next relevant census date and adjust the fees accordingly, if applicable.

2. UNSW will publish accurate and timely information on student fees for prospective and current students

- 2.1. UNSW publishes student fees annually prior to the earliest enrolment date for a teaching period.
- 2.2. The census date is the date that students must finalise any up-front payments or submit their request/s for Commonwealth assistance. UNSW may set an administrative payment due date which is earlier than the census date.
- 2.3. At the time of offer, students are provided with links to all relevant fee information, including the UNSW indicative fees calculator and payment due dates.
- 2.4. Incidental fees are levied at the time of consumption.
- 2.5. Fee statements which include the actual student contribution amounts, tuition fees and SSAF are available to students approximately two weeks prior to the start of the relevant term. Student contribution amounts and tuition fees correspond directly to the study load of the student, and students are liable for the outstanding balances shown on their fee statements.
- 2.6. The SSAF is levied at the term level and varies with enrolment load: 100% for full-time enrolment and 75% for part-time enrolment.

3. Students must pay fees by the due date and clear any outstanding debts to be entitled to services and privileges of UNSW.

- 3.1. Students are financially liable for all courses in which they are enrolled as at the census date, for that teaching period.
- 3.2. A student must clear any outstanding debts to be eligible to enrol or graduate. Students with outstanding debts will not be issued with any official documentation or course results and will be denied access to library services, buildings and laboratories.
- 3.3. Commonwealth supported students who fail to either pay their student contribution or provide their tax file number by the census date will have their enrolment cancelled in line with HESA requirements.

4. Students experiencing difficulties in paying fees can apply for assistance.

- 4.1. The Australian Government provides a range of fee assistance and loan schemes to enable Commonwealth supported and domestic fee-paying students to cover the cost of their student contribution amount or tuition fees and SSAF.
- 4.2. A fee-paying student, who experiences financial hardship or other difficulties with payment of fees can apply to pay their tuition fees in instalments under a payment plan, provided they meet the eligibility conditions (student.unsw.edu.au/fees-payment-plan).
- 4.3. A range of UNSW Scholarships are also available. Details are at: www.scholarships.unsw.edu.au.

5. Students can have fees refunded or remitted in certain circumstances.

- 5.1. A student who withdraws from a course prior to the census date will not be liable for tuition fees or a Higher Education Loan Program (HELP) debt for that course.
- 5.2. A student who withdraws after the census date may apply for a refund of tuition fees paid or a remission of their HELP debt in accordance with the [Enrolment and Withdrawal Procedure](#).
- 5.3. There will be no repayment, refund or remission of the SSAF once the incurral date has passed.
- 5.4. In cases where a student has been suspended or excluded due to misconduct, the student will not be eligible to apply for a repayment or remission of fees by demonstrating that special circumstances apply.
- 5.5. Where a student is being investigated for misconduct, refunds (where applicable) will not be made, pending the outcome of the investigation.
- 5.6. Provisions regarding UNSW Bengaluru fee refunds are described in Schedule 1.

Version: 2.2

Effective: 16 January 2026

Responsible: Deputy Vice-Chancellor Education and Student Experience

Lead: Registrar and Director of Student Services

Student Fee Procedure

Section 1: Setting and publishing fees

UNSW levies fees for services provided to students as part of their enrolment and tuition.

Student fee types include:

- Student contribution amounts and tuition fees (see sub-section 1)
- Fees for student services and amenities (see sub-section 2)
- Incidental fees for goods and services (see sub-section 3).

The fee setting process for tuition fees is managed by the office of the Deputy Vice-Chancellor Academic Quality and amenities fees are allocated by the Deputy Vice-Chancellor Education and Student Experience

Fees are reviewed by senior management and faculty delegates annually and approved by the President and Vice-Chancellor, on the recommendation of the Deputy Vice-Chancellor Education and Student Experience, the Deputy Vice-Chancellor Academic Quality, Provost and Vice-President, Operations.

Once a fee is set, approved and published, a business case must be made and approved if the published rate is to change. As required by Commonwealth legislation, students cannot be disadvantaged by the change.

UNSW reserves the right to vary student fees at any time during enrolment and will comply with all relevant legislation when setting and publishing fees.

1. Student contribution amounts and tuition fees

Student Contribution amount (Commonwealth supported places)

- 1.1. A Commonwealth supported place (CSP) is a higher education place for which the Commonwealth Government contributes towards the cost of a students' education, thereby subsidising their tuition cost. The student pays the subsidised amount only, which is referred to as a student contribution amount, which varies depending on courses undertaken.
- 1.2. The student contribution amount may be deferred under HECS-HELP or paid upfront at the start of each term/semester, depending on eligibility.
- 1.3. The maximum student contribution amount which may be charged is set by the Government annually. Student contribution amounts vary depending on the area or discipline of study. These areas or disciplines of study are categorised by the Department of Education into student contribution bands.
- 1.4. UNSW charges the maximum amount allowable under the *Higher Education Support Act 2003* (HESA). UNSW sets the student contribution amounts at the earliest opportunity after they are published by the Government and in time to meet UNSW's strategic and publication deadlines.
- 1.5. The current student contribution rates are published at: student.unsw.edu.au/fees/csp

Tuition fees (fee paying places)

- 1.6. UNSW charges every domestic and international fee-paying student, tuition fees for enrolment in a unit of study (course).
- 1.7. UNSW determines tuition fees for domestic and international fee-paying students on an annual basis in accordance with the HESA. Tuition fees vary by student cohort based on residency status and course

career type (undergraduate, postgraduate or research), also known as the course career or study level of the course.

- 1.8. Tuition fees will be published on or before the earliest enrolment date each year.
- 1.9. Where UNSW is unable to provide an approved tuition rate for the following year, an indicative or approximate rate will be provided. The indicative or approximate rates are not to be taken as exact amounts and will be, in all cases, superseded by the final approved tuition amounts published annually.
- 1.10. The current tuition fees for domestic fee paying and international students are published at: student.unsw.edu.au/fees. The fees for UNSW Bengaluru students are yet to be published.

2. Student Services and Amenities fees (SSAF)

- 2.1. UNSW sets a Student Services and Amenities Fee (SSAF) to support the provision of student amenities and non-academic services for students in accordance with the HESA.
- 2.2. The SSAF is set annually by the Deputy Vice-Chancellor Education and Student Experience. Exempt cohorts of students are determined by the Vice-President, Operations.
- 2.3. The current SSAF charges, incurral dates and exemptions are published on the UNSW website at: student.unsw.edu.au/ssaf
- 2.4. The SSAF charge is determined by the student's enrolment (study load) for the term on the incurral date, i.e. full time or part time.
- 2.5. The incurral date is defined once per term.
- 2.6. Enrolment variations after the incurral date will not result in a variation to the SSAF due for that term and will be monitored by the Registrar and Director of Student Services.

3. Incidental fees for goods and services

- 3.1. Incidental fees are for goods and services provided to students that are not essential to their program of study, or where the goods/services are also made available to students in an alternate form free of charge. They may also include fines or penalties, provided that they are levied principally as a disincentive and not in order to raise revenue or cover administrative costs.
- 3.2. Incidental fees may be administrative, academic or facilities related. Examples in each category follow:
- 3.3. Administrative incidental fees include services such as academic records, transcripts or testamurs; verification of enrolment or qualification; fee statements; payment plans; replacement student cards; late fees for tuition fee payment, enrolment or re-enrolment; course reinstatement; housing debts; library fees; external examinations.
- 3.4. Academic incidental fees are program or course-related and include field trips; materials etc.
- 3.5. Facilities-related incidental fees include parking and venue hire.
- 3.6. Administrative incidental fees are approved by the Deputy Vice-Chancellor Education and Student Experience.
- 3.7. Academic incidental fees are approved by the relevant Dean or nominee.
- 3.8. Facilities-related incidental fees are approved by the Chief Information Officer or nominee.
- 3.9. Incidental fee guidelines are published at: student.unsw.edu.au/fees/incidental

Section 2: Payment of fees

Fees payable by students

Students will be issued with an online fee statement, accessible from myUNSW, listing the current term tuition fees or student contribution liability, the SSAF, other fees, payment plans and student loans. It will not include library fines or incidental goods.

Fees are charged on a unit of credit basis by individual unit of study or course (not by program). Students are financially liable for all courses they are enrolled in as at the census date for that teaching period, regardless of whether they have attended or attempted any of the unit of study or course content.

The census date of a unit of study or course determines which year's fees will apply to that course, regardless of the start date of the unit of study or course. For example, fees for a course with a census date of 23 June 2024 will be charged at the appropriate 2024 tuition fee rate.

Fees are payable each term and are due by the payment due date (an administrative date for payment set earlier than the census date) which is included on the Fee Statement and published at: student.unsw.edu.au/fees/dates.

1. Student contribution amounts

- 1.1. Eligible students entering designated Commonwealth supported programs must submit a *Request for Commonwealth Support and HECS-HELP* form by the relevant census date. Census dates can be found at: student.unsw.edu.au/fees/dates.
- 1.2. Applications cannot be accepted after the census date. The form must be submitted online as part of the online acceptance and enrolment process or as a standalone process where directed.
- 1.3. Students who are accepted into a Commonwealth supported place must pay the applicable student contribution amount unless the student is an exempt student.
- 1.4. Commonwealth supported students who are either Australian citizens, holders of a permanent humanitarian visa or New Zealand special category visa holders who meet the long-term residency requirements may apply to defer the student contribution amount under HECS-HELP (see sub-section 12).
- 1.5. A Commonwealth supported student who has not met their obligations under the HESA by paying the student contribution amount, or (if eligible) deferring the student contribution amount under HECS-HELP, by the relevant census date cannot continue as a student for that teaching period unless they pay the domestic fee-paying tuition rates indicated in sub-section 5.1.

2. Tuition fees

- 2.1. Domestic students, who are not Commonwealth supported students and international students, must pay the applicable tuition fee published in the Tuition Fee schedules at: student.unsw.edu.au/fees/dates. Tuition fees payable are based on the student's residency status (domestic or international), the course they enrol in and the course career type (see sub-section 1.7 above). The fees for UNSW Bengaluru students are yet to be published.
- 2.2. An international student who:
 - (a) gains permanent residency status before the census date; and
 - (b) provides satisfactory evidence of permanent residency status before the census date; and
 - (c) continues enrolment at UNSW;will be charged the domestic fee-paying tuition rate.

3. Student Services and Amenities Fee (SSAF)

- 3.1. Unless explicitly exempt, all students must pay the Student Services and Amenities Fee (SSAF). Students at UNSW Bengaluru are exempt.
- 3.2. SSAF is levied on students by UNSW as a contribution towards services and amenities for the whole student population. There is no provision to exempt students on the grounds of study or attendance mode (e.g., online or distance delivery; teaching hospital attendance), or that they might not personally use the services and amenities provided.
- 3.3. SSAF is charged and payable each term, dependent on a student's primary campus of study, career and Equivalent Full Time Study Load (EFTSL). UNSW Canberra students are levied twice per year for each semester. Higher degree research candidates are levied four times per year, once for each term. All other students are levied three times per year for each of the three standard terms.
- 3.4. A student's study load in each standard term or semester determines whether they pay the part-time or full-time rate as set out in Table 1, below.
- 3.5. Table 1: Study load – full-time and part-time per standard term or semester

Student career/location	Normal full-time study load in EFSTL	Minimum full-time study load in EFTSL	Part-time study load in EFTSL
Coursework students (excluding UNSW Canberra)	0.333	0.250	Less than 0.250
UNSW Canberra coursework students	0.500	0.375	Less than 0.375
Higher degree research candidates (all campuses)	0.250	0.188	Less than 0.188
UNSW Online programs	0.125	0.125	N/A

- 3.6. SSAF is calculated at the same time as other fees and charges and is included on a student's fee statement.
- 3.7. Information on pricing, incurral dates and SSAF exempt cohorts can be found at: student.unsw.edu.au/ssaf.
- 3.8. Eligible students can elect to pay all or part of their SSAF upfront to UNSW or apply for a Commonwealth loan (SA-HELP) for the full value of the fee (i.e., defer their liability) as set out in Section 14.

4. Incidental fees

- 4.1. Incidental fees are payable by students on a user basis and are not generally refundable.

Section 3: Payment process

Students must pay the fees owing according to the terms and conditions shown on their fee statement.

All payments must be made in Australian dollars unless otherwise specified.

1. Payment options

- 1.1. Payment options include:
 - By BPay accessible via online banking; or
 - By international money transfer through an [approved payment](#) platform; or
 - Online with an accepted credit/debit card via the details on the fee statement
- 1.2. In all payment methods a receipt will be issued at the time of payment.

2. Deposits – International students

- 2.1. International students accepting offers of admission to a program must pay a deposit fee to secure their place.
- 2.2. Deposits are used to confirm a student's intention to study and are held as a credit on their account until a tuition charge is raised against their enrolment. The deposit will then be allocated to the tuition fee charge.
- 2.3. Fee statements specify the payment due date for the teaching period for which the tuition fee is due.
- 2.4. The required deposit is outlined in each student's letter of offer and varies according to a range of factors including the student's mode of study, visa risk rating, sponsorship and scholarship status.
- 2.5. Refer to section 5, sub-section 3 of this Procedure below regarding program discontinuation.

3. Voluntary upfront tuition payments

- 3.1. Prior to the commencement of their program, a student can choose to pay more than the required deposit as a voluntary upfront payment.
- 3.2. Under the Tuition Protection Service of the *Education Services for Overseas Students Act 2000* (Cth), *international* students who choose to pay more than 50% of the fees for their program upfront must formally notify UNSW by email at fees@unsw.edu.au to indicate that this is a voluntary upfront payment to be held in their student account.
- 3.3. Any voluntary upfront payment will remain on the student's account until it has been fully allocated to the fees associated with their enrolment. Credit balances in student accounts are not refunded until a student either formally discontinues their studies or completes their program of study at UNSW.
- 3.4. UNSW cannot issue invoices for voluntary upfront tuition payments. Any approved refunds for payments will be refunded to the original payment source.

4. Sponsored students

- 4.1. Sponsored students who have provided appropriate documentation from a UNSW-recognised official sponsor are considered to have a formal sponsorship agreement with UNSW that may extend to cover all or part of their tuition and related fees.
- 4.2. Where the formal sponsorship agreement covers payment of tuition fees, UNSW will send an invoice to the sponsor following the relevant census date.
- 4.3. A formal sponsorship agreement does not discharge a student from liability for any fee under the arrangement. Responsibility for the payment of tuition fees ultimately remains with the student. In the event that a sponsor defaults on a tuition fee payment to UNSW, the sponsor association will be removed from the student record and the student will be notified of, and immediately liable for the payment of, all unpaid fees.
- 4.4. Where a sponsor association has been removed due to either sponsor or student default from a student record, UNSW will not formally recreate the association with the sponsor until demonstrated evidence of commitment has been received and approved by the Vice-President, Operations or delegate.

Section 4: Commonwealth loans and payment plans

Commonwealth HELP schemes

The Commonwealth Government HELP schemes allow eligible students to access a funded loan for the payment of tuition, SSAF or overseas study. Commonwealth HELP schemes are not available to UNSW Bengaluru students.

The eligibility and administrative criteria are determined by the Australian Government through the Department of Education and is administered by Higher Education Providers.

1. HECS-HELP

- 1.1. Eligible Commonwealth supported students can defer their student contribution amounts through a HECS-HELP loan and begin repaying their loan via income tax when their income reaches the amount set by the Australian Government for the financial year, indexed annually.
- 1.2. Eligible students can borrow up to the combined HELP loan limit to pay tuition fees. This includes FEE-HELP and HECS-HELP loans incurred from 1 January 2020.
- 1.3. The Australian Government pays the loan amount directly to UNSW on behalf of the student and a HELP debt is recorded with the Australian Tax Office (ATO).
- 1.4. Australian citizens, holders of a permanent humanitarian visa and New Zealand special category visa holders who meet the long-term residency requirements are eligible for HECS-HELP loans.
- 1.5. For eligibility requirements refer to the Australian Government Study Assist web page for HECS-HELP at: studyassist.gov.au/help-loans/hecs-help.

2. FEE-HELP

- 2.1. FEE-HELP assists eligible domestic fee-paying students to pay all or part of their tuition fees. It cannot be used for additional study costs such as accommodation or textbooks. There is a loan fee of 25% for undergraduate courses. From 1 July 2021, the loan fee will reduce to 20 per cent for units of study with a census date on or after 1 July 2021.
- 2.2. The Australian Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to help eligible fee-paying students with paying their tuition fees, up to the combined HELP loan limit.
- 2.3. The combined HELP limit is the total amount available to eligible students under the FEE-HELP or HECS-HELP loan schemes. This means that any amount a student borrows under FEE-HELP will reduce their combined HELP balance until they have reached the combined HELP loan limit.
- 2.4. A student who has reached the combined HELP loan limit, is no longer eligible to access a FEE-HELP loan. This limit excludes any loan fee.
- 2.5. A student's HELP balance is renewable. Any compulsory or voluntary HELP debt repayments starting from the 2019–20 income year will top up a student's HELP balance. These repayments will be applied to a person's HELP balance from 1 July 2020 onwards. Repayments can be re-borrowed in the future, up to the current HELP loan limit.
- 2.6. For eligibility requirements refer to the Australian Government Study Assist web page for FEE-HELP at: studyassist.gov.au/help-loans/fee-help.

3. SA-HELP

- 3.1. SA-HELP assists eligible students to pay all or part of their SSAF. SA-HELP assistance becomes part of a student's accumulated HELP debt recorded by the ATO. Students repay their accumulated HELP debt through the taxation system and are required to make compulsory repayments once their income is above the minimum threshold. Students can make voluntary repayments or pay more than their compulsory repayment through the ATO, at any time.
- 3.2. There is no loan fee for SA-HELP.
- 3.3. Students seeking to defer all or part of their SSAF for a term or semester are required to apply for a SA-HELP loan prior to the incurral date in each term. This is a separate application to either HECS-HELP or FEE-HELP.
- 3.4. SA-HELP Commonwealth assistance forms can be accessed at any time up until the incurral date for the

current term or semester, via myUNSW.

- 3.5. All students who submit a request to defer the SSAF via SA-HELP will receive a Commonwealth Assistance Notice (CAN) in line with legislative requirements within 28 days of the relevant incurral date.
- 3.6. Eligible students who have elected to defer their SSAF are still eligible to pay part or all of the liability to UNSW up to the incurral date. After the incurral date has passed students who have elected to defer all or part of their liability can no longer make a SSAF payment to UNSW for that term or semester and must arrange payment to the ATO directly.
- 3.7. SSAF payments will not be refunded or remitted after the SSAF incurral date, regardless of any successful application for tuition fee remission due to special circumstances.
- 3.8. A student will only be required to apply for SA-HELP once for each course of study (program) they are enrolled in at a provider. If a student changes either their program or higher education provider, the student will need to re-apply for SA-HELP.
- 3.9. For eligibility requirements refer to the Australian Government Study Assist web page for SA-HELP at: studyassist.gov.au/help-loans/sa-help.

4. OS-HELP

- 4.1. OS-HELP is a loan available to eligible students enrolled in a Commonwealth supported place who want to undertake some of their study overseas. OS-HELP can be used for a range of expenses such as airfares, accommodation and other travel or study expenses.
- 4.2. Students may receive one loan per six-month study period and can access a total of two OS-HELP loans over their lifetime. An eligible student may also receive a supplementary loan amount to undertake language study, in preparation for overseas study in Asia.
- 4.3. For eligibility requirements refer to the Australian Government Study Assist web page for OS-HELP loans and overseas study at: studyassist.gov.au/help-loans/os-help-and-overseas-study.

Payment plans

Students who require an extension to the payment due date can apply for a payment plan.

Payment plan applications must be submitted prior to the payment due date for the teaching period for which the fee is due, or, for exceptional circumstances, within one week of the circumstances occurring.

Payment plans are not available to commencing students and are only available to domestic fee-paying students who are not eligible for Commonwealth assistance and international fee-paying students.

A fixed administrative charge is usually applied for each approved payment plan. Details of the charge can be found at: student.unsw.edu.au/fees-payment-plan.

Students are required to pay at least one third of their outstanding tuition fee prior to the activation of a payment plan. UNSW will determine a timeline for remaining instalments, with the final instalment due prior to release of results for that semester.

Payment plans are not an alternate payment method and will only be approved where unforeseen or exceptional circumstances apply.

Payment plans will not be granted due to exchange rate fluctuations or in circumstances where funds are being held in a banking institution and are not able to be released in a timely manner. Students are expected to be aware of institutional and national banking policies and procedures that may affect movement of their funds and are expected to organise their finances accordingly.

Section 5: Changes to student enrolment and residency status

Provisions regarding UNSW Bengaluru fee refunds are described in Schedule 1.

1. Repeated courses

- 1.1. Students re-enrolling in courses will receive no discount on tuition due to having attempted the course previously. Students will be charged based on the tuition rates associated with the year in which the course is to be repeated.
- 1.2. For example: failing a course in 2023 and subsequently enrolling in the same course with a census date of 23 June 2024 will result in the student being charged the appropriate 2024 tuition fee rate. This may result in the student paying a different fee for subsequent attempts of the same course.

2. Course withdrawal

- 2.1. A student who withdraws from a course prior to the census date will be eligible to receive a full refund of any payment towards that course, less any money owed to UNSW.
- 2.2. A student who withdraws after the census date will retain the full tuition fee liability for the course.
- 2.3. If a student considers that the need to withdraw from a course after the census date has passed is due to circumstances beyond the student's control, the student may apply for fee remission.
- 2.4. Refer to the [Enrolment and Withdrawal Procedure](#) for the rules, process and implications (academic and financial) for withdrawal from a course.

3. Program discontinuation

- 3.1. International fee-paying students who discontinue from their program before the census date in their commencing semester will be charged 50% of their deposit fee.
- 3.2. This fee will serve as a disincentive or deterrent to discontinuing in the commencing semester after committing to a place at UNSW. The fee will apply to all UNSW students enrolled in an award program. Non-award students are exempt.
- 3.3. The commencing term is:
 - The term, semester or teaching period specified in the letter of offer for which admission was accepted;
 - The term for which the student paid their deposit;
 - The term in which the student began or will begin their studies at UNSW, regardless of whether the student was studying at another institution.
- 3.4. Completion of a previous program or where the student has been charged this fee for a previous program commencement, does not exempt the student from this fee.
- 3.5. Information on charges levied due to discontinuation can be found at:
student.unsw.edu.au/fees/program-discontinuation.

Circumstances where a waiver of withdrawal/discontinuation charge may be applied

- 3.6. In cases where the student is unable to commence their program, through no fault of their own, charges for withdrawing in the commencing term or semester may be waived. These circumstances include:
 - The applicant has not been granted a student visa (This does not include cases where the applicant withdrew their student visa application, or where the applicant has been refused a student visa due to providing fraudulent documentation);
 - The applicant is unable to attend because of UNSW approved documented illness or misadventure;
 - UNSW is unable to provide the program for which the student has accepted an offer;
 - The student did not meet the conditions of their conditional offer; or
 - UNSW withdrew the Confirmation of Enrolment (CoE) due to the inability of the student to meet the University's Genuine Temporary Entrant (GTE) requirements.

- 3.7. However, no refund will be paid unless a request to withdraw has been made. Students will then be assessed on the Withdrawal/Discontinuation criteria stated as to whether a fee will be applied.
- 3.8. Students seeking to have the charge waived must submit a Refund Request Form with supporting documentation to Student Financials at fees@unsw.edu.au. Applications will be assessed and a response provided within five working days.

4. Change to residency or citizenship status

- 4.1. Students who change their residency status at any time during their studies, from the point they receive an offer to UNSW, must advise UNSW of the change to their circumstances, within seven days of receiving formal confirmation from the Australian Government, by completing the Change of Residency Status form available at student.unsw.edu.au/residency and providing certified proof of the change.
- 4.2. UNSW will apply changes to residency to any term or semester in which the census date has not passed, based on the date the evidence is received from the student.
- 4.3. International students who become domestic students and who wish to be considered for a Commonwealth supported place must reapply for admission and compete for a place based on merit.
- 4.4. Changes to residency cannot be applied retrospectively.

Prior to commencement of study

- 4.5. Where an international student obtains and provides evidence to UNSW of Australian permanent residency or New Zealand citizenship prior to enrolling in their program and before the census date of the term or semester of the first enrolment in that program, the offer of a place as an international fee-paying student will lapse and the student will be transferred to a domestic fee paying (non-Commonwealth supported) place and will be charged fees accordingly.
- 4.6. Where a student is an Australian permanent resident and receives Australian citizenship prior to the census date of their enrolment, their 'fee type' (either Commonwealth supported or domestic fee paying) will not change.
- 4.7. If the change in citizenship enables access to assistance such as HELP loans, this will be made available to the student.

After commencement of study

- 4.8. Where an international student changes their residency status to Australian permanent residency or New Zealand citizenship after the census date of the term or semester in which they are enrolled they will be liable for international student fees for that term or semester and will be transferred to a domestic fee paying (non-Commonwealth supported) place for the following term or semester and will be charged fees accordingly.

Section 6: Refunds and fee remission

Section 6.1 does not apply to UNSW Bengaluru students. Provisions regarding UNSW Bengaluru fee refunds are described in Schedule 1.

1. Refunds

- 1.1. Overpayments arising from changes to enrolment will be automatically allocated to future charges for enrolment and related fees, unless a refund is specifically requested by the student.
- 1.2. Where a credit exists and is approved to be refunded to the student, UNSW will endeavour to process the refund within 28 days of receiving the application.
- 1.3. UNSW adheres to the Payment Card Industry (PCI) Data Security Standards (DSS) and will, in all cases attempt to return any credit back to the originating card or cardholder.

1.4. Refunds will be paid:

- To the person or entity from which the original payment was received;
 - In Australian Dollars, unless external requirements prevent this;
 - Wherever possible, to the account from which; and using the mechanism by which, the original payment was received.
- 1.5. Where it is not possible for UNSW to make a payment to the account, person or entity from which the original payment was received, UNSW will consult with the student, the person or entity who made the original payment and the appropriate financial institutions to determine how the refund will be paid.
- 1.6. If UNSW is unable to contact a former student to arrange a 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 [Revenue NSW](#).
- 1.7. Where a student is suspected of providing fraudulent documentation, UNSW will consider the account to be on hold until the investigation has concluded and a decision regarding the possible outcomes is communicated to the student. No refund of any visa processing fee, application fee, tuition fee or deposit will be made during this time and may be forfeited as part of the final decision.

2. Fee remission due to special circumstances

- 2.1. Students are financially liable for all courses in which they are enrolled as at the census date for that teaching period.
- 2.2. Students who withdraw after the census date can apply for fee remission if they believe their circumstances satisfy all criteria as set out in the UNSW [Enrolment and Withdrawal Procedure](#). The Fee Remission form and further information on this process is published at: student.unsw.edu.au/fees/remission.

Section 7: Non-payment of fees

The HESA defines the obligations on students in Commonwealth supported places.

Non-Commonwealth supported students (domestic and international fee paying) who fail to finalise payment of their fees by the published deadline will have a block placed on their student account, which will prevent them from accessing the following services:

- Official transcripts or any other official documentation issued by UNSW
- Campus buildings and laboratories
- UNSW Library services
- Examination results
- Graduation or re-enrolment (whichever is applicable).

Failure to pay fees will result in the debt being referred to a debt collection agency. Any costs incurred through the recovery of the debt, such as legal or administrative costs, will be passed on to the student.

As outlined in the Finance Policy, outstanding debt can be written off as 'bad debt' by the delegates listed in Schedule 5 of UNSW Delegations if all attempts to recover it have been exhausted.

Section 8: Appeals

Students who have a complaint or grievance about the application of this procedure should refer to the [Complaints Management and Investigations Policy & Procedure](#) and the information published at: unsw.edu.au/planning-assurance/conduct-integrity/complaints-unsw/student.

Students remain free to pursue other legal remedies with respect to complaints or grievances about the application of this procedure, including under Australia's consumer protection laws.

Version: 2.4

Effective: 16 January 2026

Responsible: Deputy Vice-Chancellor Education and Student Experience

Lead: Head of Student Lifecycle, Student Services and Systems

Appendix

Roles and responsibilities

Authority for procedures and instructions

The following UNSW officers are authorised to maintain and change the procedure sections of this policy in accordance with the [Policy Framework Policy](#):

1. The Deputy Vice-Chancellor Education and Student Experience has authority to approve a standard or procedure section of this policy.
2. The Registrar and Director of Student Services has authority to change the [Student Fee Procedure](#).
3. The Head of Student Lifecycle, Student Services and Systems has authority to change the Student Fee Procedure.

Responsibilities

1. The Registrar and Director of Student Services (or their delegate listed in Schedule 1 of UNSW Delegations) may:
 - approve student fee processes to support this policy.
 - collect fees and charges from students,
 - impose late fees upon students
 - apply restrictions to or discontinue enrolment of a student who has unpaid fees, charges or fines
 - waive the requirement for a student to pay all or part of their enrolment fees
 - recommend that outstanding tuition fee debt may be written off as 'bad debt' to the Director Financial Control and Compliance.
2. The Provost or relevant DVC may waive the requirement for a student to pay all or part of their enrolment fees.
3. Schedule 5 of the Delegations Policy lists the staff responsible for setting fees including fees for award programs and courses.

Supporting documentation

Legislative compliance

1. This policy is intended to ensure that UNSW complies with the:
 - Educational Services for Overseas Students Act 2000 (Cth)
 - *Higher Education Support Act* 2003 (Cth)
 - Higher Education Legislation Amendment (Student Services and Amenities) Act 2011 (Cth)
 - Administration Information for Higher Education Providers (AIP)

Related documents

- [Academic Progression and Enrolment Policy](#)
- [Academic Progression Procedure](#)
- [Admissions Policy](#)
- [Admission to Coursework Programs Procedure](#)

- [Admission to Higher Degree Research Programs Procedure](#)
- [Delegations Policy](#)
- [Enrolment and Withdrawal Procedure](#)
- [Higher Degree Research Scholarships Policy](#)
- [Higher Degree Research Scholarships Procedure](#)
- [Complaint Management and Investigations Policy & Procedure](#)

Definitions and Acronyms	
ATO	Australian Taxation Office.
Census date	The census date is the last day a student can make an upfront payment for a course or submit a HELP loan request. It is also the last day a student can withdraw from a course without being charged.
Commonwealth supported	Enrolment which is subsidised by the Australian Government
Commonwealth Assistance Notice (CAN)	Notice issued through myUNSW which contains information about a student's enrolment and their use of Commonwealth financial assistance, including HECS HELP, FEE HELP, SA HELP, OS HELP
The Department of Education	Refers to the Department of Education or its current iteration thereof. The 'Department of Education' is responsible for policy and funding matters for Commonwealth assistance for education providers.
Domestic fee paying student	A student who is not in a Commonwealth supported place and is also not an international student.
Domestic student	An Australian citizen, an Australian permanent resident or a New Zealand citizen. The terms domestic and local are interchangeable.
EFTSL	Equivalent Full-Time Student Load.
ESOS	<i>Education Services for Overseas Students Act</i> (2000). Establishes legislative requirements and standards for the regulation of education and training institutions offering courses to international students in Australia on a student visa.
FEE- HELP	An Australian Government loan scheme to assist eligible fee paying students undertaking higher education programs with paying their tuition fees.
Fee paying place	A place in a course which is not a Commonwealth supported place (not subsidised by the Australian Government) and for which the student is required to pay tuition fees as set by UNSW.
Fee type	Classification as a Commonwealth supported, domestic fee paying or international fee-paying student.
HELP	Higher Education Loan Program – A suite of loans offered by the Australian Government that assist eligible students to pay their student contributions (HECS-HELP), domestic fee-paying tuition (FEE-HELP), overseas study expenses (OS-HELP) or the Student Services and Amenities Fee (SA-HELP).
HECS-HELP	An Australian Government scheme to assist eligible students enrolled in Commonwealth supported places with paying their student contributions.
HESA	<i>Higher Education Support Act</i> (2003). This is the Commonwealth legislation that specifies the requirements to access a HELP loan and a Commonwealth supported place.

Definitions and Acronyms	
Incurral date	The date the Student Services and Amenities Fee is payable, after which a debt is deemed to be incurred.
International student	Any student who is not a citizen or permanent resident of Australia or a New Zealand citizen. UNSW Bengaluru students are not defined as international students for the purpose of this policy.
OS-HELP	An Australian Government loan scheme that assists eligible students with paying their overseas study expenses.
OSR	Office of State Revenue. As NSW's principal revenue agency, OSR fairly administers State taxation and revenue for, and on behalf of, the people of NSW.
Payment due date	An administrative date by which fees are due for each term/semester teaching period. This date is not a census date.
Research Training Program	A block grant provided to higher education providers (HEPs) to support both domestic and overseas students undertaking research doctorate and research masters degrees, known as higher degrees by research (HDRs).
SA-HELP	An Australian Government scheme to assist eligible students enrolled in Commonwealth supported places with paying their Student Services and Amenities Fee.
SSAF	Student Services and Amenities Fee
Student contribution charges	The amount that students enrolled in Commonwealth supported places pay for their units of study (courses).
Student contribution	Contributions that Commonwealth supported students make towards the cost of their education.
TFN	Tax File Number issued by the Australian Taxation Office
Term	Term is the collective noun for all types of academic calendar periods of study at UNSW, (e.g. term, semester, hexameter) in which Teaching Periods are defined, students enrol and for which students are charged fees or student contributions. These time periods differ based on campus and level of study.
Teaching period	A teaching period indicates when courses and their related classes are taught and timetabled within terms and semesters.
Tuition fees	Fees payable by domestic and international fee paying students for enrolment in a unit of study (course).

Schedule 1

UNSW Bengaluru Fee Refunds

Scope: The provisions in this schedule apply to fee refunds for programs delivered in the UNSW Bengaluru campus to the exclusion of all other provisions in this Policy in relation to fee refunds (including provisions leading to outcomes of fee refunds). For UNSW Bengaluru students, Schedule 1 replaces Section 6.1 of the Student Fee Procedure.

The University of New South Wales Bengaluru is committed to transparency and fairness in all financial matters. This Fees Refund Schedule is issued in compliance with the *University Grants Commission Notification on Fee Refund and Non-Retention of Original Certificates (2024)* (hereafter UGC Fee Guidelines).

1. Application Fee Refund

The application fee is non-refundable under any circumstances.
Applicants are advised to verify eligibility criteria, program details, and deadlines prior to making payment.

2. Tuition Deposit Refund

A tuition deposit, paid at offer acceptance, shall be refundable on cancellation of admission by the student, and as per 3. Tuition Fee Refund.

3. Tuition Fee Refund

The refund of tuition upon withdrawal of admission shall be governed by the timelines specified below, as per UGC Fee Guidelines.

Time of Withdrawal of Admission	Percentage of Refund of Fees
15 days or more before the formally notified last date of admission	100% (a deduction of an amount not more than 5% of the fees, subject to a maximum of INR 1,000 as processing fees)
Within 15 days before the formally notified last date of admission	90%
Within 15 days after the formally notified last date of admission	80%
Between 16 to 30 days after the formally notified last date of admission	50%
After 30 days from the formally notified last date of admission	No refund

All eligible refunds will be processed within 15 working days from the date of receipt of a complete withdrawal application.

4. Mode of Refund

Refunds will be processed within 15 working days of submission of the claim. All refunds shall be made directly to the bank account provided by the student at the time of withdrawal application. No refunds will be issued in cash. Refunds shall be processed only after the student submits a duly signed withdrawal request along with necessary documentation. All refunds under Schedule 1 are to be made in INR unless otherwise arranged.

Version History

Student Fee Policy

- **Version 1.0** approved by President and Vice-Chancellor on 13 September 2017 effective 13 September 2017. New Policy.
- **Version 1.1** approved by President and Vice-Chancellor on 13 September 2018 effective 1 October 2018. Minor amendment to terminology and edits to accommodate UNSW 3+ calendar.
- **Version 2.0** approved by President and Vice-Chancellor on 8 November 2021. Full review.
- **Version 2.1** approved by Director of Governance on 1 August 2024 effective 6 August 2024. Administrative updates to outdated titles, links and references to policy. Combined with Student Fee Procedure.
- **Version 2.2** approved by Vice-Chancellor and President, effective from 16 January 2026. Revised scope relating to jurisdiction and applicability and clarification of responsibilities.

Student Fee Procedure

- **Version 1.0** approved by Deputy Vice-Chancellor Academic on 14 September 2017 effective 14 September 2017. New procedure.
- **Version 1.1** approved by Deputy Vice-Chancellor Academic on 6 February 2018 effective 6 February 2018. Minor amendment. Appendix A updated. Reference to Table 2 in section 4.3 amended.
- **Version 1.2** Deputy Vice-Chancellor approved 3 April 2018 effective 3 April 2018. Appendix A amended.
- **Version 1.3** approved by Deputy Vice-Chancellor Academic on 6 August 2018 effective 6 August 2018. Minor amendments and removal of Appendix A.
- **Version 1.4** approved by President and Vice-Chancellor on 13 September 2018 effective 1 October 2018. Minor amendments to accommodate UNSW 3+ changes including: terminology, timing and processes (Student Services Amenities Fee). Change to Responsible Officer.
- **Version 2.0** approved by President and Vice-Chancellor on 8 November 2021 effective 8 November 2021.
- **Version 2.1** approved by Director of Governance on 1 August 2024 effective 6 August 2024. Administrative updates to outdated titles, links and references to policy. Combined with Student Fee Policy.
- **Version 2.2** approved by Director of Governance on 19 March 2025 effective 19 March 2025. Administrative updates to outdated titles, links and references to policy.
- **Version 2.3** approved by Deputy Vice-Chancellor Education and Student Experience on 1 July 2025, effective 1 July 2025. Minor amendment to reflect the discontinuation of the Australia Post payment option for student fees.
- **Version 2.4** approved by Vice-Chancellor and President, effective from 16 January 2026. Addition of Schedule 1, setting out the fee refund provisions for academic offerings delivered at the UNSW Bengaluru campus, as required by the UGC and clarification of responsibilities.