



Credit Transfer Policy

1. Purpose

This policy enables students to transfer successful prior learning as credit towards a new qualification. The policy satisfies obligations by King's Own Institute (KOI) towards its students under the *Higher Education Standards Framework (Threshold Standards) 2021*, the *Australian Qualifications Framework (AQF) Second Edition 2013* and the *AQF Qualifications Pathways Policy*, the *National Code of Practice for Providers of Education and Training to Overseas Students 2018*, *Standard 2* and *TEQSA's Good Practice Note: making higher education admissions transparent for prospective students*.

2. Scope

This policy and associated procedures apply to all courses offered by KOI which lead to an accredited award, at both undergraduate and postgraduate levels.

The policy covers both *credit transfer* where credit is granted for completed formal study at KOI or another institution and *recognition of prior learning (RPL)* where credit is granted for non-structured learning experiences.

The granting of credit for previously achieved learning is an acknowledgement by KOI that students have gained the knowledge, understanding and skills equivalent to the stated learning outcomes of related programs and subjects offered by KOI.

Credit through recognition of previously achieved learning is granted only if: students granted such credit are not disadvantaged in achieving the expected learning outcomes for the course of study or qualification, and the integrity of the course of study and the qualification are maintained.

3. Related Policies

This policy should be read in conjunction with the:

1. *Academic Partnership Policy*,
2. *Admissions and Enrolment Policy*,
3. *Domestic Student Refund Policy*,
4. *International Student Refund Policy*,
5. *Fairness and Equal Opportunity Policy*, and
6. *Complaints and Appeals Policy* and the procedures specified therein

4. General principles

KOI's policy on the granting of credit is based on the following broad principles:

- granting credit fairly and consistently;
- granting maximum credit for prior learning (in accordance with the AQF Qualifications Pathways Policy) to ensure that students can complete their course in the shortest time possible, consistent with course requirements and ensuring that students have the proper preparation for success in the course;
- fostering articulation with other higher education and vocational training providers;
- expediting transfer between courses at KOI;
- maintaining a consistent approach to the granting of credit.

Establishing the amount of credit that may be granted to a student by KOI involves the assessment of prior learning from:

- recognised higher education institutions within and outside Australia;
- TAFE or other accredited Vocational Education and Training (VET) providers within Australia;
- non-structured learning evidenced by other certified documentation provided by the student.



Where appropriate, KOI will negotiate articulation agreements with other providers consistent with the principles of this policy to maximise the credit available to eligible students for both entry into and credit towards KOI qualifications.

Credit may be granted towards a course at KOI up to the limits permitted under this policy (see Section 4 Maximum Credit) where KOI is satisfied that the learning previously completed by the applicant:

- was completed at the relevant or an equivalent level based on the AQF Qualification Type Specifications for higher education courses;
- corresponds in relation to the subject content, learning outcomes and weighting, equivalent to at least 80% of the subject content, learning outcomes and weighting of the relevant KOI subject(s);
- remains current within the discipline and was completed within the last ten years.

Students wishing to transfer between courses within KOI after they have been enrolled and have partially completed their initial course, but before they complete this course, are granted credit for this purpose for all relevant subjects successfully completed at KOI. In addition, credit granted, if any, for prior learning will be reassessed at the time of transfer and may be changed.

Non-award or cross-institutional study undertaken with approval of KOI as part of a KOI course will be automatically included as credit in a student's academic record for the course enrolled.

Credit can only be awarded for full subject(s) and not for incomplete or parts of subject(s).

Credit granted towards a course may be in the form of Specified Credit to replace identified subjects, or Unspecified Credit (indicated as a Non-Specific Elective in a student's academic record). Wherever possible credit will be given as Specified Credit. Unspecified credit will only be awarded against elective subjects.

Credit will not be awarded until all prescribed administrative requirements have been satisfied by the applicant, including submission of original or certified true copies of documentation providing evidence of satisfactory completion of the previous formal studies or prior learning on the basis of which credit is sought.

4.1 Recording of credit

Credit awarded, and the evidence on which the credit is based, is recorded on the student's Course Planner and added to the student's hard copy file, and the details are entered in the student's electronic record in KOI's Student Information Management System (SIMS).

When the application for credit is made at the time of application to KOI, pertinent details are included in the Letter of Offer and Written Agreement sent to the student. Such credit will be taken into account in determining the duration of the student's course at KOI. The Letter of Offer and Written Agreement provides all details of KOI's offer of enrolment to the student.

When the application for credit is made after an initial Letter of Offer has been accepted and the credit awarded changes the duration of the course (i.e. credit for four or more subjects is granted), a new Letter of Offer and Written Agreement will be created.

4.2 Timeframes for awarding credit

Unless exceptional circumstances apply, KOI will provide a response to an application for credit within five working days of all relevant supporting evidence being provided by the student. The initial communication of the outcome of an assessment of an application for credit is generally made via email.

4.3 Implications of credit

- The granting of credit within a course does not guarantee admission to KOI. The student must still satisfy any prescribed entry requirements and be selected.
- The granting of credit within a course does not constitute a guarantee that the applicant will



satisfy the requirements to graduate from the course or qualify for subsequent professional registration.

- Where the granting of credit causes issues in terms of timetable clashes or unacceptable study combinations, KOI is under no obligation to make individual arrangements for the student. Such situations may require the student to study a reduced study load or apply to study an equivalent substitute subject as a cross-institutional student (see Section 7 Definitions).
- Approved successful cross-institutional study will contribute to the KOI award and appear on the student's transcript as credit.

5. Maximum credit

It is KOI policy to grant the maximum credit for prior learning up to the limits permitted in this policy. However, credit assessment must be academically defensible and consistent with the student's prospects of successfully completing their course in the shortest possible time.

To receive an award from KOI, normally at least one half of the full credit value of the course must be completed at KOI as a KOI enrolled student. This constraint applies regardless of prior learning, preserves the integrity of the course learning outcomes and discipline requirements of the award, and safeguards compliance with professional accreditation standards.

For students who transfer between courses within KOI, the requirement to complete at least one half of the full credit value of the course at KOI may include relevant subjects from earlier courses which have been recognised as internal credit.

The Academic Board may also determine that certain subjects must be completed at KOI for a KOI award to be conferred.

The following table indicates the maximum amount of credit which normally applies for prior studies assessed as comparable and equivalent for various types of qualifications. The actual credit may be less than the maximum possible if the prior studies do not match core subject(s) in the KOI award or are not assessed as comparable and equivalent. Prior study gained at and below Certificate IV levels is not considered comparable and equivalent for courses offered at KOI.

KOI award	Basis for credit (Australian equivalent qualification)	Maximum course credit (under normal circumstances)
Any KOI award	Any recognised education and training	Maximum of 50% of the total course subject(s)*
Bachelor degree	Completed Diploma in a cognate field of study	8 subjects
Bachelor degree	Advanced Diploma in a cognate field of study	12 subjects
Bachelor degree	Associate Degree in a cognate field of study	12 subjects
Bachelor degree	Bachelor Degree in a cognate field of study	12 subjects
Postgraduate award	Bachelor Degree	No credit offered

*The 50% maximum course credit does not apply to students wishing to transfer between courses within KOI after they have been enrolled and have partially completed their initial course.

6. Applying for Credit

6.1 New students

Prospective KOI students who wish to apply for credit should ideally do so when they apply to study at KOI. This is done by completion of the relevant section of the *Student Application Form*, and attaching the relevant documents and supporting evidence as outlined in the application form.

New students may apply for credit on enrolment but would then not normally be enrolled until their credits have been assessed and finalised. This is a precaution to avoid subsequent changes to enrolment should the student be granted credit for first trimester subject(s) in their course.



Students may also apply for credit or may apply for increased credit during the first trimester of their course at KOI, but should be aware that this is not ideal, as it may impact on course progression and may have visa implications for International Students. Such an application may attract a Credit *Reassessment Fee* (see *Fees Policy*). One additional application may be made at a later stage at the discretion of the Vice-President (Academic).

Students applying for credit, or to increase the amount of credit granted, after they commence study, should do so by completing the [Reassessment of Credit Transfer Form](#) (also available from KOI Reception), attaching all relevant supporting documentation. The completed application form together with all supporting evidence must be submitted by the end of week 6 of the student's first trimester. This material should be handed to KOI Reception for submission to the Admissions Section or emailed to admissions@koi.edu.au.

6.2 Credit for additional studies during a course

With the approval of KOI, enrolled students may include non-award or cross-institutional study during their course. For example, cross-institutional study may be an option when the student is unable to study a KOI subject because of a timetable clash. Students must seek prior approval for cross-institutional study. Non-award or cross-institutional study undertaken with KOI approval as part of a KOI course will be automatically included as credit when the student provides evidence that the subject(s) has been completed.

Students may take an approved break in study during their degree. While on an approved break in study, a student may be allowed to undertake additional study. Note that international students who take an approved break in Australia must obtain approval from KOI for additional study. The student may then apply for credit for this study in the same way as a new student. The application and the supporting evidence should be presented when the student returns from the break to resume their studies at KOI.

6.3 Removing credit

Students applying to reduce or remove credit awarded must do so in writing by completing the [Reassessment of Credit Transfer Form](#), clearly stating detailed reasons to justify their request. Applications to reduce or remove credit awarded must be made prior to completing 50% of the course at KOI. Applications should be handed to KOI Reception for submission to the Admissions Section or emailed to admissions@koi.edu.au. Applications to reduce or remove credit will be considered by the Vice-President (Student Affairs) and will only be granted if the reasons provided are deemed acceptable.

6.4 Making an application for credit

Applications for credit may be submitted for successfully completed subjects (pass grade or above) from partial or complete courses of formal study or equivalent learning experiences, provided they meet the equivalency conditions stated in this Policy.

If applying for credit for a structured program of learning, whether from an Australian or international institution, evidence should include

- (a) Original or "certified true" copies of documentation proving satisfactory completion e.g. a transcript or copy of academic record
- (b) A description of the program showing the expected learning outcomes and the subjects making up the program
- (c) Subject outlines showing learning outcomes, content and assessment tasks for the subjects completed

International qualifications and formal studies are assessed based on Australian AQF equivalence.

If applying for credit based on other learning experiences, evidence should include

- (a) A statement explaining how the level of the learning experiences matches the AQF qualification type specification for the degree in which the applicant wishes to enrol
- (b) A statement explaining how the learning outcomes achieved match the learning outcomes for the subjects for which credit is being sought
- (c) A reference from a person with knowledge of the learning experience confirming the accuracy of



the claims made in the statements about the learning experience and the learning outcomes.

Applicants may be required to undertake additional assessment to determine the level and currency of their knowledge and skills. This may take the form of an examination, interview or other suitable form of evaluation.

Any application for credit will be considered on the basis of the totality of the student's application. All previous credit decisions will be reviewed at the time of a new application.

6.5 Processing the application

All applications for credit will be determined by the relevant Head of Program, and the applicant will be advised in writing of the outcome through Student Administration. Decisions are recorded in the Credit Transfer Precedent Register to maintain a consistent approach to decision-making. The Academic Services team is authorised to determine applications for credit which are covered by the Precedent Register.

An applicant who is dissatisfied with the decision may appeal by completing a [Complaints and Appeals Form](#) (also available at KOI Reception). The appeal will be considered following the procedures in the *KOI Complaints and Appeals Policy*.

A written record of the decision to grant credit will be given to the student to accept in the Letter of Offer and Written Agreement (see Section 3.1). The record of credit granted will be signed by KOI and the student and placed on the student's file and retained for two years after the student ceases to be an accepted student.

6.6 Implications of credit for International Students

In instances where credit is granted to an International Student, the following applies:

- Where credit is granted before the issue of a visa, and this varies the actual course duration, the CoE issued to the student will show the reduced course duration under the requirements of the *ESOS Act*.
- Where credit is granted after the issue of a visa, and this varies the actual course duration, KOI will report the change of course duration to the *Department of Home Affairs (DHA)* via PRISMS.

7. Withdrawal of Credit

KOI reserves the right to withdraw credit where an error has been made in assessing an application or where the documentation provided by the applicant is incomplete, misleading, false or invalid. The withdrawal of credit must be approved by the Vice-President (Academic).

Where withdrawal is based on incomplete, misleading, false or invalid information or documentation, KOI may refuse admission, or if an offer of admission has already been made, revoke the offer of admission.

Where a change is made to a provision in this Credit Policy, or where a precedent or articulation is reviewed and changed, credit already granted will not be withdrawn.

8. Appeals

A student at KOI or a person applying to become a student at KOI has the right to lodge an appeal against any decision made under this policy (refer to the *KOI Complaints and Appeals Policy*).

This policy and the availability of complaints and appeals procedures do not remove the rights of the student to take action under Australia's consumer protection laws (including the *ESOS Act 2000*) or to pursue other legal remedies.

9. Roles and responsibilities

The Vice-President (Academic) has responsibility for the implementation and monitoring of this policy.

The Heads of Program have responsibility for determining requests for credit in the programs which they manage and for maintaining the Credit Transfer Precedent Register for their programs.



Articulation arrangements for entry for KOI courses with credit will be published on the KOI website.

The Vice-President (Academic) will undertake an annual review for the Academic Board on the impact of credit granted, including the Credit Transfer Precedent Register and KOI's Articulation Agreements.

10. Definitions

Articulation Agreement	A formal agreement between KOI and another provider which enables students to progress from a completed qualification with one provider to a qualification offered by the other provider with admission and/or credit in a defined qualification pathway.
Credit	Recognition granted towards meeting some part of the requirements of an award course, on the basis of relevant prior study with another education provider, study achieved in other courses within KOI, or study undertaken at an alternative approved higher education provider while enrolled in a course at KOI.
Credit Assessment	An academic assessment of an applicant's prior learning. Credit is assessed on the basis of comparability and equivalence of the: • learning outcomes • duration of learning • program of study, including content and weighting and • learning and assessment approaches.
Cross-institutional Study	For the purposes of this Policy, cross-institutional study may be an option where a KOI student is unable to study a core subject with KOI due to unavoidable timetable clashes. The student may apply to study an equivalent subject at an alternative accredited higher education provider. Approval for cross-institutional study is not guaranteed and is dependent on the circumstances. Students who are approved to undertake cross-institutional study will not be charged for that subject by KOI but are liable for the fees and charges of the other higher education provider.
Internal Credit Transfer (ICT)	The term used to indicate credit awarded for completed subject(s) gained internally while enrolled with KOI in either a course of study or as a non-award or cross-institutional student.
External Credit Transfer (ECT)	The term used by KOI to indicate credit awarded for completed subject(s) gained while enrolled with another higher education institution and deemed to meet the criteria of equivalence as described in this policy, whether as a student of that institution or as part of approved cross-institutional studies undertaken as part of a KOI qualification.
Recognition of Prior Learning (RPL)	The term used to indicate credit awarded on the basis of non-structured learning experiences and deemed to meet the criteria of equivalence as described in this policy.
Specified Credit	A specific subject within a course for which credit is assessed as comparable and equivalent (see Credit Assessment). The subject may be a core subject or a nominated elective subject within the KOI course.
Unspecified Credit	Unspecified Credit is granted where the student's prior learning does not exactly match a subject within the KOI course but is assessed as being a valid contribution to achieving the Learning Outcomes of a course as a whole. Unspecified Credit can only be used in place of an elective within a course.

8. Confidentiality and Security

All reasonable effort will be made by the staff and management of KOI to ensure that the principles of privacy, confidentiality and security are maintained throughout the assessment and administration of credit transfer applications.

All staff designated to access information relating to credit transfer are obliged to preserve confidentiality in accordance with KOI's *Privacy Policy*, the *Privacy Act 1988*, the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* and the *Australian Privacy Principles (APPs)*. Records relating to credit transfer applications will be retained and disposed of in accordance with the



Documents and Records Control Policy.

Document control

Policy title	Credit Transfer Policy
Policy owner	Vice-President (Student Affairs)
Policy approver	Academic Board (to be noted by Council)
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Date of Next Review	5 May 2025
Changes in this version	Links to the forms updated References to the articulation agreements being published to KOI website have been updated to articulation arrangements. Section 9 – reformatted

***** END OF POLICY *****