Statement of Tuition Protection

Australian Institute of Business and Management Pty Ltd trading as King's Own Institute (KOI)

ABN 72 132 629 979

CRICOS Provider Code 03171A

20 October 2026

1. Purpose and application

1.1 This Statement explains the tuition protection arrangements available to eligible students if KOI is unable to commence or continue delivery of a course or unit of study in circumstances constituting a provider default under applicable Commonwealth legislation.

1.2 Tuition protection is administered through the Australian Government's Tuition Protection Service (TPS). The arrangements applying to a student depend on their enrolment and fee-payment status. This Statement addresses: (a) overseas students studying on student visas; (b) domestic students receiving or entitled to HELP assistance; and (c) domestic students who pay their higher education tuition fees upfront.

1.3 This Statement summarises statutory arrangements and does not limit any right or entitlement conferred by legislation. Where there is any inconsistency, the applicable legislation prevails.

2. Legislative framework

2.1 The principal legislative provisions are:

- Overseas students: Education Services for Overseas Students Act 2000 (Cth) (ESOS Act), including the provider default provisions in Part 3, Division 2, and related legislative instruments.
- Domestic HELP students: Higher Education Support Act 2003 (Cth), Part 5-1A, and the Higher Education Provider Guidelines 2023, as amended.
- Domestic upfront fee-paying higher education students: Tertiary Education Quality and Standards Agency Act 2011 (Cth), Part 5A, and applicable Up-front Payments Guidelines.

3. What is a provider default?

3.1 Broadly, a provider default may occur where KOI does not commence a course or unit on the required commencement day, ceases to provide it after commencement but before completion, or otherwise meets a statutory default circumstance. The precise test differs under the relevant legislation.

3.2 If a provider default occurs, KOI will notify affected students and the relevant government authorities, and take the steps required by the applicable legislation to protect affected students.

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4. Overseas students

4.1 If KOI defaults in relation to an overseas student, KOI must, within the applicable 14-day provider obligation period, discharge its obligations by either:

- Arranging for the student to be offered a place in an alternative course, with the student accepting that offer in writing; or
- Refunding the student's unspent tuition fees in accordance with the ESOS Act.

4.2 KOI will notify affected students in writing and undertake all regulatory reporting required by the ESOS Act, including notification of the default and the outcome of its discharge of obligations.

4.3 If KOI does not discharge its obligations, the TPS may assist affected eligible overseas students to find an alternative course or obtain a refund of unspent tuition fees. Overseas students remain responsible for complying with applicable visa conditions and should seek advice about any immigration implications of a change of course or provider.

5. Domestic higher education students – HELP and upfront payments

5.1 If KOI defaults in relation to an eligible domestic higher education student, KOI must take the steps required by the applicable legislative arrangements, generally within a 14-day provider obligation period.

5.2 Subject to the applicable law and the circumstances of the student, the available outcomes are:

- An offer of a place in a suitable replacement unit or course at another provider, accepted by the student in writing; or
- A re-credit of the students' HELP balance, where relevant, and repayment of the corresponding HELP amount to the Commonwealth; and/or
- A refund of upfront tuition payments attributable to affected units of study, where relevant.

5.3 KOI must give the required notices to affected domestic students and the Higher Education Tuition Protection Director. If KOI does not fulfil its statutory obligations, the TPS may assist students to access a suitable replacement course or the applicable refund and/or HELP re-credit arrangements.

6. Replacement units or courses

6.1 In assessing a replacement option for domestic higher education students, the applicable statutory suitability requirements will be considered. These may include whether the qualification is the same or comparable, the mode and location of delivery, and the impact of the replacement study arrangements on the student.

6.2 Where the student accepts an eligible replacement offer through tuition protection arrangements, the replacement provider must comply with the relevant legislative requirements, including those concerning credit for successfully completed units and charges for replacement components of study.

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6.3 Students are not required to accept a particular replacement offer and may be eligible for an applicable refund or HELP re-credit instead. An independently selected course outside the statutory tuition protection process may not attract the same financial and credit-transfer protections.

7. Student information and assistance

7.1 If a provider default occurs, KOI will provide affected students with written information about the default, the action KOI proposes to take, available options and the steps students should follow. Students should retain their enrolment records, statements of account, payment receipts and academic transcripts.

7.2 Students may contact KOI through its published student support channels or contact the Australian Government TPS directly:

- Website: https://www.education.gov.au/tps
- Email: support@tps.gov.au
- Telephone (Australia): 1300 131 798

7.3 A student's rights in circumstances involving the student's own withdrawal, non-commencement or other student default are governed by the applicable legislation and KOI's relevant written agreement and refund arrangements and should not be confused with provider default protections.

8. Review

8.1 KOI will review this Statement when legislative or regulatory changes affecting tuition protection occur and otherwise through its regular policy review processes.

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