

WITHDRAWAL, REFUND AND FEE PROTECTION POLICY AND PROCEDURES

(AGENT / STUDENT) – 2026/2027

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1 DOCUMENT MANAGEMENT

Version control	Effective date	Created/reviewed	Reason for review
Version 1	2026/2027	Erica Coelho	Update (replaces Refund Process and Guidelines for Agent/Student)

2 PURPOSE

The purpose of this policy is to give students and agents a clear understanding of LSNZ's rules on course cancellations, student withdrawals and refunds, how to apply for a refund, and how student fees are protected. It ensures students are treated fairly.

This policy follows:

- Education and Training Act 2020
- NZQA Student Fee Protection Rules 2026 ([view the Rules](#))
- Public Trust student refund guides ([view the guides](#))

New Zealand law requires private training establishments registered with NZQA to protect fees paid to them in advance. LSNZ protects student fees through Public Trust, so **refunds are processed through Public Trust**: once you provide the documents, LSNZ checks them and sends them to Public Trust to process.

GLOSSARY

Term	Meaning
Contract of Enrolment	Agreement between the student and LSNZ for the full duration of their study at LSNZ.
Course Commencement	Start date of the course.
Course length	Defined by the number of weeks paid for. It does not include any bonus or scholarship weeks.
Closure Event / Course Cessation	The delivery of a course is cancelled, or the school closes.
Refund	Return of student fees if the student withdraws or LSNZ ceases to offer a course.
Refund Period	The period after the course start date in which a student who withdraws is entitled to a refund (see 4.6).
Public Trust	The trustee that holds and protects LSNZ student fees.
Cancellation Form	The form LSNZ sends after a cancellation request. It must be completed, signed and returned with the supporting documents.

3 POLICY

LSNZ ensures that fees paid are secure and protected if a student withdraws or the course ends. The Contract of Enrolment is an agreement for the full duration of the student's study, and payment indicates acceptance of it.

Each refund request is decided on its individual merits. There is no automatic right to a refund if a student changes their mind about studying at LSNZ.

LSNZ will give the student details of the cost components used to work out the maximum deductible percentage.

AT A GLANCE

1. Send your cancellation in writing to the Admissions Team of your campus (see 4.5).
2. How much is refunded depends on the number of weeks paid for, the cancellation reason and when you withdraw (see 4.6).
3. Refunds are processed by Public Trust and paid, preferably, to the account the same account payment came from (see 5).

4 STUDENT REFUNDS

FEES THAT ARE NOT REFUNDED

The **enrolment fee**, **placement fee** and **bank transaction fees** are non-refundable.

All other fees are assessed **case by case**. A fee is refunded only where the cost has not yet been incurred or LSNZ can still recover it from the third party. Costs already incurred, or that cannot be recovered, are not refunded.

4.1 CANCELLATION PRIOR TO COURSE COMMENCEMENT

If the student cancels before the course starts (other than for a visa decline), refund eligibility depends on the number of weeks booked, in line with the Public Trust refund procedures. A cancellation fee applies, based on the course duration and the applicable refund rules.

4.2 DECLINE OF STUDENT VISA

If Immigration New Zealand declines the visa application, the student must provide a copy of the visa decline letter. A cancellation fee of **NZ\$500** applies.

The refund is usually completed within **up to 2 weeks** after submitted to Public Trust, as long as all the received documents are correct and complete and Public Trust does not require any additional documents.

4.3 TERMINATION OF ENROLMENT

- **Undisclosed medical condition:** if an undisclosed medical condition arises, LSNZ may void the enrolment with no refund.
- **Expulsion:** a student who is expelled is not entitled to a refund.

4.4 ACCOMMODATION, HOMESTAY AND AIRPORT PICK-UP

Before arrival

When accommodation is cancelled or altered	What is charged
More than 2 weeks before the course starts	Accommodation Placement fee
Less than 2 weeks before the course starts	Accommodation Placement fee plus 2 weeks' accommodation fees

After check-in

- The **first 4 weeks** of accommodation cannot be refunded, because of the Accommodation Guarantee.
- To shorten accommodation or homestay **after the first 4 weeks, 2 weeks' notice** is required. For homestay, notice must be given to both the host family and the LSNZ Admissions Team.

Airport pick-up

- If the pick-up has already taken place, it is not refundable.
- If the cancellation is made too late for LSNZ to cancel with the transfer provider, it is not refundable.
- If the cancellation is made early enough for LSNZ to cancel with the transfer provider, it is refunded.

4.5 HOW TO CANCEL AND APPLY FOR A REFUND

Step 1 – Send your cancellation in writing to the Admissions Team of the campus where the student is enrolled:

Campus	Email
Queenstown	admissions@lsnz.co.nz
Christchurch	enrol@lsnz.co.nz

Include the student's full name, course and start date, and a **detailed reason** for the cancellation. Reasons such as "going home", "overpayment", "withdrawal" or "personal reasons" are not accepted; without enough detail the refund cannot be processed.

Step 2 – LSNZ processes the cancellation and replies with the Cancellation Form and the list of documents needed for your case.

Step 3 – Return the completed Cancellation Form and documents by email. The form must be signed by the student (or by the parent/guardian for students under 18). Documents usually include:

- Copy of the student's passport, and student visa decline letter (if applicable)
- Copy of the LSNZ receipt(s)
- Bank details completed on the form
- Proof of payment, showing where the track of where the payment came from
- If the refund is requested to a different account, additional information (for example, a certified bank statement showing the account number, holder's name and address) will probably be requested. This is checked with Public Trust (see 5)

Step 4 – LSNZ checks the documents and submits them to Public Trust, which processes the refund. Public Trust may ask for additional documents depending on the case.

Transfer to another provider: LSNZ transfers the pre-paid fees to the student's new trustee or institution on receipt of a letter of offer or invoice showing the new trustee's bank account. If the student has already paid the other institution, LSNZ refunds the student once the other institution confirms payment. The student must provide this documentation.

4.6 REFUND ENTITLEMENTS

Course length is the number of weeks paid for (bonus or scholarship weeks are not counted). Days are counted from the course start date. "Costs incurred" are the costs LSNZ has incurred in relation to the fees paid; LSNZ will give the student details of these costs.

The deduction is not a penalty. From the moment an enrolment is confirmed, LSNZ commits resources to the student that cannot be recovered or reallocated if the student withdraws. These include processing the enrolment, the Offer of Place and visa documentation; holding the student's place in a class with limited numbers, which LSNZ cannot offer to another student; planning classes, timetables and teaching staff around confirmed enrolments; pastoral care and compliance obligations under the Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021; fee protection, trust and banking administration; and the marketing and promotion that bring students to LSNZ.

The percentages below reflect these costs and are within the limits set by the NZQA Student Fee Protection Rules.

International students (counted in working days)

Course length	Withdrawal period	Refund amount
2 days or less	None	No refund once the course has started on the scheduled start date.
More than 2 days and less than 5 weeks	Before the end of the 2nd working day	<p>1. LSNZ will deduct 50% of the fees paid, to cover costs LSNZ has already incurred for the enrolment, including enrolment processing and administration, reserving the student's place in class, academic planning and staffing, pastoral care and compliance obligations, and marketing and promotion.</p> <p>2. No refund for withdrawals after the 2nd working day.</p>
5 to 12 weeks	Before the end of the 5th working day	<p>1. LSNZ will deduct 25% of the fees paid, to cover costs LSNZ has already incurred for the enrolment, including enrolment processing and administration, reserving the student's place in class, academic planning and staffing, pastoral care and compliance obligations, and marketing and promotion.</p> <p>2. No refund for withdrawals after the 5th working day.</p>
13 weeks or more	Before the end of the 10th working day	<p>1. LSNZ will deduct 25% of the fees paid, to cover costs LSNZ has already incurred for the enrolment, including enrolment processing and administration, reserving the student's place in class, academic planning and staffing, pastoral care and compliance obligations, and marketing and promotion.</p> <p>2. No refund for withdrawals after the 10th working day.</p>

Domestic students (counted in calendar days)

Course length	Withdrawal period	Refund amount
2 days or less	None	No refund once the course has started on the scheduled start date.
More than 2 days and less than 5 weeks	Before the end of the 2nd calendar day	<p>1. LSNZ will deduct 50% of the fees paid, to cover costs LSNZ has already incurred for the enrolment, including enrolment processing and administration, reserving the student's place in class, academic planning and staffing, pastoral care and compliance obligations, and marketing and promotion.</p> <p>2. Withdrawal after the 2nd calendar day is subject to the LSNZ cancellation policy.</p>
5 to 12 weeks	Before the end of the 5th calendar day	<p>1. LSNZ will deduct 25% of the fees paid, to cover costs LSNZ has already incurred for the enrolment, including enrolment processing and administration, reserving the student's place in class, academic planning and staffing, pastoral care and compliance obligations, and marketing and promotion.</p> <p>2. Withdrawal after the 5th calendar day is subject to the LSNZ cancellation policy.</p>
13 weeks or more	Before the end of the 8th calendar day	<p>1. LSNZ will deduct 10% or NZ\$500, whichever is the lesser, of the fees paid, to cover costs LSNZ has already incurred for the enrolment, including enrolment processing and administration, reserving the student's place in class, academic planning and staffing, pastoral care and compliance obligations, and marketing and promotion.</p> <p>2. Withdrawal after the 8th calendar day is subject to the LSNZ cancellation policy.</p>

After these periods, no refund is given except in exceptional circumstances, at the discretion of the Director.

4.7 CLOSURE EVENT AND OTHER CONDITIONS

- **Closure event or course cessation:** LSNZ may cancel a course due to insufficient demand, unavailable facilities or other substantial reasons. The student will be offered an alternative start date or a refund. If a course or the school closes, students may contact NZQA and Public Trust about refunds of outstanding course and accommodation fees.
- Students cannot shorten courses or move afternoon classes to morning classes.
- Students cannot transfer their tuition fees to another student.

5 REFUND PAYMENTS

- **Where the refund is paid:** preferably to the account the payment was processed from (usually the agent, if a third party paid, or the student's account).
- **Different account:** if the refund is requested to any other account, additional information will probably be requested, followed by a check with Public Trust before the refund can be approved.
- **Who processes it:** refunds are processed by Public Trust after LSNZ has received and checked all the requested documents and submitted them. Depending on the case, Public Trust can request additional documents.
- **Students leaving New Zealand:** the refund is sent after the student has cancelled their student visa with LSNZ, changed their return flight and shown both to the Admissions Team.
- **Currency:** refunds are calculated in NZD, whatever currency the payment was made in. Payments are processed only in the currencies listed on the Cancellation Form. Before submitting the form, agents and students must check with their bank that the selected currency is accepted.
- **Bank accounts only:** refunds are paid only by bank transfer into a bank account, with the account details provided on the Cancellation Form. LSNZ cannot refund in cash, by credit card, or to digital accounts such as digital wallets or other online payment accounts. If the payment was made through one of these methods, the refund must be requested to a bank account.
- **Timing:** timing depends on how quickly all documents are complete and correct and on Public Trust checks.

6 PROTECTION OF STUDENT FEES

LSNZ has appointed Public Trust as trustee. Fees for courses of **\$500 or more** are held in a trust account for each student and paid to LSNZ in instalments over the course. The balance is protected by Public Trust. Tuition and accommodation fees are covered.

Students should contact Public Trust about unused fees: **0800 494 733** or feeprotect@publictrust.co.nz.

Fees for courses of **less than \$500** are held in LSNZ's bank account until the student has completed their studies.

7 ASSOCIATED POLICIES AND PROCEDURES

- LSNZ Terms and Conditions: www.lsnz.co.nz/terms-and-conditions
- LSNZ Refund Policy (website): www.lsnz.co.nz/refund-policy
- Public Trust – student refund guides: www.publictrust.co.nz/student-fee-protection/student-refund-guides