Fees and Refunds Policy and Associated Procedures

Purpose of the policy

This policy and associated procedures outline AICC's approach to the effective and fair management of fees, charges and refunds. This ensures that support is provided to students to assist them to complete their studies.

This policy and associated procedures meet the requirements of Standards 2.1 of the Outcome Standards for RTOs and marketing and advertising requirements, AQF certification documentation and prepaid fee protection measures in Compliance Requirements, as well as Standards 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as the ESOS Act 2000 and the ESOS (Calculation of Refund) Instrument 2024.

Policy statements

Information about fees and charges

AICC is committed to providing students with information about all fees and charges associated with a course, as well as its refund policy and processes.

Prospective students can access information about fees and charges and refunds in the International Student Handbook and Course Brochure.

Enrolling students are fully informed of all fees and charges and the refund policy in the Offer Letter and Student Agreement.

The Offer Letter and Student Agreement includes details of all applicable fees and charges, including the application fee, tuition and non-tuition fees and the payment schedule for such and payment options. It also describes the student's consumer rights, including the right to a cooling off period depending on the relevant state/territory requirements.

Students are advised of the potential for fees and charges to change over the duration of their course.

Students are advised of any statutory cooling off period in their Offer Letter and Student Agreement.

All fees and charges will be reviewed annually and all marketing material and student information will be updated accordingly. New fees and charges will generally only apply to incoming students.

All fees and charges are published on the website and are provided to students prior to enrolment.

Additional fees that may apply in addition to tuition and non-tuition fees include:

Additional fees that may apply
Re-issuance of COE
Re-issuance of Certificates, Statement of Attainments
Re-issuance of Transcript (Interim Transcript)
Copies of existing record of student- e.g., COE
Recognition of Prior Learning (RPL) Fee
Student Identification Card Replacement
A late payment fee applies students with delayed payments for their tuition fees
Credit card surcharges
Overseas Bank Transfer Fee
Re-assessment fee
Photocopy fee
Change of course - post commencement
Fees for accessing your student records
Deferral/ Suspension/ Withdrawal Fee

Fee protection

Fees paid by students are protected as follows:

- Domestic students: students pay up to a maximum of $1,500 in advance for services not yet provided.
- International students: international student fees are protected through the following mechanisms:
    - Maintaining a sufficient amount in the AICC account so that so that it is able to repay all tuition fees already paid.
    - Through membership of the Tuition Protection Scheme (TPS). The role of the TPS is to assist international students where the Registered Training Organisation is unable to fully deliver their course of study. The TPS ensures that international students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.
    - In addition, international students are not required to pay more than 50% of course fees prior to commencement, except where a course is less than 26 weeks. However, any international student may choose to pay their fees in full or a greater amount than 50%.

Payments

Payment options are specified in the Offer Letter and Student Agreement.

All fees and charges are to be paid by the date indicated on the invoice. However, where a student is unable to make a payment by the specified date, alternative arrangements may be made by contacting the office.

All payments are to be made by bank transfer into a specified account, the details of which are provided to students. AICC will maintain a sufficient amount in the account so that it is able to repay all tuition fees already paid.

Where fees are overdue and the student has not made alternative arrangements, a first warning, second warning and notice of intention to report regarding non-payment of fees will be sent to the student as follows:

- First warning letter: failing to pay an invoice within 5 days of receipt or contacting AICC to make alternative arrangements.
- Second warning letter: failing to pay an invoice within 5 days of receipt of the first warning letter or contacting AICC to make alternative arrangements.
- Notice of intention to report: failing to pay an invoice within 5 days of receipt of the second warning letter or contacting AICC to make alternative arrangements.

Following cancellation of enrolment due to non-payment of fees, the debt will be referred to a debt collection agency.

All receipts of payments are kept for a minimum of 2 years following the student's completion of their course.

Credit transfer and RPL

A reduction of fees can apply for any units granted through credit transfer and RPL. The course tuition fees should be divided by the number of units and then the reduction applied per unit for the applicable number of units. This should be shown on the invoice.

Refunds

Refunds for international students are calculated in accordance with the ESOS framework.

Students are provided with refund information prior to enrolment.

All application fees are non-refundable except where AICC cancels a course prior to commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on AICC.

Where AICC cancels a course either before or after commencement, students will receive an automatic refund and do not need to complete the Refund Application Form. This will be provided within 10 working days of the default.

In all other circumstances, students are required to complete a Refund Application Form which can be accessed from our office This form must be submitted within 10 working days of the event that led to the request for the refund. The outcome of the refund assessment will be forwarded to the student in writing within 20 working days, as well as any applicable refund.

Refunds will be paid to the person or entity from whom the original payment was received and in Australian Dollars.

The refund policy does not remove the right of the student to take further action under Australian Consumer Law.

Refunds: Student Default

- Student default occurs where the course starts on the agreed start date:
    - but the student does not start on the agreed start date
    - and has not previously withdrawn from the course
    - or advised of visa cancellations in writing within an agreed time period prior to the course start date
    - or the student cancels or withdraws from the course either before or after the agreed starting date.
- The above is student default and the following refund conditions apply:

Domestic Student Refunds: Student Default

Circumstance	Refund due
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.
The student does not commence on the agreed start date and has not previously withdrawn.	Application fee not refunded. Refund of 70% of all other fees and charges.
Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
The student has supplied incorrect or incomplete information causing RTO to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.
Student wishing to transfer to another date or course	Transfer once at no cost. Subsequent transfers will incur an administration fee of $200.

Circumstance	Refund due
Student has overpaid & has documentation to support overpayment	Full refund of all overpaid monies

International Student Refunds: Student Default

Circumstance	Refund due
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 70% of all other fees and charges.
The student does not commence on the agreed start date and has not previously withdrawn.	No refund. Fees for full study period (term) to be paid.
Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.

Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
Visa cancellation where an international student, currently in Australia, has their student visa cancelled by the Department of Home Affairs (DHA) for a breach of visa conditions; or has their student visa extension application refused by the Department of Home Affairs (DHA) after the commencement of their studies, for not meeting visa requirements.	No refund of course fees paid to date.
The student has supplied incorrect or incomplete information causing RTO to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.
The student is refused a visa because they did not pay at the start their course at the agreed location on the agreed starting day or they withdraw from their course with AICC or they did not pay an amount due.	No refund. Fees for full study period (term) to be paid.
The student is refused a visa and therefore does not commence their course on the agreed	The total amount of all course fees (tuition and any non-tuition fees) received or less whichever

Circumstance	**Refund due**
starting day or withdraws from the course on or before the agreed starting day because of the visa refusal.	is the lower amount of 5% of the total amount of the fees or the sum of $500.
Student wishing to transfer to another date or course	Transfer tuition fee to the new course or date.
Student has overpaid & has documentation to support overpayment	Full refund of all overpaid monies.

Refunds: Provider Default

- If AICC defaults, that is, if the course does not start on the agreed starting date or the course ceases to be provided before it is completed, AICC will make every effort to transfer the

  students' enrolments to another college or pay a refund of the unused portion of the course money received from the student.

- International student refunds in situations of Provider Default are covered by the provisions of The Education Services for Overseas Students Legislation Amendment (Tuition Protection Service and Other Measures) Act 2012 and apply if:
    - AICC does not offer a course on the advertised start date or
    - terminates a course after the course start date or before the course completion date or
    - does not provide a course as advertised due to sanctions by any authority or
    - does not provide a course in full.
- In such a case AICC will pay the student a refund which equals the amount of the total tuition fees paid for the remainder of the course not completed at the time of default if an alternative placement with another provider cannot be found to the student's satisfaction. Such refunds will be made within **20 working days** following the default date with a statement explaining how the refund amount has been calculated.
- Fees not listed in the refund section are not refundable. Prior to a student enrolling, fees may be altered without notice. Once a student has completed enrolment, fees will not be subject to change for the normal duration of the course. If a course length is extended by the student, then any fee increases will be required to be paid for the extended component of the course.
- The above is provider default and the following refund conditions apply:

Circumstance	**Refund due**
AICC cancels course before commencement (including closure of AICC)	Full refund of all fees
AICC cancels course following commencement (including closure of AICC)	Full refund of all unspent fees calculated as follows:

Circumstance	**Refund due**
	Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
AICC has not provided a Student Agreement that meets the requirements of the National Code 2018.	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).

Procedures

1	**Process invoices**
1.1	Set up invoices in the accounting system as per the payment schedule in the signed Offer Letter and Student Agreement.
1.2	Send out invoices to students according to the payment schedule.
1.3	Once the invoice has been paid, send out a receipt of payment from the accounting system.
1.4	Record payment in PRISMS following recording payment instructions included in the PRISMS user guide.
1.5	Keep all receipts of payments for a minimum of 2 years after the student has completed their course.
2	**Manage overdue fees**
2.1	Check accounting system for overdue payments.
2.2	Send out a payment reminder through the accounting system for overdue fees. Give a further 5 days for payment.
2.3	Where invoices remain unpaid following the reminder, send out a First Warning Letter for non-payment of fees.
2.4	If fees remain unpaid after a further 5 days, follow up with a Second Warning Letter for non- payment of fees.
2.5	If fees remain unpaid after a further 5 days, follow up with a Notice of Intention to Report for non-payment of fees.
2.6	Where the student does not pay their fees and does not appeal the decision, report provider decision to cease enrolment for non-payment of fees on PRISMS within 31 days. Withdrawal being processed and according to the instructions provided in the PRISMS user guide.
3	**Manage Student Refund**
3.1	For provider default notify students in writing using the Student Notice of Default Form within 3 working days of the default occurring.
3.2	Transfer the refund to the person who made the payment.
3.3	Process all other refunds according to the refund table and on receipt of a request for refund from a student on Application for Refund form.

3.4 Update the accounting system with details of payments made.

4 Inform ASQA and TPS

4.1 In relation to provider default, notify in writing ASQA and the TPS of the default within 3 working days of it occurring using the Notice of Provider default form.

4.2 Submit a Notice of Discharge of Obligations to ASQA and the TPS advising of the actions taking and within 7 days of completing all required actions.

4.3 In relation to provider default, notify in writing to ASQA and the TPS of the default within 3 working days of it occurring using the Notice of Provider default form.

Responsibilities

The Finance Manager is responsible for issuing invoices, following up on overdue fees and issuing warning letters and a cancellation notice for non-payment of fees and issuing refunds.

The Operations Manager is responsible for discussing and adjusting student financial arrangements if required, assessing refund applications and approving refund payments.

The CEO is responsible for addressing the provider default notification.

Document Control

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