



Fee Management and Refund Policy

1. Purpose

This policy ensures the RTO provides transparent, fair, and consistent processes for charging and refunding student fees and complies with:

- ✚ *Standards for RTOs 2025* – Clause 18 (Prepaid Fees), Clause 2.1 (Student Information)
- ✚ *National Code of Practice 2018* – Standard 3 (CRICOS students)
- ✚ *Australian Consumer Law (ACL)* obligations for student protection

It also defines how fees are published, managed, protected, and refunded and how students are informed of their obligations.

2. Scope

This policy applies to all international students, their authorised payers, and RTO personnel involved in enrolment, admissions, marketing, finance, and administration.

3. Definitions

Term	Definition
Prepaid Fees	Fees paid in advance for services not yet delivered (training or assessment)
Tuition Assurance	A regulatory mechanism to protect student fees if the RTO is unable to deliver the course
Threshold Prepaid Fee	The maximum amount (\$1,500) an RTO may collect before requiring protection measures
Non-Tuition Fees	Charges not related to training delivery, e.g. enrolment, materials, reassessment, ID reissue
Cooling-Off Period	A 10-business-day period allowing cancellation of an unsolicited enrolment (ACL)

4. Legislative References

- ✚ *Standards for RTOs 2025* – Clause 18 & Clause 2.1

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- ✚ National Code of Practice 2018 – Standard 3
- ✚ National Vocational Education and Training Regulator Act 2011
- ✚ Australian Consumer Law (Schedule 2, CCA 2010)
- ✚ Data Provision Requirements 2023

5. Policy Statement

The RTO:

- ✚ Provides clear and accurate information about fees, charges, refunds, and fee protection prior to enrolment
- ✚ **Ensures all fees (tuition and non-tuition) are disclosed in:**
 - Letter of Offer
 - Student Handbook
 - Marketing brochures
 - Website
- ✚ **Collects no more than \$1,500 in prepaid fees unless protected by:**
 - (a) An unconditional financial guarantee
 - (b) A tuition assurance scheme, or
 - (c) Another approved fee protection method
- ✚ **Publishes and updates a full fee schedule, including:**
 - Enrolment fees
 - Course fees
 - RPL, reassessment, reissue, withdrawal, and material costs
- ✚ Issues receipts and written agreements to all students detailing fee obligations and refund terms
- ✚ Applies the cooling-off period where enrolment occurred via unsolicited contact, as required under ACL
- ✚ **Issues refunds fairly and in line with:**
 - Written agreement terms
 - Compassionate or compelling circumstances
 - Visa-related issues (before and after commencement)

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- Provider default (e.g. course cancellation, TPS trigger)
- ✚ Processes refunds within 20 working days, and all decisions are recorded and communicated in writing
- ✚ Retains all written agreements and fee records for two years after the student ceases to be enrolled

Prepaid Fee Protection Measures

a. Tuition Protection Service (TPS)

- ✚ The RTO is a current participant of the Tuition Protection Service (TPS).
- ✚ If the RTO cannot provide the course, TPS ensures the student:
 - Is offered an equivalent course at no additional cost, or
 - Receives a refund of unused tuition fees.

b. Separate Fee Account Monitoring

- ✚ Prepaid funds are held in a separate designated account.
- ✚ Monthly review by the CEO ensures the account holds enough to match all PRISMS-indicated prepaid balances.

6. Fee Schedule

Fee Type	Amount	Frequency/Conditions
Enrolment/Application Fee	\$500	At enrolment – non-refundable
Course Tuition Fee	Refer website	Per course/term
RPL Fee	\$150 per unit	Non-refundable if SOA issued
Supplementary Assessment	\$350	After 2 free attempts
Unit Repeat	\$1,500	Full unit retake
Certificate Reissue	\$50	Upon request
Replacement Student ID	\$15.00	Upon request
Change of CoE	\$300	On application
Late Payment Fee	\$50	Weekly charge per invoice/Instalment

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Placement Fee	\$2,000	Where applicable
Student Photocopying	10c per page	Upon request
Kitchen Kit	\$550	Specific course only
Airport Pickup	\$350	Refundable if cancelled pre-arrival
Deferment Fee	\$300	On application
Re-enrolment Fee	\$400	After CoE cancellation
Course fee's structure	Course specific	Refer Website

7. Refund Conditions (Summary)



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Situation	Refund
RTO cancels course (pre-start)	100% refund (incl. enrolment fee)
RTO is unable to deliver full course after start of the course due to sanction imposed by a government regulator	Refund of unused tuition fees
Application rejected by SIT	100% tuition refund (excl. enrolment fee)
Visa refused and notified SIT in writing before course commencement	100% tuition refund (excl. enrolment fee)
Visa refused and notified SIT in writing after course commencement	Pro-rata refund per study period
Visa extension is refused and notified to SIT in writing	No refund, if course started
Withdrawal in writing ≥ 10 weeks before course commencement	Full tuition refund (less 5% or \$500, whichever is less) (excl. enrolment fee)
Withdrawal in writing 4–10 weeks before course commencement	70% tuition refund (excl. enrolment fee)
Withdrawal in writing < 4 weeks before course commencement	25% tuition refund (excl. enrolment fee)
Withdrawal in writing after course commencement	No refund
Misconduct or non-compliance with the rules and regulations set by the Australian Government	No refund
RPL assessed with SOA issued	No refund
Abandonment	No refund; outstanding fees invoiced

8. Late Payment and CoE Cancellation Process

Step	Action	Responsible Officer	Details / Notes
1	Monitor Payment Due Dates	Accounts Officer / Admin Officer	Check due dates for student tuition or scheduled instalment payments weekly.

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Step	Action	Responsible Officer	Details / Notes
2	Identify Late Payments	Accounts Officer	Flag students who have not made payment by the due date (1–3 days late).
3	Send 1st Reminder Notice	Accounts Officer	Issue a polite reminder via email/SMS (attach invoice copy). Allow 5 working days to pay.
4	Send 2nd Warning Notice	RTO Manager	If no payment after 5 days, send a formal warning letter with a 10-day final payment deadline. Notify of risk to CoE.
5	Offer Support Options	Student Support Officer	Contact student to check if support or payment plan is needed (keep records).
6	Final Notice (Intention to Report)	RTO Manager	After 10-day warning period lapses, send written Notice of Intention to Report for Non-Payment. Give student 20 working days to appeal.
7	Wait for Appeal Period	RTO Manager	Monitor for appeals within 20 days. If student appeals, handle under complaints and appeals process.
8	No Appeal Received	RTO Manager	If student does not respond or appeal, proceed to cancel CoE on PRISMS. Document all steps.
9	Report on PRISMS	RTO Manager	Log into PRISMS and report student under non-payment of fees. Cancel CoE. Retain confirmation.
10	Update Internal Records	Admin Officer	Update SMS (Student Management System), finance system, and compliance registers with cancellation and notes.
11	Audit Readiness	RTO Manager	Ensure all email logs, notices, PRISMS evidence, and forms are filed and ready for audit.

9. Cooling-Off Period

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In line with Australian Consumer Law, students who enrol via unsolicited contact (e.g. telemarketing, door-to-door) are entitled to cancel their enrolment within 10 business days without penalty. During this time:

- ✚ No services will be delivered
- ✚ No fees will be collected
- ✚ Written consent is required to waive this right

10. Refund Process

Step	Action	Responsible Person	Timeframe
1	Student reviews the refund conditions outlined in the Letter of Offer, Student Handbook, and Fee Management Policy.	Student	Prior to withdrawal
2	Student completes and submits a signed Refund Request Form with supporting documents (e.g. withdrawal form, visa refusal notice).	Student	As soon as withdrawal decision is made
3	Admin Officer logs the request in the Refund Register and sends an acknowledgement email.	Admin Officer	Within 2 business days
4	RTO Manager verifies eligibility by reviewing: - Enrolment status (SMS/PRISMS) - Payment records - Applicable refund rules - Supporting documentation	RTO Manager	Within 5 business days
5	RTO Manager submits findings and recommendation to the CEO.	RTO Manager	Immediately after assessment
6	CEO reviews and makes the final decision. If approved, authorises refund. If not, provides written reasons.	CEO	Within 3 business days of submission
7	Finance Officer processes refund to the original payer's account and records it in the Refund Register.	Finance Officer/ Student support	Within 5 business days of CEO approval
8	RTO Manager issues a formal written notification of the outcome (approved or denied) including reasons and appeal rights.	RTO Manager	Within 20 business days

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Step	Action	Responsible Person	Timeframe
			from receipt of application
9	If denied, student may appeal under the Feedback, Complaint and Appeal Policy	Student / RTO Manager	As needed
10	If the RTO defaults on course delivery, the CEO coordinates with TPS to arrange full refund or alternative placement.	CEO	Within 14 days of default



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