AUSTRALIAN COLLEGE
EXPANDING YOUR HORIZONS

RTO ID: 91110
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Visit: www.australiancollege.edu.au

Fees, Charges and Refunds Policy

Scope

This policy is applicable to Australian College, as a Registered Training Organisation.

This policy applies to:

- All current students who have accepted Australian College Terms and Conditions of Enrolment
- Students who may have made course payments and for various reasons decided to cancel their enrolment.
- All staff members involved in processing course fee payments and refunds.

This policy is to be used in the management of fees, charges and refunds relating to all aspects of a student's educational experience and learning environment at the Australian College.

Purpose

The purpose of this policy is to provide a fair and equitable refund and transfer policy to accommodate the needs of Australian College Students undertaking vocational education and/or professional courses with our organisation.

The policy is intended to guide Australian College staff in managing and assessing requests for refunds and transfers, applicable to the provision of training and assessments – including self-funded, fee-for-service Students, or those participating in training under a Government Training Contract.

Policy Statement

Australian College is committed to compliance with applicable Outcome Standards for NVR Registered Training Organisations 2025,
If a Student requests a refund or transfer of their enrolment, the request must be in writing.

Definitions

The following terms and definitions are applicable to this policy.

ASQA – the Australian Skills Quality Authority is the regulator for vocational education in Australia.

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Credit Transfer (CT) – if a Student provides suitable evidence that they have successfully completed a unit or module with another RTO, credit is provided for the unit of module, upon verification with the issuing organisation.

Recognition of Prior Learning – is the process that involves assessment of an individual's relevant prior learning to determine the credit outcomes of a n individual application for credit.

Enrolment transfer – means transfer between courses within 6 months from initial enrolment date.

Refund – return of Student's payment of course fees in full or in part, in accordance with the terms and conditions of the Fees, Charges and Refund Policy.

Policy Principles

- Australian College ensures that fees, charges and refunds are collected and administered in accordance with the provisions of applicable legislative and contractual requirements.
- Australian College ensures all fees are fair and equitable in relation to market pricing and follow appropriate government legislation and the Outcome Standards for NVR Registered Training Organisations 2025.
- Australian College determines student tuition fees for each course in which students are enrolled and reserves the right to review and adjust fees.
- Fees are payable by all students. Once a student accepts an offered place and pays fees, a binding agreement is created between the Student and Australian College. On enrolment, the student becomes liable for payment of all fees.
- Australian College publishes accurate and timely information on student fees for prospective and current students on its website.
- Students must pay fees by the due date, or clear any outstanding debts, to be entitled to services, including certification documentation.
- Failure to meet payment as outlined in the payment plan will result in the students being precluded from the remainder of the course.
- In the event of non-payment, Australian College may engage a debt collection service, and the student may be liable for reasonable associated costs.
- Nothing within this policy is intended to affect a Student's consumer rights and guarantees under Australian consumer law.
- Some courses may be eligible for government funding. Where this is the case, students will be notified and provided with the relevant rules and procedures.
- Additional policy guidelines are provided for Students who are enrolling into Smart and Skilled subsidised courses under the heading 'Smart and Skilled'.
- Processes are in place for managing student grievances, disputes and administrative errors in relation to student fees and refunds.

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- In accordance with the Outcome Standards for NVR Registered Training Organisations 2025, Standard 2.1 and Section 18 of the Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements 2025: :
    - Australian College will not collect more than $1500 of any course fee prior to commencement of a course.
    - Where a course cost is greater than $1500, the payment of fees will be scheduled throughout the course duration.
- All refunds will be made in accordance with the Outcome Standards for NVR Registered Training Organisations 2025, Standard 2.1.

Fees and Charges

What We Do	What You Need to Know
Fee Disclosure	You'll receive a Course Flyer that includes all tuition, material, and admin charges. A maximum of $1,500 can be collected before your course begins.
Certification	You'll receive your certificate or Statement of Attainment within 30 calendar days of successful completion, at no extra cost.
Fee Protection	Any amount collected over $1,500 is protected by a bank guarantee.
Cooling-Off Period	You may cancel within 10 business days of enrolment and request a refund.

Australian College fully informs Students and prospective Students of the financial requirements relating to enrolment. This *Fees, Charges and Refunds Policy* is published on the Australian College website and is also available upon request.
Australian College publishes information on its course fees on the College's website. This information includes:

- Course fees plus relevant incidental charges
- Payment terms and details, including the timing, payment plans and so on.

All fees, including course fees, incidental or administrative charges must be paid in Australian dollars (AUD).

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Australian College may vary the standard course fees from time to time. Fees may increase or decrease for various reason. The fee that applies to the student is the fee presented to the student on the website when they submit their application for enrolment. This fee is locked to that Student and will appear on the student's invoice, despite any subsequent fee changes that may occur.

Self-funded/Fee-for-Service Students are required to pay their course fees upon enrolment or alternatively make use of our interest free payment plan prior to commencement and make payments towards their course fees as per the payment plan schedule.

Australian College will not process fee payments until the prospective Student has submitted all required enrolment information and related documentation to Australian College and the application for enrolment is accepted.

Once the payment is processed by Australian College, a credit card transaction will generally occur immediately. Depending on the financial institution - BPAY or bank transfers can typically take between 1-3 days to complete.

Confirmation of enrolment into a course is not possible until the financial institution has confirmed payment. Australian College is not responsible for delays in processing by the financial institution.

Issuing certificates and/or related documentation is not possible until all outstanding fees have been received by Australian College.

Withdrawal or Abandoned Courses

If a student withdraws from a course or is considered an 'abandoned enrolment' (course not commenced within or not progressed through for 6 months), the full course fee for the applicable enrolment is applied and becomes payable in full.

Government Funding/Subsidies

The prospective Student is responsible for confirming and providing proof of eligibility for any government funding which may be available towards their enrolment, such as 'Smart and Skilled' (available to NSW students only).
If the Student does not provide proof of eligibility for government funding, the full course fees as published at the time of the application for enrolment are applied.

Refunds

Notwithstanding applicable Australian consumer rights and any additional rights as per the Smart and Skilled terms and conditions, a partial refund of the course fees may only be given in the following exceptional circumstances:

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- Overpayment of the course fee or other incidental fees;
- A request is received from Australian Colleges for cancellation of enrolment within the cooling off period (ten days), as per the College's Enrolment *Terms and Conditions*;
- The course has been cancelled by Australian College.

If a Student has paid in full and submitted the Australian College *Cancellation Request Form* within ten (10) calendar days from their Enrolment Date, a refund of up to 50% of the course fee, less a $200.00 cancellation fee will be issued within 7 - 10 working days.

If a Student has enrolled with a payment plan and submitted the Australian College *Cancellation Request Form* within 10 calendar days from their Enrolment Date, the deposit is non-refundable and a $200.00 cancellation fee is required.

When National Training packages are updated, Students are not eligible for a refund of any kind. Students can however either complete their course within the mandatory teach out period and obtain the full qualification and / or partial Statement of Attainment for units completed or arrange to transition to the new National Training packages when the packages become available (additional fees and charges will apply).

If a Student chooses to withdraw from their course or is deemed to have abandoned their course, no refund is available.
For all refund requests, a *Refund Application Form* must be completed. All supporting information and documents to be attached to the application to ensure effective processing of the refund request.
No refund is available where Australian College cancels a Student's enrolment for any breach of the *Academic Conduct Policy*, other serious misconduct, failure to maintain payment plans and / or consistent course progression (minimum one unit per month). In the event this occurs, Students are obligated to pay out any outstanding fees.

Transfers/Deferments

Students are not permitted to defer, however, they are permitted to transfer from one course to another, provided that their original course has not expired.

Given that the Student has not completed any units/modules of the initial course they enrolled in:

- Students who have paid their course in full can transfer to a course of equal or lesser value, a $150.00 transfer fee applies.
- Students who have paid their course in full, can transfer to a course of higher value. To do so they must pay the $150.00 transfer fee, plus the difference in the course price.
- Students who have enrolled with a payment plan can transfer to a course of equal or lesser value. A transfer fee of $150.00 applies. Students will be provided with a new payment plan that will reflect the new course code, title and duration.

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- Students who have enrolled with a payment plan can transfer to a course of higher value. They must pay the $150.00 transfer fee, plus the difference in price, which will be added to their existing payment plan total.

Important, please note: *If the Student has already completed one or more units/modules of the initial course, the College will calculate the tuition and assessment fees used and will deduct the amount from the new course fees. This means that there may be additional fees to be paid for the new course the Student wishes to transfer to.*

A course cannot be transferred from one student to a different individual to complete.

Course Suspension

At times, students may need to suspend their course for various reasons, such as health issues or financial hardship. Students must apply in writing when they require a course suspension.
For students who are on a payment plan, students may be allowed to suspend their course as well as payments for the duration of the suspension period.
For all students who apply for a course suspension, a return to course fee of $200.00 is applicable prior to re-commencing their studies. Failure to pay the fee will result in delaying re-commencement of the course.

Smart and Skilled (available to NSW residents only)

The following additional policy guidelines apply only to Students who are receiving Smart and Skilled funding.

A Student who enrols in a course under the NSW Smart and Skilled program may be required to pay part of the cost of training. This part of the cost of training is known as the Student Fee, the NSW Government subsidises the remainder of the fee.

Concessions or exemptions to the Student Fees are set by the government on completion of enrolment and cannot be changed.

The Student Fee differs depending on any other completed qualifications. Prospective Students who have previous qualifications may pay a higher Student Fee.

The Student Fee is confirmed on completion of the application for enrolment process and will be calculated using the Provider Calculator. Prior to this the prospective Student can access the Smart and Skilled website to check their eligibility and the estimated Student Fee.

The relevant student fee as set by the NSW Government will be charged for each applicable course into which the Student is enrolled.

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Where applicable, any adjustment to fees as a result of approved RPL or CT – after the enrolment fees have been paid – will be refunded from the Smart and Skilled mandated Student Fees.

Information regarding any costs for expenses in addition to the Smart and Skilled mandated Student Fee is made available to students before enrolment by publishing on our website and in the course information. Including:

- equipment or textbooks purchased to complete training and retained by the student on completion;
- optional charges for items that are not essential for the completion of training.

The student only pays the mandated fee for the qualification that applied at the time that they commence their course. The student is not affected by any subsequent changes to Smart and Skilled fees.

Smart and Skilled programs are government subsidised, therefore students are obligated to participate in the subsidised training. This means that a student's continuing funding is based on consistent and active participation (minimum one unit per month) in an enrolled course through the completion of online assessments as well as accessing learning materials.
Students who do not participate according to the proposed training plan will be withdrawn from the course and the funding.
Where a student undertaking a Smart and Skilled funded course transfers of their own accord from their initial Smart and Skilled Provider to Australian College to complete their training, standard Credit Transfer rules are applied when calculating the student fee.
Australian College must obtain a Statement of Attainment from the Student (issued by the initial Provider) to determine what credit should be granted.
Australian College will then use the Smart and Skilled Provider Calculator to determine the Student Fee.
In this situation, the student may end up contributing more towards the cost of their training.

Where a student is approved for Smart and Skilled funding and chooses to cancel their application for enrolment, the following applies:

- If the Student cancels their application for enrolment more than ten (10) days before the scheduled commencement date, the Student will be issued a full refund of any paid Student Fees within 7 to 10 working days.
- If the Student withdraws their application for enrolment less than ten (10) days before the scheduled commencement date, the Student will be issued a refund of 50% of any paid Student Fees, less a $200 cancellation fee, within 7 to 10 working days.
- If the Student withdraws their application for enrolment one day before the scheduled commencement date, no refund of any paid Student fees is available.

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Collection of Outstanding Fees

A member of the Australian College administration team will send a written communication to any Student who has outstanding fees. The Student is given a courtesy reminder and asked to indicate when their outstanding fees will be cleared.
Where a scheduled payment is missed and the Student is unresponsive with no action to clear the debt after two (2) or more requests to clear such debt, an administration fee per charge of $50.00 will apply.
Where a Student has missed three (3) scheduled payments and in the absence of any response to the College's communications, their enrolment is suspended without further notice and a debt recovery warning will be issued. The Student will be given seven (7) days to reply.
If the Student does not reply within seven (7) calendar days and their outstanding fees have not yet been cleared, the Student's enrolment is cancelled and details are sent to the CEO of Australian College for review and referral to an external debt recovery agency.
If this occurs, the student may be liable for any reasonable debt collection and/or legal fees incurred by Australian College in recovering the outstanding amount.
The total recoverable costs will not exceed the actual cost charged to Australian College by the third-party collection service.
Australian College will make all reasonable attempts to contact the student and offer flexible payment arrangements or support before referring the matter to an external agency.

Complaints and Appeals

Any grievance, complaint or appeal in relation to the implementation of this policy will be managed in accordance with the *Complaints and Appeals Handling Policy*.
Australian College maintains records of all complaints and appeals, including their outcomes and any rectifications on the *Complaints and Appeals Register*, which is securely stored according to the *Privacy Policy*.

Relevant Legislation

As a registered training provider, Australian College operates under strict legislation and regulations. Policies and procedures are in place to ensure compliance with the laws and legislations referenced below:

- Competition and Consumer Act 2010 (Cth)
- National Vocational Education and Training Regulator Act 2011 (Cth)
- National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025

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- National Vocational Education and Training Regulator (Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements) Instrument 2025

Related Policies and Forms

- Student Handbook
- Privacy Policy
- Assessment Policy and Procedure
- Fees, Charges and Refund Policy and Procedures
- Access and Equity Policy and Procedure
- Academic Conduct Policy and Procedure
- Records Management Policy and Procedure
- Cancellation of Course Form
- Refund Application Form
- Complaints and Appeals Form
- Complaints and Appeals Register

Review

This policy and procedure will be reviewed annually or amended following continuous improvement strategies implemented by Australian College.

Version Control and Responsible Officers

Responsible Officer:		RTO Manager
Approved by:		Chief Executive Officer
Next review scheduled:		June 2026
Approved and commenced:		June 2025
Version	**Authored/Reviewed by**	**Brief Description of Changes**
V2.0	Quality and Compliance Manager	Reviewed and updated full policy, included sections on 'Definitions', minor additions to Principles and Procedures. Included section on 'Transfers/Deferment'. Included relevant legislation and related policies and forms information. Updated with new logo.
V2.1	Quality and Compliance Manager	Aligned and updated policy information as relevant to the Outcome Standards for NVR RTOs 2025, Standard 2.1. Included information on course suspension and relevant fees.

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		Included information on debt collection service in the policy section and extended on information regarding recovery of outstanding fees and debt collection charges in the 'Collection of Outstanding Fees' section of the procedure. (June 2025)