

## SC5: Fees and Refunds Policy & Procedure

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### Purpose

As an RTO and CRICOS provider registered with ASQA, Wissen Holdings Pty Ltd trading as Atlas College is required to comply with the requirements of the RTO Standards from the VET Quality Framework, as well as the Education Services for Overseas Students Act 2000 and the National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 and a range of other VET regulations and Commonwealth, State and Territory legislation. This complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards, as well as the National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 Standards 2 and 3.

### Definitions

**ASQA** means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body

**DESE** means Department of Education, Skills and Employment

**ESOS Act** means Education Services for Overseas Students Act 2000

**National Code 2018** means The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018

**PRISMS** means Provider Registration and International Students Management System

**Provider Default** means where the provider fails to start providing the course to the student at the location on the agreed starting day or after the course starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.

**Standards** mean the Standards for Registered Training Organisations (RTOs) 2015 from the VET Quality Framework

### RTO Default

Atlas College will default if:

- it is unable to fulfil its obligations to start or complete a course
- The course stops being provided after it starts and before it is completed
- The course is not provided fully to the student because Atlas College has had a sanction imposed.

### Student Default:

A student defaults if:

- They breach Atlas College registration terms and conditions
- They breach student visa requirements
- They cancel their registration after the course start date
- They don't pay their fees
- They breach Australian Law

## Policy

### Protection of Fees Paid in Advance

Atlas College protects fees paid in advance by international students.

For international student fee protection is ensured as follows:

- All course fees will be held in a separate bank account that can only be drawn down when the student commences. The course fees are held separately from the day-to-day operating expense accounts so that if a refund is payable before the student commences, the refund can be made in the right amount and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system
- Atlas College does not require international students to pay more than 50% of course fees prior to course commencement and/or more than \$1500 in total at any one instalment.

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- After signing and returning the Letter of Offer and Acceptance - Student Written Agreement, students are required to pay non-refundable registration fees AU\$ 250 plus the first tuition fee instalment of A\$1,500
- Then as per the Fee Instalment Schedule, as detailed on the student agreement, students are required to pay (in advance of training) a maximum of \$1,500 tuition fee per instalment until the full amount of course tuition fee has been paid
- Atlas College pays into the Tuition Protection Service (TPS) provided by the Australian Government. The TPS provides assurance that in the event of provider Default, the TPS will assist the student with refunds and finding alternative providers

### Fees and Refund Information

Prospective and current students are advised of the fees associated with a course on the relevant Course Outline information, Student Enrolment Application Form and on the Letter of Offer and Acceptance- Student Written Agreement. In compliance with Clause 5.3 of the Standards, this is provided prior to admission and enrolment. For international students, fee information is always provided prior to enrolment as per the requirements of The National Code 2018 Standard 3. Fee information provided to international students includes:

- All relevant fee information, including fees that must be paid and the payment terms.
- Refund information and conditions relating to the refund
- The learner's rights as a consumer

Refund information is outlined in the Letter of Offer and Acceptance- Student Written Agreement and in the Student Handbook.

Fees will only be processed and collected once a signed copy of the Letter of Offer and Acceptance- Student Written Agreement is received by Atlas College as evidence of acceptance by the applicant.

Circumstances and the potential for changes to fees over the duration of a course,

### Inclusions in Course Fees

- Unless otherwise specified, course fees include all the training and assessment required for students to achieve the qualification or course in which they are enrolling.
- Course fees include enrolment fees (non-refundable), material fee, and course tuition fees. Tuition Fee include training and assessment resources but does not include cost of the textbook and material.
- Course fees include the issuance of a Testamur and Record of Results and/or Statement of Attainment. For additional copies or re-issuing any of these documents, an additional fee is applicable. This fee is currently \$100 per request.
- Course fees do not include Overseas Student Health Cover (OSHC) or optional extras such as airport pick up or accommodation. These requirements are purely student's responsibility.

### Late Payment

- Students who are experiencing difficulty in paying their fees are invited to call Atlas College to make alternative arrangements for payment during their period of difficulty.
- Atlas College reserves the right to suspend the provision of training and/or other services 14 days after the fees were due until fees are brought up to date. Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

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- Following the appropriate intervention support, International students who do not pay their fees will be reported to DHA via PRISMS under student default.

### REFUNDS

Students who withdraw from a course and wish to seek a refund or have the amount they owe on their fees reduced must apply to Atlas College using the *Notice of Withdrawal* and *Refund Application Form* outlining the details and reason for their request.

When the refund is approved, Atlas College will:

- issue a statement detailing how the refund was calculated
- Issue the refund within 28 days of receipt of the *Refund Application Form*

#### Refund for Students:

- Visa refused prior to course commencement: Full refund
- Withdrawal at least 5 weeks prior to agreed start date: 90% refund
- Withdrawal at least 3 weeks prior to agreed start date: 70% refund
- Withdrawal less than 2 weeks prior to agreed start date: No refund
- Withdrawal after the agreed start date: No refund
- Visa cancelled due to actions of the student: No refund
- Visa extension is refused: Return of unused tuition fees
- Withdrawal from the study – current students: For refund of unused tuition fees, *Notification of Withdrawal* form must be received by Atlas College **4 weeks prior** to starting date of the following payment due date provided in the Letter of Offer - Student Written Agreement.

Atlas College may consider written requests for refunds due to exceptional circumstances, as indicated in Section 6, and may increase the refund amount.

#### Circumstances Where No Refund (0%) Will be Provided

No refunds for Students

- If a student is refused a visa and the reason for the refusal is:
  - Did not start the course at the location on the agreed starting day or
  - Withdraws from the course at that location or
  - Did not pay the course fees due
- Atlas College terminates a student's enrolment because of a failure to comply with Atlas College's policies, unsatisfactory academic progress or attendance
- If a student is in breach of their student visa conditions
- If a student has supplied incorrect, false or misleading information.

#### Outcomes of Refund Decisions

Following receipt of the *Notice of Withdrawal and Refund Application Form*, Atlas College **within 28 days** will provide the outcome of the refund assessment in writing to the student's registered address, outlining the decision and reasons for the decision along with any applicable refund or adjustment notice.

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Students will also be advised that they may appeal the refund assessment following Atlas College Complaints and Appeals Policy and Procedure.

### Procedures

#### Student Fees

Procedure	Responsibility
<p><b>Invoices</b></p> <ul style="list-style-type: none"> <li>All students should pay their enrolment fee upon application and term tuition fees one week prior to course commencement. The Marketing Manager will raise an invoice for the amount in line with the payment schedule for the relevant course.</li> <li>Students should pay each term's course fees latest by the course commencement date.</li> <li>The administration Manager will keep a copy of the invoice on the student's file.</li> </ul>	Marketing Manager/ Administration Manager
<p><b>Fee Instalment Invoices</b></p> <ul style="list-style-type: none"> <li>Charge fee instalments in line with the relevant payment schedule for the course provided to the student in Letter of Offer-Student Written Agreement and accepted by the student.</li> <li>Students should pay by the scheduled payment date as mentioned in the Letter of Offer-Student Written Agreement and accepted by the student.</li> <li>Keep a copy of the invoice on the student's file.</li> </ul>	Marketing Manager  Administration Manager
<p><b>Receiving Payments</b></p> <ul style="list-style-type: none"> <li>Payments may be made by EFTPOS, cash (not encouraged), direct bank transfer or credit card. All fee payments must be made to Atlas College trust bank account as provided on the Letter of Offer-Student Written Agreement and accepted by the student</li> <li>Record payments against the relevant invoice on the accounting programme</li> <li>Provide the student with a receipt.</li> </ul>	Marketing Manager
<p><b>Managing Overdue Fees</b></p> <ul style="list-style-type: none"> <li>Sends out statements <b>monthly</b> to students to show outstanding fees (if any)</li> <li>Send payment reminders to students where payments <b>are more than 1 Week</b> late as per Atlas College warning letters process.</li> </ul>	Marketing Manager

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### Refunds – Provider Default and Early Termination

Procedure	Responsibility
<p><b>Processing Refunds – Provider Default</b></p> <ul style="list-style-type: none"> <li>Automatically issue a refund within <b>28 days</b> to students who have enrolled and paid their enrolment fee and term fee and the course is cancelled prior to commencement.</li> <li>Automatically issue a refund to students within 28 days where the course has commenced but is cancelled.</li> <li>Notify students to whom refunds are automatically issued in writing and issue refund. Record on student's file.</li> </ul>	<p>Marketing Manager</p> <p>CEO</p>
<p><b>Processing Refunds – Student Default / Early Termination</b></p> <p>Students who wish to withdraw from their course including early termination and seek a refund are to make a request for a refund in writing.</p> <ul style="list-style-type: none"> <li>Assess refund as per this Policy.</li> <li>Calculate the relevant refunds.</li> <li>CEO approves refund assessment and organizes the transfer of funds</li> <li>Notify the student in writing of the <i>Student Refund Letter Outcome</i> of the refund assessment and make payment of refund where applicable.</li> <li>Process student default refunds within 28 days of receipt of written fee refund application.</li> <li>Keep a copy of the refund assessment on the student's file.</li> </ul>	<p>Marketing Manager</p> <p>CEO</p>

### Document Control

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