



PRICING, FEES, PAYMENTS & REFUNDS (INTERNATIONAL STUDENTS)

Including:
Course Fees
Other Fees
Treatment of Fees in Advance
Refunds
Complaints regarding Fees and Refunds

Reference:
Standard 5 Clause 5.3
Standard 7 Clause 7.3

Schedule 6 Protection of Fees in Advance
National Code Standard 3–Formalisation of Enrolment and written
agreements

VERSION HISTORY

Policy Owner:	CEO	Suresh Basnet
Document Management:	Admin and Accounts Manager	
File :	POL_Pricing, Fees, Refunds (OS Students) v4.0	
Changes history		
Number	Dates	Changes summary
V4.0	Apr 2019	Add Refunds process flow chart; Updates on information and procedure for claiming a refund
V3.0	Jan 2019	Updates on fee protection
V2.2	Oct 2018	Edits for roles in RTO and updates to National Code 2018
V2.1	May 2017	Updated to National Code 2017
V2.0	September 2016	Quality assurance check across documents with reference to ASQA fact sheets and ESOS Act changes & Explanatory guide
v1.0	July 2016	New standards for RTO's 2015

CONTENTS

FEES, PAYMENTS and REFUNDS (INTERNATIONAL STUDENTS).....	4
PURPOSE	4
FEE INFORMATION.....	4
OTHER EXPENSES INFORMATION	5
CRICOS COURSE FEES PRICING.....	5
CRICOS COURSE FEES WHEN PAID BY INSTALMENTS.....	5
REQUIREMENTS FOR FEE PROTECTION	6
PROTECTION OF PREPAID FEES – PAID IN ADVANCE.....	6
THIRD PARTY FEE COLLECTION MUST MEET SAME REQUIREMENTS.....	7
REFUNDS	7
COMPLAINTS REGARDING FEES AND REFUNDS	10
STATEMENT CONSUMER PROTECTION LAWS	10
REFUNDS PROCESS FLOW CHART	11

FEES, PAYMENTS and REFUNDS (INTERNATIONAL STUDENTS)

PURPOSE

Skyline International College will communicate our policy and terms clearly to students about financial arrangements and terms and conditions as required by legislation, the VET Quality Framework and the Standards for RTO's 2015. This includes the Requirements for Fee Protection.

As a CRICOS provider, Skyline International College will have fees and refund policy and procedure that complies with the ESOS Act and The National Code 2018.

Clear communication will be through print or through an electronic copy with telephone support if required.

FEE INFORMATION

Skyline International College will provide **fee information** in print and electronic copy and at various locations to ensure all applicants will know the fees prior to accepting the offer of a place in a course. For international students, the fees information will be provided:

- On the **application for enrolment form** including those lodged online that forms the confirmation of application and acceptance of the terms and conditions of the provider with the student
- On the **letter of offer** that forms the written agreement between the provider and the student

The total amount of fees may include:

- Application fee
- Materials fee
- CRICOS Course fee
- OSHC fee
- Homestay fees (under 18s)
 - Homestay Placement Fee
 - Weekly Homestay Fees (per week)
 - Homestay Guardianship Processing Fee
 - Weekly Guardianship Fee
 - Airport Transfer
- Administration fees and any other extra charges
 - Administration fee for under 18s
 - Late payment penalties for students who do not pay fees on time
 - Re-assessment fees available to students who are deemed not yet competent on completion of training and assessment after re-submit and re-sit options
 - Re-enrolment fees for students whose enrolment has been cancelled or withdrawn and wish to re-enrol
 - Fees for credit transfer requests and RPL
 - Fees for processing course variations
 - Fees for issuing a replacement qualification testamur
 - Fees for processing refunds

OTHER EXPENSES INFORMATION

Some courses require students to invest in their study. Where this is the case, any additional costs to undertake a course will be explained on the website and course information.

Other expenses are separate to fees and are expenses the student may incur. These may include:

- Textbooks where the student can purchase texts if they want their own copy
- Laptops or mobile devices where the student can bring these to class and use them to complete the course
- Materials and supplies needed to complete the course
- Other equipment needed to complete the course
- Clothing requirements such as safety shoes needed to complete particular units of study
- Travel expenses where the student is required to travel to a placement or location at their own expense as part of the course

CRICOS COURSE FEES PRICING

Course Fees and Payment Plans

- Pricing for CRICOS courses is an itemised list of course money payable by the student that is provided at various points:
 - in the application for enrolment form
 - in the reply to an enquiry email with information packs
 - through the information provided by an education agent
 - formalised in the letter of offer where full details of the itemised list of course money is set out in the formal agreement
- The RTO offers course fee payment by instalment in the letter of offer if applicable
- Special offers and discounts may be marketed from time to time.

CRICOS COURSE FEES WHEN PAID BY INSTALMENTS

Payment schedule agreement:

By signing the written agreement, students pay by instalments and agree to honour the RTO payment plan and understand that:

1. All instalments must be paid on or before the due date;
2. The RTO reserves the right to suspend access to the course in the event that a student fails to pay any part of the course fees as and when it falls due for payment;
3. In the event that a student requests or fails to advise of a course cancellation, the balance of the course fees will be paid in full or continue to be paid under the agreed payment plan schedule; and
4. The RTO will not issue a Statement of Attainment/s until course fees are paid in full.

Default on the payment schedule:

1. The enrolment may be suspended and outstanding accounts will become immediately due and payable; or
2. As a cancelled student the outstanding account will become immediately due and payable;
3. The outstanding debt may be forwarded to a debt collection agency, and
4. The student may also be required to pay additional fees associated with the debt collection process.

REQUIREMENTS FOR FEE PROTECTION

Standard 7 (Clause 7.3) states;

“Where the RTO requires, either directly or indirectly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1,500 (being the threshold prepaid fee amount), the RTO must meet the Requirements for Fee Protection in Schedule 6.”

Domestic students:

SIC either directly or indirectly or through a third party will not collect prepaid fees in excess of \$1500 (being the threshold prepaid fee amount) from a prospective or current learner.

The \$1500 prepaid fees include all fees that a student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.

International students:

SIC is a registered CRICOS provider, so SIC will comply with the obligations and requirements of the Education Services for Overseas Students Act (ESOS Act) 2000 (Cth).

“Students, or the person responsible for paying the tuition fees, can now choose to pay more than 50 per cent of their tuition fees before they start their course.”

For students who choose to pay less than 50% or on term basis, SIC has tuition fee and payment plan schedules in the accounting system. These will be indicated on the formal letter of offer and written agreement with the student.

PROTECTION OF PREPAID FEES – PAID IN ADVANCE

At formalisation of enrolment – the written agreement stage

The registered provider must enter into a written agreement with the student, signed by that student (or the student’s parent or legal guardian if the student is under 18 years of age), concurrently with or prior to accepting course money from the student.

1. SIC will accept course money received at the same time as the verification of acceptance. The Admissions officer will advise the student or agent that payment should be sent along with the acceptance of offer. SIC will accept a scanned copy of the signed written agreement as verification.
2. Where SIC receives course money sent by mail (for example, by cheque or money order) or by direct deposit into the bank account before receiving the accepted written agreement, the procedure to be followed is:
 - Deposit the money into a holding account for fees in advance
 - Identify the course money as fees in advance in the accounts ledger
 - Follow up immediately with the student or agent to inform them that the payment cannot be processed (and the enrolment cannot progress) until the provider receives the accepted written agreement.
 - For compliance purposes, the notification communication is recorded in RTO Manager and on file. The bank accounts and accounts ledger will keep evidence that the money has not been used.

3. Where the written agreement is not received by the time of the monthly bank reconciliation, (31 days) the procedure will be:
 - SIC will contact the Agent and student and request clarification of when the written agreement will be received.
 - If the agreement is not received within 10 working days, the moneys deposited will be returned.

 - This procedure will be managed by the Administration and Accounts Manager on a case by case basis. All communication will be recorded on file in RTO Manager.

 - A maximum of 35 days will be allowed after the default has occurred when the provider knows that the written agreement will NOT be in place following communication with the parties.
 - This procedure will be managed by the Administration and Accounts Manager on a case by case basis. All communication will be recorded on file in RTO Manager.

 - Where course fees are received and a written agreement does not eventuate after follow-up by the provider, this is a case of student default and must be reported through PRISMS within the maximum 35 days.

At a progress stage during the course

1. Students are required to make progress instalment payments (usually every term) as per the written agreement
2. Students must comply with the payment plan and instalments policy set out here and in the agreement if applicable
3. Students can pay in advance and the course fees that are pre-paid are identified in the accounts ledger as pre-paid course fees.

THIRD PARTY FEE COLLECTION MUST MEET SAME REQUIREMENTS

The requirements for protection of prepaid fees apply no matter how the fees are collected.

This means:

Any fees collected by a third party for the RTO such as an education agent are subject to the same conditions. These requirements apply to fees prepaid by students, regardless of when our RTO actually receives the payment.

The written agreement with the third party will include these conditions and the monitoring to ensure the protection measures are in place and implemented as required.

REFUNDS

Important Information

- The initial application fee is not refundable
- The initial administration fee for students under 18 years of age is not refundable
- SIC 's refund policy applies to both commencing and re-enrolling students
- All requests for a refund must be submitted on the appropriate refund request form and must be accompanied by official documentary evidence of the grounds for the request
- Any homestay fees paid will be subject to the refund policy of the Homestay provider
- Refunds will be paid in Australian dollars to the student or nominated bank account as specified in the Refund Request Form

- For overseas refund payment, an international money transfer fee will be deducted from the refund amount
- Approved refunds will be paid in full within 28 days of receipt of the refund request, provided that
 - all supporting documents have been submitted as necessary
 - all relevant information to enable payment has been provided (complete bank details including swift code and correspondent bank for overseas payments)

The amount of refund is determined as follows. Administrative fees and applicable deductions are applied.

1.	SIC is unable to run the course on the advertised start date	100% refund of tuition, materials and OSHC fees within 14 days of the default date or offer an alternative course at no extra cost. <i>Application fee will be refunded under this circumstance</i>
2.	SIC cancels a course after the start date and before the completion date	Refund of unused tuition fees will be calculated on a pro-rata basis (weekly as per the SIC term calendar) minus any applicable deductions
3.	An offer of a place is withdrawn by SIC (The exception is when the offer was made on the basis of intentional incorrect information).	100% refund of tuition, materials and OSHC fees
4.	Student's visa application is refused (The student must provide a certified copy of the official letter of visa application rejection by the Department of Home Affairs)	100% refund of tuition, materials and OSHC fees.
5.	Refund request is received more than 10 weeks before the commencement of the term	100 % refund of tuition fees for that term
6.	Refund request is received less than 10 weeks but more than 6 weeks before the commencement of the term	Refund is 70% of tuition fees for that term
7.	Refund request is received less than 6 weeks but more than 2 weeks before the commencement of the term	Refund is 50% of tuition fees for that term
8.	Refund request is received less than 2 weeks before the commencement of the term	Refund is 30% of tuition fees for that term
9.	If a student withdraws from the course on or after the course commencement date.	The student will not be eligible for a refund of the fees for that term. In the event of subsequent packaged courses, items 5,6,7&8 will apply.
10.	Withdrawal from a course on illness and compassionate grounds	Refund will be decided on a case by case basis.
11.	If a student holds a valid student visa at the time of enrolment with SIC, but after commencing their course, their current visa expires and a subsequent visa application is applied for and rejected.	Refund for any tuition fees paid to SIC will be calculated on a pro-rata basis (weekly as per the SIC term calendar) minus any applicable deductions.

12.	Student transfers to a second course within SIC without completing the first course.	The tuition fee paid for the current six-month period of the 1 st course will be credited on a pro-rata basis towards the tuition fee of the 2 nd course. All other tuition fees paid toward the 1 st course will be credited in full towards the tuition fee of the 2 nd course. If the credited amount is greater than the total cost of the second course, the difference will be refunded within 28 days of commencement of the second course.
13.	Student provides false or misleading information in application forms or during study	Automatically disqualifies you from any refunds
14.	Student is terminated due to serious breach of the College rules or a breach of visa conditions including non-attendance or unsatisfactory progress	No refund
15.	Student defers enrolment and commencement date	Refund will be assessed based on the original course start date
16.	Student is seeking a refund for enrolment in the principal (main) course of study, as applied for on their current Student Visa	No refund for any tuition fees paid for the first six (6) months of the principal course. Any additional tuition fees, paid beyond the first six (6) months, that are deemed refundable, will be payable back to the student minus any applicable deductions.

Procedure for claiming a refund:

1. To claim any refund, the student must complete a Refund Request Form. This can be downloaded from the SIC website or RTOM (Student Management System). It is also available at Reception or you can request the Student Services Officer to send you a copy by emailing sso@sic.edu.au.
2. The student must submit evidence to support the request - such as your receipt of course fees paid to date and certified copies of any supporting documents (such as Visa rejection letter, etc.) to the College.
3. The student must be up to date with course fees at the time of the request.
4. The request will be assessed based on the information provided.
5. If the refund request is approved, a refund calculation advice is provided that explains the decision.
6. If the refund request is not approved, the student will be notified of the decision.
7. The refund will be paid in Australian dollars.
8. SIC Accounts will send a copy of the payment receipt to the student.
9. Statements of Attainment for units completed and paid to date will be issued upon request.

Special circumstances for course refunds:

SIC has the discretion to approve refunds if the student would be unreasonably disadvantaged if not granted a refund - for example:

A student meets with a serious misadventure, serious illness or hospitalisation (two weeks period minimum) supported by a medical certificate.

Special circumstances that have been discussed and agreed upon between the student and the Admin and Accounts Manager.

The following circumstances would not be accepted for a refund:

- Change in work hours
- Job change or retrenchment
- Moving interstate
- Technology barriers which mean you are having difficulty completing the course
- Language or writing barriers which were not declared at application which mean you are having difficulty completing the course
- Insufficient access to workplace documents which mean you are having difficulty completing the course

COMPLAINTS REGARDING FEES AND REFUNDS

Students are entitled to access the complaints process should they be dissatisfied about Skyline International College decisions relating to fees, refunds or other matters. This information is available on the website.

Students are advised that the agreement and the availability of complaints process does not remove the right of the student to take action under consumer protection law.

STATEMENT CONSUMER PROTECTION LAWS

The written agreement includes the statement that "This agreement, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws".

REFUNDS PROCESS FLOW CHART

