



Fees, Payments and Refunds Policy

1. Purpose

The purpose of this policy is to ensure learners are fully informed about all fees, payment terms, refund conditions, and their rights and obligations prior to enrolment. It ensures transparency, fairness and compliance with the 2025 RTO Standards, including requirements relating to consumer rights, fee disclosure, financial integrity and learner protection.

2. Scope

This policy applies to:

- All Fee-for-Service (FFS) learners enrolled in nationally recognised training with AIAC.
- VET Student Loan (VSL) students enrolled in approved courses
- All staff involved in enrolment, administration, finance or training activities.
- All tuition fees, incidental costs, deposits, RPL fees, and third-party payments relating to training and assessment.

3. Responsibilities

- **Head of Operations:** Overall responsibility for implementation and ensuring staff awareness and access.
- **Compliance Officer:** Maintains policy currency, ensures practices comply with regulatory requirements, and manages reporting obligations.
- **Accounts Manager:** Processes invoices, payments, refunds and ensures financial integrity.
- **Learners:** Review fee information, comply with payment schedules, and submit refund or cancellation requests in accordance with this policy.

4. Definitions

- **Tuition Fees:** Fees related directly to training and assessment delivered by AIAC.
- **Deposit:** A non-refundable payment used to process enrolments for International Students
- **Incidental Costs:** Additional fees not included in tuition (e.g., equipment, licences, test fees).

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- **Third-Party Fees:** Fees payable to external organisations (e.g., CASA, testing centres).
- **RPL Fees:** Charges related to formal recognition of prior learning or credit transfer.
- **FFS (Fee-for-Service):** Students who pay their tuition fees directly and are not accessing government loan schemes (e.g. VET Student Loans) or third-party sponsorship arrangements.
- **VSL (VET Student Loans):** An Australian Government loan scheme that assists eligible students to pay tuition fees for approved courses, which is repaid through the taxation system once income thresholds are met.

5. Fee Disclosure

AIAC provides all prospective learners with full written fee information before enrolment, including:

- Tuition Fees
- Deposit Requirements
- Payment Schedules And Due Dates
- VSL Fee Periods and Census Dates (if applicable)
- VSL Fee Notices (if applicable)
- Incidental Fees
- RPL Fees
- Third-party Fees (Where Applicable)
- Refund Conditions
- Consequences Of Late Payment
- Any Potential Fee Variations Due To External Factors

6. Deposits

- A **non-refundable deposit of \$1,500** is required **21 days prior to a CRICOS course commencement**.
- The deposit forms part of the total tuition fee.
- Failure to pay the deposit by the due date may result in cancellation unless alternative written arrangements have been approved by an authorised manager.
- Deposit and RPL fees are **non-refundable**.
- Deposits or upfront payments are not required for VSL students.



6.1 Tuition Fees

- All tuition fees are exclusive of GST.
- All fees must be paid by the learner unless other written arrangements exist.
For fee-for-service (FFS) students, tuition fees are invoiced monthly in accordance with the agreed fee schedule and must be paid prior to the commencement of each training stage. Fees must be paid by the due date. Failure to do so may result in training being suspended until all outstanding fees are brought up to date.
- Approved VSL courses are delivered using structured fee periods in accordance with legislative requirements.
- **A late payment fee of \$150** applies to FFS students if fees are paid after the due date.
- FFS Students who defer must pay all outstanding fees before recommencing.
Additional costs incurred during training must be paid before any Certificate, Licence or Rating is issued.
- VET Student Loans cover tuition fees only and do not include incidental costs such as equipment, licensing, testing, or living expenses.

6.2 Refunds

6.2.1 FFS Students:

- Refunds for completed training do not apply.
- No tuition refunds apply where the learner withdraws voluntarily or is withdrawn due to:
 - non-attendance
 - inability to progress
 - misconduct or non-compliance
- Refunds (where applicable) are processed within **20 days** of receiving the required forms.

Refunds can only be paid to:

- The original bank account or card used for payment
- The learner's own account
- A nominated person listed on the enrolment form

Refunds **cannot** be issued to third parties or different credit cards.

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AIAC accepts no liability for fees paid to third parties; third-party refund processes must be followed. Incidental costs, RPL fees, licensing fees and test/assessment fees are non-refundable. learners may appeal refund decisions within **20 working days** through the Complaints & Appeals Policy.

6.2.2 VSL Students:

Withdrawal Prior to Census Date

Students who withdraw from a unit of study before the published census date will not incur a VSL debt for that fee period.

Withdrawal After Census Date

A VSL debt is incurred after the census date. Students may apply for a re-credit of their FEE-HELP balance in accordance with legislative requirements.

Students may apply to have their FEE-HELP balance re-credited where:

- special circumstances apply; and
- those circumstances were beyond the student's control; and
- the circumstances did not make their full impact until on or after the census date; and
- the circumstances made it impracticable for the student to complete the requirements of the unit.

Applications must be submitted in writing within 12 months of the census date. Applications must be submitted using the approved Re-credit Application Form.

Outcomes of Re-crediting

If approved, the student's FEE-HELP balance will be re-credited for the affected unit(s). Any associated VSL debt will be removed.

Review and Appeals

Students who are dissatisfied with a re-crediting decision may request a review in accordance with the Complaints & Appeals Policy.

If the student is dissatisfied with the outcome, they may apply to the Secretary of the Department of Employment and Workplace Relations for reconsideration, prior to applying to the Administrative Review Tribunal (ART).

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Further Information

Detailed information is available in the:

- VET Student Loans Information Guide
- Schedule of Fees and Census Dates

6.3 Tuition Protection

- TPS applies to international students where an RTO collects prepaid fees in accordance with the Education Services for Overseas Students Act 2000.
- All prepaid fees above \$1,500 (if ever collected) would be protected under Federal legislation.

6.4 Cancellations

- CRICOS students may cancel enrolment without penalty **before** paying the deposit.
- Once the deposit or RPL fees have been paid, these amounts are forfeited.
- Refunds for cancellations follow the refund rules listed in section 6.2.

RTO-Initiated Cancellation or Failure to Deliver

If AIAC is unable to commence, continue, or complete the agreed training and assessment services, learners will be entitled to a full refund of any prepaid tuition fees for undelivered services.

Where possible, AIAC may offer the learner the option to transfer to an equivalent course or training provider at no additional cost; however, the learner retains the right to request a full refund.

Refunds for RTO-initiated cancellations will be processed within 20 calendar days.

This clause does not override consumer rights under the Australian Consumer Law.

6.6 Cooling-Off Period and Consumer Guarantees

- Education services do not attract cooling-off periods under Australian Consumer Law.
- If the learner believes they were misled during marketing or enrolment and can provide evidence, they may access the Complaints & Appeals process.

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- If no resolution is achieved, learners may seek remedies under **NSW Consumer Guarantees** where applicable.

7. Recordkeeping

- Copies of all correspondence, approvals, evidence, and refund forms are placed in the learner file located on AIAC One Drive.
- Records are retained in accordance with RTO and regulatory requirements.

8. Related Documents

- Schedule of Fees
- Marketing and Enrolment Policy
- Complaints & Appeals Policy
- AIAC Training Contract
- RPL and Credit Transfer Policy
- VET Student Loan Information Guide

9. Procedures

9.1 Pre-Enrolment Fee Disclosure Procedure

- Provide learner with fee schedule and policy
- Provide learner with census dates (VSL Students)
- Confirm the learner understands fees, payment terms and refund conditions.
- Obtain signed acknowledgement.

9.2 Payment and Invoicing Procedure

- Issue invoices according to the fee schedule (FFS Students)
- Monitor payments and issue late payment notices (FFS Students)
- Issue Fee Notices at least 14 days prior to the census date (VSL students)
- Issue Commonwealth Assistance Notices (CANs) within 28 days after the census date (VSL Students)

9.3 Refund Procedure for FFS Students

- Learner submits refund form with evidence.
- Accounts Manager reviews and processes within 20 days.
- Decision recorded and learner notified.

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- If dissatisfied, learner may lodge an appeal.
- Refer to VSL Student Information Guide for ref

9.4 Recordkeeping Procedure

- Store all documents on learner file.
- Retain records for required periods

9.4 Version Control

Version	Date	Changes	Approved By
1.0	26/11/2025	Original	RCO
2.0	29/04/2026	Updated for VSL compliance	RCO