

FEES, CHARGES and REFUND POLICY

Purpose

The Standards for Registered Training Organisations 2015 (Clause 5.3 and Clause 7.3) and National Code Standard 2018 (Standard 3.4) require Abbey College Australia, prior to student taking enrolment, to provide information on:

- fees and charges
- refund policy
- how fees paid in advance by students are protected

This policy and associated procedures meet the requirements of clauses 5.3 and 7.3 and schedule 6 of the standards of RTOs 2015 and standard 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as ESOS Act 2000 and the ESOS (Calculation of Refund) Specification 2014.

Policy

Abbey College Australia will publish this policy in pre-enrolment information materials which are made available to students via Abbey College Australia website.

Abbey College Australia includes the following information in the student enrolment agreement.

- amounts that may or may not be repaid to the overseas student (including any tuition and non-tuition fees collected by education agents on behalf of the registered provider)
- Payment terms, including the due dates and amount of fees to be paid, fees that must be paid.
- process for claiming refunds.
- the specified person(s), other than the student, who can receive refund in respect of the student identified in the written agreement.
- a plain English explanation of what would happen in the event of a course not being delivered, including the role of the Tuition Protection Service (TPS) for overseas student
- a statement that “This written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies”.

Abbey College Australia does not collect more than \$1500 in prepaid fees from any fee-paying domestic student.

Abbey College Australia, to meet its obligations under ESOS Act 2000, will collect only 50% of the total tuition fees for courses with more than 25 weeks of duration. Students are not required to pay more than 50% of the fees upfront if their course runs for more than 25 weeks however, they can pay if they choose to.

Abbey College Australia accepts pre-paid fee payments from prospective students only after the signed enrolment agreement is received and verified.

All fees are to be paid at the specified time, as per the written agreement and can only be paid by credit card, EFT or Direct Deposit. Invoices will be issued as required and as an approved program, there is NO GST included in the course cost.

Students, when paying by using internet funds transfer or direct deposit at the bank, must ensure to provide a copy of payment receipt to the college.

Abbey College Australia only accepts payments in Australian dollars.

All students are liable for the financial commitments to Abbey College Australia.

Students receive fee due reminder emails at least 2 weeks prior to fee payment due date.

Failure to pay fees on time will lead to consequences including Late payment penalties; Cancellation of enrolment; Unable to obtain documents; Results being withheld; and /or debt recovery process costs.

Abbey College Australia reserves the right to review its fees regularly and may change its fees during student's enrolment.

Abbey College Australia has appropriate safeguards and fair options in place for any monies paid in advance and that these funds are not used until courses and or units have commenced.

Tuition Fees

Tuition fees include training, use of computer and other campus facilities, and assessment resources. For course fees, please refer to our website for the most recent information.

Following table shows the fees applicable as of May 2023.

Field of				
Study	Course Name	Duration	Fee structure (AU \$)	
Business	BSB40120 Certificate IV in Business	52 weeks	\$3,750/ term x 4 = \$15,000	
	BSB50120 Diploma of Business	52 weeks	\$3,750/ term x 4 = \$15,000	
	BSB60120 Advanced Diploma of Business	78 weeks	\$3,750/ term x 6 = \$22,500	
Information technology	ICT40120 Certificate IV in Information technology	52 weeks	\$2,500/ term x 4 = \$10,000	
	ICT50220 Diploma of Information technology	104 weeks	\$2,250/ term x 8 = \$18,000	
	ICT60220 Advanced Diploma of Information technology	104 weeks	\$4,500/ term x 8 = \$36,000	
Marketing and communications	BSB40820 Certificate IV in Marketing and Communication	52 weeks	\$2,250/ term x 4 = \$9,000	
	BSB50620 Diploma of Marketing and Communication	52 weeks	\$2,250/ term x 4 = \$9,000	
	BSB60520 Advanced Diploma of Marketing & Communication	104 weeks	\$1,750/ term x 8 = \$15,000	
Project Management	BSB50820 Diploma of Project Management	52 weeks	\$2,000/ term x 4 = \$8,000	
	BSB60720 Advanced Diploma of Program Management	78 weeks	\$2,500/ term x 6 = \$15,000	
Graduate Diploma	BSB80120 Graduate Diploma of Management (Learning)	78 weeks	\$2,500/ term x 6 = \$15,000	
Translating	PSP60822 Advanced Diploma of Translating	52 weeks	\$7,000/ term x 2 = \$14,000	

Interpreting	PSP50922 Diploma of Interpreting	52 Weeks	\$7,000/ term x 2 = \$14,000
Civil Construction and design	R1160520 Advanced Diploma of Civil Construction Design	104 Weeks	\$3000/ term x 8 = \$24,000

\$ stands for Australian Dollar.

Fee and Charges

Administrative Fees

Items	Cost (AU \$)
Course Material Fees (Business & IT)	\$50.00
Course Material Fees (Translation)	\$600.00
Enrolment Fees (non-refundable)	\$200.00
Re-enrolment fee	\$200.00
COE Issue Fee (non-refundable)	\$50.00
Deferment/Suspension Fee	\$250.00
Change of Course Fee	\$200.00
Re-assessment/Late submission Fee	\$250.00
RPL Application Fee / unit	\$450.00
Priority Processing Fee	\$50.00
Qualification re-issuance Fee	\$50.00
Late Payment Fee	\$120.00
Student Card (new student)	\$5.00
Student Card Replacement	\$10.00
Photocopy Service/double side page (Black & White)	\$0.15/page

Other Fees

Items	Cost (AU \$)
Airport Pick-up	\$150.00 (one way)
Home Stay Placement Fee	\$200.00 \$250.00 (full board) \$180.00 (Share room)
Overseas Student Health Cover (OHSC)	See https://www.studyaustralia.gov.au/english/live/insurance

Payment Method

- Bank cheque payable to “Abbey College Australia”
- Credit Card (Visa or MasterCard, 2% fee applies)
- EFTPOS (2% fee applies)
- Direct Debit
- Bank Transfer

Bank Account Details:

- Account Name: Abbey College Australia BSB Number: 062 033
- Account Number: 1028 9591
- Bank: Commonwealth Bank of Australia SWIFT Code: CTBAAU25
- Reference: Your name & Student Number

Note: Our college will not be responsible for any monies paid to agents or any other bank accounts

Financial hardship support

If you are facing financial hardship and consequently falling behind with your tuition fee schedule, you must notify us in person. In certain circumstances (with supporting documentary evidences), and based on compassionate grounds and for reasons out of your control, we may be able to offer alternative solutions such as extending the due date of your fees payment.

Fees Disputes

Abbey College Australia's disputes resolution process does not circumscribe the student's rights to pursue other legal remedies, and students have the right to take further action under Australia's consumer protection laws. Please note the following:

- students are not permitted to transfer course fees to another student
- should it be necessary for the student to repeat a course the full amount will be charged; and
- students that fail to pay their fees will:
 - be issued with a warning letter which may result in cancellation of their enrolment and notification to the Department of Home Affairs.
 - will not have assessments or exams marked, nor will they be allowed to graduate.
 - may be refused to re-enrol.

Late payments

ACA does not allow students to attend the course unless all fees due are fully paid prior to commencement in accordance with the signed written agreement. All offer letters will have the due date for each instalment clearly written on the 2nd page. Once enrolment in a course has been confirmed, the fee for the first term plus all other fees (including learning material costs and other relevant fees) must be paid unless otherwise stated.

ACA expects fees for subsequent terms to be paid by 15:00 on the day of commencement of the relevant term.

ACA have the right to prohibit students from attending classes, sitting tests/examinations, submitting assessments and/or receiving results until outstanding fees are paid in full.

Overseas Students Refund Policy

Refund in case of student default

Should a student withdraw from course prior to 28 days of the course commencement date, Abbey College Australia will provide 70% of tuition fees less enrolment, material, CoE fee and course withdrawal fees as a refund.

Should a student withdraw from course within 28 days of the course commencement date, Abbey College Australia will provide 50% of tuition fees less enrolment, material, CoE fee and course withdrawal fees as a refund.

Should a student apply for deferral of course commencement and then applies for a refund prior to the commencement of the revised start date, Abbey College Australia will provide 25% of tuition fees less enrolment, material and CoE fees as a refund.

Should a student withdraw from course once commenced, there will be no refund of any fees paid in advance and the student will be liable for full course fees.

Should a student wish to change enrolment to another course at Abbey College Australia prior to the course commencement, course fees paid in advance will be transferred to the new course and the student is liable to pay any difference in fees between two courses.

Should a student wish to change enrolment to another course at Abbey College Australia after the course commencement, any fees paid for the current term will not be refundable or transferrable.

No refund will be provided if student fails to comply with terms and conditions of enrolment and policies and procedures of Abbey College Australia and if false and/or misleading information was provided to gain enrolment.

No refunds will be provided if student fails to start the course on the agreed course start date and has not previously withdrawn.

No refund will be provided if student decides to abandon the course after course commencement date for any reason.

No refund will be provided if Abbey College Australia refuses to provide or continue to provide the course due to:

- student's misbehaviour; or
- failure to pay required fees to undertake the course; or
- student breaching their visa conditions.

“Special circumstances” under which a refund will be considered, and which are beyond student’s control.

- In the case of serious illness – verified by a medical certificate.
- Escaping domestic violence or being a victim of any crime.
- Family or personal tragedy.
- Acts of God.
- Acts of government authorities, for example where the student is prevented from commencing studies in the agreed course of study.
- Where a student’s visa has not been granted.

Refund (if any) will be provided to the student within 28 days after receiving the Refund Application Form with relevant supporting documentation.

Refund in cases of student visa refusal

This applies when the student was refused a student visa and consequently fails to start on the agreed starting day or withdraws from the course after student has already commenced the course.

Refund will be calculated as per the Education Services for Overseas Students (Calculation of Refund) Specification 2014 (<https://www.legislation.gov.au/Details/F2014L00907>)

Refund (if any) will be provided to the student within 28 days after receiving the Refund Application Form with relevant supporting evidence.

Refund (if any) will be deposited into the authorised account notified by the student on Refund Application Form.

Refund in case of Abbey College Australia’s default

This applies when:

- Abbey College Australia fails to start to provide the course to the student on the agreed starting day; or
- the course ceases to be provided to the student at any time after it starts but before it is completed; and the student has not withdrawn from the course before the Abbey College Australia’s default.

Abbey College Australia may arrange for a suitable alternative placement within 14 days after the default day. If the student accepts this offer of a placement, student needs to sign an acceptance document. Alternatively, if Abbey College Australia is unable to offer a suitable alternative placement or student does not accept the alternative suitable placement chosen by the Abbey College Australia, then Abbey College Australia will pay the refund to the student,

as determined by Education Services for Overseas Students (Calculation of Refund) Specification 2014 (<https://www.legislation.gov.au/Details/F2014L00907>)

The refund will be paid within 14 days after the default day.

In the event, Abbey College Australia does not satisfy its obligation to an affected student, TPS (Tuition Protection Service) Director will facilitate access for the student to course placement or refund.

Refund (if any) will be deposited into the authorised account notified by the student on Refund Application Form.

Procedure for refund

- Students who request a refund must complete the Refund Application Form (available on Abbey College Australia website) and send it along with all relevant supporting documents.
- Bank charges will be deducted from the refunded amount.
- An application for a refund will be processed within 28 days after a claim has been received.
- Refund are assessed on a case by case basis.
- Refund will only be paid to the person who entered into the contract with Abbey College Australia and will not be provided to a third party.
- Refund are paid electronically; no refund will be in cash.

- Agreeing to the Refund policy, and the availability of complaints and appeals processes, does not remove the right of the student to take further action under Australia's consumer protection laws or to pursue other legal remedies.

Please refer to the Complaints and Appeals Policy.

Tuition Protection Service (TPS)

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students whose education providers are unable to fully deliver their course of study. The TPS ensures that international students can either:

- complete their studies in another course or with another education provider or
- receive a refund of their unspent tuition fees.

In the unlikely event your education provider is unable to deliver a course you have paid for and does not meet their obligations to either offer you an alternative course that you accept or refund you of your unspent prepaid tuition fees (this is called a provider's 'default

obligations'), the TPS will assist you in finding an alternative course or to get a refund if a suitable alternative is not found.

For more information, visit <https://www.dese.gov.au/tps>

Delegated Authority

PEO

Related Standard

SRTO Clause 5.3

Where the RTO collects fees from the individual learner, either directly or through a third party, the RTO provides or directs the learner to information prior to enrolment or the commencement of training and assessment, whichever comes first, specifying:

a) all relevant fee information including:

i) fees that must be paid to the RTO

ii) payment terms and conditions including deposits and refunds.

b) the learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies

c) the learner's right to obtain a refund for services not provided by the RTO in the event the:

i) arrangement is terminated early

ii) the RTO fails to provide the agreed services

SRTO Clause 7.3

Where the RTO requires, either directly or through a third party, a prospective or current student to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.

Requirements for protecting fees prepaid by individual students, or prospective students, for services. The RTO addresses student fee protection by implementing one or more of the following arrangements:

- 1. The RTO holds an unconditional financial guarantee from a bank operating in Australia where:*
 - a. the guarantee is for an amount no less than the total amount of prepaid fees held by the RTO in excess of the threshold prepaid fee amount for each student for services to be provided by the RTO to those students, and*
 - b. all establishment and ongoing maintenance costs for the bank guarantee are met by the RTO.*
- 2. The RTO holds current membership of a Tuition Assurance Scheme approved by its VET Regulator which, if the RTO is unable to provide services for which the student has prepaid, must ensure:*
 - a. the student will be placed into an equivalent course such that:*
 - i. the new location is geographically close to where the student had been enrolled, and*
 - ii. the student receives the full services for which they have prepaid at no additional cost to the student or*
 - b. if an equivalent course cannot be found, the student is paid a refund of any prepaid fees for services yet to be delivered above the threshold prepaid fee amount.*
- 3. Any other fee protection measure approved by the VET Regulator.*

National Code 2018 Standard 3

3.1 The registered provider must include in the written agreement the following information, which is to be consistent with the requirements of the ESOS Act, in relation to refunds of tuition fees and non-tuition fees in the case of student default and provider default:

3.4.1 amounts that may or may not be repaid to the overseas student (including any tuition and non-tuition fees collected by education agents on behalf of the registered provider)

3.4.2 processes for claiming a refund

3.4.3 the specified person(s), other than the overseas student, who can receive a refund in respect of the overseas student identified in the written agreement, consistent with the ESOS Act

3.4.4 a plain English explanation of what happens in the event of a course not being delivered, including the role of the TPS

3.4.5 a statement that “This written agreement, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies”.

Refund Application Form can be downloaded from Abbey College Australia’s website.

REFUND APPLICATION FORM

No refunds will be paid to a third party unless it is indicated at the time the refund application is lodged, that any refunds due are payable to a third party. According to our refund policy the Application/Enrolment fee is NOT refundable. Where a refund is approved, Abbey College will make payment of refunds within 28 days of receipt of the *Refund Application Form*.

STUDENT DETAILS:

Student Name:		Family Name:	
Student ID:		Date of Birth:	/ /
Course Name:		Course Code:	
Address:			
Email:		Mobile:	
Reason for Refund:			

REFUND PAYMENT DETAILS: Refund will be processed in Australian Dollars.

<input type="radio"/> I Agree for Abbey College to refund to a third party other than my student personal account.	Requested Amount:	\$
Refund Options:		
<input type="radio"/> Cheque / Draft:	Mailing Address (If different from above): _____	
<input type="radio"/> Direct Deposit into Bank Account:	BSB No: _____ Account No: _____ Account Name: _____ Bank Name: _____ Branch Address: _____ SWIFT Code (Overseas): _____	

(Abbey College will NOT be held responsible if any of the following details are incorrect.)

STUDENT DECLARATION:

I have read the refund policy and understand the terms and conditions. I am aware of the academic and financial consequences of the above request and have sought appropriate advice on these matters. I understand and agree to be bound by the institution policies and deadlines for the processing of refunds. I declare that the information I have given on this application is correct and understand that by knowingly making false or misleading statements that I may be liable for prosecution. I also authorise the Abbey College to gather and obtain any necessary information pertaining to this application.

I agree to the conditions of this Refund Application and declare that I am the person to whom this refund is to be paid.

Student Signature: _____

Date: ____ / ____ / ____

Abbey College Australia | Alpha English Academy
 RTO Code: 91136 | CRICOS: 02658G

REFUND CALCULATION FOR:

Mr. / Ms. _____ Student ID: _____

Please be advised that your request for refund of tuition fees has been approved according to the following code.

Reason Code	Reasons
<input type="radio"/> VR	Visa refused
<input type="radio"/> WDA	Withdrawal notified in writing and received by Abbey College 28 days or more prior to the course commencement
<input type="radio"/> WDB	Withdrawal notified in writing and received by Abbey College less than 28 days prior to the course commencement and before the commencement date
<input type="radio"/> RSCA	Course cancelled or rescheduled by Abbey College
<input type="radio"/> WBC	Withdrawal notified in writing and received by Abbey College after the commencement date

REFUND CALCULATION TABLE

Tuition Fee paid:	(Label A)	Others Fee paid:	(Label B)
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Course Commencement date:	/ /	Withdrawal notification date:	/ /
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Days of notice provided in writing:	days
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Reason Code VR or RSCA: Refund 100% of the amount identified at Label A and other Refundable fees. <i>(Evidence that the student visa was refused or the course was rescheduled or cancelled by Abbey College is required)</i>	Refund remitted \$
Reason Code WDA: Refund 70% of the amount identified at Label A and other Refundable fees	Refund remitted \$
Reason Code WDB: Refund 50% of the amount identified at Label A and other Refundable fees	Refund remitted \$
Reason Code WDC: No refund	No refund

FINANCE DEPARTMENT ONLY			
Prepared by:		Refund Amount:	\$
Authorised by:	Payment Processed by:	Date:	/ /

FORM/DOCUMENT: Refund of Fees

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Abbey College Australia | Alpha English Academy
RTO Code: 91136 | CRICOS: 02658G

Documents

- *Change / Defer/ Withdraw form*
- *Refund application form*

- *Complaints and Appeals Policy and Procedure*