



# **ATQ**

## **Fees and Refund Policy and Procedure**

Australian Training and Qualification College

ABN: 50 166 113 159 | RTO Code: 41336 | CRICOS Provider Code: 03651G

Address: Level 1, 372 Chapel Road, Bankstown NSW 2200 Australia



## Definitions

Domestic Student	are classified as the following, an Australian citizen, a New Zealand citizen (including a diplomatic or consular representative of New Zealand, a member of the staff of such a representative or the spouse or dependent relative of such a representative), holder of an Australian permanent residency visa, holder of an Australian permanent humanitarian visa
ESOS Act	Education Services for Overseas Students Act (2000) and its amendments. The ESOS Act protects the interests of both the overseas student and the provider.
ESOS Framework	Education Services for Overseas Students Act (2000), ESOS Regulations 2001, ESOS Registration Charges Act 1997 and The National Code of Practice for Providers of Education and Training to Overseas Students 2018.
Letter of Offer & Agreement	An agreement between ATQ College (and the partner institution of a packaged course) and the prospective overseas student. The Letter of Offer outlines the course details, fees, refund processes and other relevant information.
Non-Tuition Fees	Non-tuition fees cover other items not directly related to tuition and may be compulsory or discretionary.
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starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.
Tuition Fees	<p>The fees for enrolment in a course at ATQ College and advised in the Letter of Offer and Student Agreement.</p> <p>Tuition fees are defined in section 7 of the ESOS Act (for international students). They are fees received by a provider (from or on behalf of an overseas student or intending overseas student) that are “directly related to the provision of a course that the provider is providing, or offering to provide, to the student”.</p> <p>Tuition fees are typically compulsory fees for the delivery of the enrolled course and include items such as:</p> <ul style="list-style-type: none"><li>• tutorials and tutoring sessions</li><li>• lectures</li><li>• additional requisite training including practicums and practice hours</li><li>• ancillary costs for fieldwork, excursions or laboratories</li><li>▪ specialist materials that are mandatory and relate to the provision of the course.</li></ul>
Tuition Protection Service (TPS)	A placement and refund service for international students. There are reporting requirements and timelines for every education provider.
Overseas (International) student	A student who is enrolled, or prospective student planning to enrol, at ATQ College who is an ‘overseas student’ by virtue of being a holder of a Student Visa (subclass 500) and studying in a CRICOS registered course.



## Policy

The purpose of this policy and procedure is to outline ATQ College's approach to managing fees and refunds and to demonstrate how fees paid in advance are protected by ATQ College.

It applies to domestic students and international students studying VET and/or ELICOS courses.

## Procedures

### Limiting fees being paid in advance

For **Domestic students**, fee protection is ensured through:

- ATQ College does not require a student to ever pay more than \$1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.

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 full and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system.
- ATQ College does not require international students to pay more than 50% of course fees prior to course commencement. However, ATQ College provides students with the opportunity to pay more than 50% of their tuition fees prior to course commencement if they wish. Where a student chooses not to pay more than 50% upfront, the remaining amount will be collected according to an agreed payment schedule. Note, however, that where a course is less than 25 weeks, ATQ College will require students to pay the full cost of the course prior to course commencement.
- ATQ College pays into the Tuition Protection Service (TPS) provided by the Australian Government.

## Fees payable

Fees are payable when a learner has received a confirmation of enrolment. The initial fee payment must be made prior to commencing training. ATQ College may discontinue training if fees are not paid in accordance with the agreed fee schedule. The current fees and charges for ATQ College are published within the current schedule of fees and charges.

- Fee information relevant to a course is outlined in detail on the Letter of offer and summarised in the Course Outline on ATQ College's website. Detailed fee information is provided prior to enrolment or commencement of training, whichever is first.
- For international students, fee information is always provided prior to enrolment or receipt of payment.
- Fee information provided to domestic and international students includes:
  - All course fees, including both tuition fees and non-tuition fees and the period to which these fees apply
  - Any additional charges that may apply and the circumstances in which they apply
  - The potential for changes to fees over the duration of the course

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- Payment options (including that international students may choose to pay more than 50% tuition fees before their course commences)

The Student Letter of offer & Agreement and the Student Handbook which are provided prior to enrolment, includes this Fees and Refunds Policy and Procedure and informs the student of their consumer rights. Students are required to sign the Student letter of offer and Agreement in acknowledgement of the terms and conditions of the enrolment and this policy.

## **Schedule of Fees and Charges**

ATQ College is entitled to charge fees for services provided to learners undertaking training and assessment that leads to a nationally recognised outcome.

The Student letter of offer and agreement will clearly itemise all course fees, including both tuition and non-tuition fees required for the course.

The Managing Director is responsible for approving the ATQ College Schedule of Fees and Charges for International and Domestic Students. All fees are quoted and payable in Australian dollars

### **Tuition fees include:**

- All of the training and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed.

### **Non-tuition fees include:**

- Additional fees that apply for re-assessment, where a student fails to achieve a satisfactory outcome after three attempts at an assessment task.
- Re-issuance or additional copies of certification documents will attract a fee of \$20 per document.
- Fees for deferral of study, late payment of tuition fees, or other circumstances in which additional fees may apply.
- Any optional textbooks and materials that may be recommended but not required to complete a course.
- Replacement textbooks if original copies are lost or misplaced. Costs for replacement textbooks are outlined on the Fees and payment schedule.
- Stationery such as paper and pens.
- Re-issuance of AQF certification documents
- Photocopy fees
- Credit card payment surcharges.

ATQ College cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.



### **Overseas student health cover (OSHC) – This Applies to International Students Only**

Australia requires students to have compulsory health cover. New and existing Students are required to have Overseas Health Cover (OSHC) for the entire duration of their student visa in Australia. Note: Norwegian or Swedish students may not require additional cover. A quote for OSHC is included in the offer letter for the period of the proposed study. Should the student decide to extend their period of study in Australia they will need to maintain the OSHC and advise the College of their new expiry date.

ATQ College provides an option for students to organise their OSHC prior to commencement.

See the following websites for more detailed information about OSHC:

- <https://www.studyinaustralia.gov.au/english/live-in-australia/insurance>
- <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/overseas-student-health-cover>.

Depending on the situation on the withdrawal/refund form, ATQ College, pays a full refund to the student for their OSHC.

### **Payments**

- Payments can be accepted by EFTPOS, electronic transfer, credit card, money order or direct debit.
- Credit card payments incur a surcharge of 2% per transaction.
- Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty. This will need to be approved by a ATQ Manager.
- ATQ College reserves the right to suspend the provision of training and/or other services 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.
- International students who do not pay their fees will receive two warnings regarding non-payment of fees and thereafter will be reported to DET via PRISMS under student default.

### **Payment of GST**

GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for 'professional or trade course' is a GST-free education course.

ATO reference: <http://law.ato.gov.au/atolaw/view.htm?docid=GST/GSTR20031/NAT/ATO/00001>

Where a learner is enrolled in a course which is offering units of competency or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST. GST does apply on the payment of some miscellaneous charges where these charges are in addition to and outside the normal services offered in a course. Please refer to ATQ College schedule of fees and charges for details of what GST is and is not applied to.

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## Refunds

### Refunds for Domestic Students

All course fees for fee-for-service students include a non-refundable application fee which is detailed on the Course Outline and Student letter of offer and Agreement. The Application is non-refundable, except in the circumstances detailed below.

A full refund of any fees paid will apply where a student withdraws or cancels their course in writing within the cooling off period. The cooling off period is 10 days and applies from the date of first enrolment or sign-up

A full refund of any fees paid (including the enrolment fee) will apply if **ATQ College** is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.

In the unlikely event that ATQ College is unable to deliver the course or any portion of the course as promised, the student will be issued with a refund for the course or portion of course that was not provided. This includes the following situations:

- Where ATQ College ceases to operate.
- Where ATQ College ceases to deliver the course in which a student is enrolled, and the agreement is terminated.
- Where ATQ College needs to make a change to the terms of the student agreement (such as the way the course is delivered or conditions of enrolment) and a new agreement cannot be reached with the student to account for changes.

In any of the above situations, **ATQ College** will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 calendar days.

Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the *Application for Refund Form*. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form are not eligible for consideration of a refund or reduction in fees.

The refund assessment will be based on reviewing the services provided to the student and the costs incurred by ATQ College to provide those services.

The outcome of the refund assessment will be provided in writing to the student's registered address within 28 calendar days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our *Complaints and Appeals Policy and Procedure*.

A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.

RPL application fees are non-refundable.



**Other non-tuition fees  
(Domestic Students)**

The fees applicable to each course and category of student and payment schedules are detailed in the offer letter.

Additional charges may apply include:

VET Material fees	\$150 per term  This fee is non refundable if student has already received resources.
Interim Academic transcript	\$50
Overdue tuition fee. 1-10 working days	\$50
Overdue tuition fee. More than 10 working days	\$100
Re-submission or Assessment late submission per unit (more than 5 working days)	\$50
Re-submission or Assessment late submission per unit (more than 10 working days)	\$100
Refund processing fee (student default)	\$50
Re-issue of photo ID card	\$25
Re-enrolment of Unit	\$500
RPL Per unit	\$200 (non refundable)
Application for Credit Transfer (per unit)	\$50
Replacement certificate	\$20
Student letter by request	\$20
Course deferment fee	\$100
Photocopy or print	10 cent per page(black and white) 20 cent per page (colour)

## **Refunds for international students**

All course fees for international students include a non-refundable enrolment fee (also known as application fee) which is detailed on the Course Outline and Student letter of offer and agreement.

The Application fee is non-refundable, except in the circumstances detailed below.

A full refund of any fees paid (including the Application fee) will apply if ATQ College is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.



## **FULL REFUNDS APPLY – Provider Default**

A full refund of any course fees paid will be provided to students in any of the following circumstances:

In the unlikely event that ATQ College is unable to deliver your course in full the following applies; (This is called Provider default)

Refunds in situations of Provider Default are covered by the provisions of The Education Services for Overseas Students Legislation Amendment (Tuition Protection Service and Other Measures) Act 2012 and apply if:

- ATQ College does not offer a course on the advertised start date or
- terminates a course after the course start date or before the course completion date or
- does not provide a course as advertised due to sanctions by any authority or does not provide a course in full.

In such a case ATQ College will pay the student a refund which equals the amount of the total tuition fees paid for the remainder of the course not completed at the time of default if an alternative placement with another provider cannot be found to the student's satisfaction. Such refunds will be made within 2 weeks following the default date

In any of the above situations, **ATQ College** will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 calendar days.

## **Circumstances in which a Partial refunds will be paid**

Partial refunds will be paid in the event of provider default. The refund will be calculated from the day of the default as per section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.

Partial refunds will also be provided in the same manner as for provider default (as above) where ATQ College fails to enter into a written agreement with a student or the Student Agreement is not compliant with the requirements of the ESOS Act or the National Code.

If an international student is refused a visa (student default) before commencing their course, ATQ College will refund the total Tuition fees and non-tuition fees (material fees) and OHSC fees, Students must submit written notification and copies of documents as evidence of the refusal, including a certified copy of the letter from the Australian Embassy, High Commission or Department of Home Affairs. The application/enrolment fee is non refundable and student will be charged additional \$50 refund processing fee.

## **Refund process for Withdrawn/cancelled Applications**

Students who withdraw from a course prior to commencement may seek a refund or a reduction in fees owing by making an application for a refund in writing using the Application for Refund Form. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form are not eligible for consideration of a refund or reduction in fees.

Accepted students who subsequently withdraw after course commencement will not have their tuition fees refunded except under exceptional circumstances. Students will need to be able to provide evidence. (exceptional circumstances may include;

- things that are beyond the control of a student, this is where a situation occurs which a reasonable person would consider is not due to the person's action or inaction, either directly or indirectly and for which the person is not responsible. The situation must be unusual, uncommon or abnormal.

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- Family/personal reasons, this is due to unforeseen personal or family reasons beyond the students control and the student was unable to continue with their studies.
- Medical reasons - Where the students medical condition existed before the relevant date, continued past that date and deteriorated to the extent that the student was unable to continue their studies, or their medical condition only became known after a relevant date.

The outcome of the refund assessment will be provided in writing to the student's registered address within 28 Calendar days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our Complaints and Appeals Policy and Procedure.

A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.

### **Circumstances in which a refund will not be paid – NO REFUND**

A student is not entitled to a refund in the following circumstances:

- Where a student is refused a visa and the reason for the refusal was because the student did not start the course at the location on the agreed starting day or the student withdrew from the course at that location or the student did not pay the fees due.
- Due to non-compliance with the conditions in the letter of offer/enrolment Agreement at ATQ College or any breach of the visa requirements of his or her visa imposed by the Australian Government. No refunds will be given to students who give false or misleading information to ATQ College.

### **Payment of Refunds**

ATQ College undertakes to effect payment for refunds within 28 calendar days of receipt of the written application or claim for refund.

ATQ College will deduct Bank charges for refunds made by bank draft or electronic transfer from the refund amount.

An approval email is sent to the student/agent if a withdrawal/refund request has been approved.

ATQ College will not authorise the transfer of fees or payment of refunds to other institutions or any student's bank account other than the students/applicants, and whatever is written in the withdrawal/refund form.

Fees paid by the student to a third party/person or education agent, who retains any portion of the payment for acting on the student's behalf or charges any additional fees, will not be refunded by ATQ College, except the portion of prepaid tuition fees paid by the student to the Approved Education Agent.



## Complaints Relating to Refunds

If students have any complaints in relation to refund claims, they may take up the matter using ATQ College Complaints and Appeals Policy.

This agreement, and the availability of ATQ College Complaints and Appeals Processes, does not remove the right of the student to take action under Australia's consumer protection laws <http://consumerlaw.gov.au/>

### Other non-tuition fees

#### (International Students)

The fees applicable to each course and category of student and payment schedules are detailed in the Student offer letter and agreement.

Additional charges may apply include:

Fee Name	Description
The Application Processing Fee (sometimes referred to also as the Enrolment Fee)	The Application Processing Fee of \$300 is non-refundable and payable upon acceptance of an offer of enrolment along with your course fees. It can be paid on application as well
VET Material fees	\$150 per term *Non refundable if student has received resources.
ELICOS material Fee - General English	\$100 per level
ELICOS material Fee - Academic English	\$130 per level
Interim Academic transcript	\$50
Overdue tuition fee. 1-10 working days	\$50
Overdue tuition fee. More than 10 working days	\$100
Re-submission or Assessment late submission per unit (more than 5 working days)	\$50
Re-submission or Assessment late submission per unit (more than 10 working days)	\$100
Refund processing fee (student default)	\$50
Re-issue of photo ID card	\$25
Re-enrolment of Unit	\$500
RPL Per unit	\$200
Application for Credit Transfer (per unit)	\$50

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Replacement certificate	\$20
Student letter by request	\$20
Course deferment fee	\$100
Cancellation of CoE(s) / 2 <sup>nd</sup> Re-issue of CoE(s)	\$50 per CoE
Photocopy or print	10 cent per page (black and white) 20 cent per page (colour)