

FEES AND REFUNDS POLICY

PURPOSE OF THE POLICY

This policy and associated procedures outline Victorian Institute of Education's approach to the effective and fair management of fees and refunds. This ensures that support is provided to students to assist them to complete their studies.

This policy and associated procedures the requirements of Standards 2.1 of the Outcome Standards for RTOs and marketing and advertising requirements, AQF certification documentation and prepaid fee protection measures in Compliance Requirements, as well as Standards 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as the ESOS Act 2000 and the ESOS (Calculation of Refund) Instrument 2024.

POLICY STATEMENTS

INFORMATION ABOUT FEES

Victorian Institute of Education is committed to providing students with information about all fees associated with a course, as well as its refund policy and processes.

Prospective students can access information about fees and refunds in the International Student Handbook and Course Brochure.

Enrolling students are fully informed of all fees and the refund policy in the Offer Letter and Student Agreement.

The Offer Letter and Student Agreement includes details of all applicable fees, including the application fee, tuition and non-tuition fees and the payment schedule for such and payment options. It also describes the student's consumer rights, including the right to a cooling off period depending on the relevant state/territory requirements.

Students are advised of the potential for fees to change over the duration of their course.

Students are advised of any statutory cooling off period in their Offer Letter and Student Agreement.

All fees will be reviewed annually, and all marketing material and student information will be updated accordingly. New fees will generally only apply to incoming students.

Additional fees that may apply in addition to tuition and non-tuition fees include:

ADDITIONAL FEES THAT MAY APPLY	AMOUNT
Enrolment Fee The fee is required to confirm a student's entry to Victorian Institute of Education and must be paid upon application. Enrolment fee is non-refundable and non-transferrable	\$200
Deferral fee The fee is payable at the time of applying for deferral	\$100
Extension Fee The fee is payable at the time of applying for extension	\$100
Re-enrolment Fee The fee is payable at the time of re-enrolment	\$100
Re-assessment fee (students have a total of 2 attempts and any attempt thereafter will incur the stated fee)	\$200
Fees for late payment of course fees Overdue Tuition Fee 5 working Days	\$200 per week for each week the payment for course fees is delayed
Fees for late payment of course fees Overdue Tuition Fee More than 5 working days	\$200 (another \$200 on top of the above mentioned \$200)
Credit transfer	Nil
RPL – Recognition of Prior Learning	Application fee of \$250 Unit fee \$300

ADDITIONAL FEES THAT MAY APPLY	AMOUNT
Re-issuance of certificate	\$100
Reissue of Photo ID Card	\$50
Surcharges for credit / debit card payments The surcharges are applied to each transaction using credit / debit cards	Visa and Master Card: 2 %
Workplace Insurance (per course)	\$107

FEE PROTECTION

Fees paid by students are protected as follows:

- Domestic students: Students pay up to a maximum of \$1,500 in advance for services not yet provided.
- International students: international student fees are protected through the following mechanisms:
 - Maintaining a sufficient amount in Victorian Institute of Education's account so that so that it is able to repay all tuition fees already paid.
 - Through membership of the Tuition Protection Scheme (TPS). The role of the TPS is to assist international students where the Registered Training Organisation is unable to fully deliver their course of study. The TPS ensures that international students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.
 - In addition, international students are not required to pay more than 50% of course fees prior to commencement, except where a course is less than 26 weeks. However, any international student may choose to pay their fees in full or a greater amount than 50%.

PAYMENTS

Payment options are specified in the Offer Letter and Student Agreement.

All fees are to be paid by the date indicated on the invoice. However, where a student is unable to make a payment by the specified date, alternative arrangements may be made by contacting the office.

All payments are to be made by bank transfer into a specified account, the details of which are provided to students. Victorian Institute of Education will maintain a sufficient amount in the account so that it is able to repay all tuition fees already paid.

Where fees are overdue and the student has not made alternative arrangements, a first warning, second warning and notice of intention to report regarding non-payment of fees will be sent to the student as follows:

- First warning letter: failing to pay an invoice within 5 days of receipt or contacting Victorian Institute of Education to make alternative arrangements.
- Second warning letter: failing to pay an invoice within 5 days of receipt of the first warning letter or contacting Victorian Institute of Education to make alternative arrangements.
- Notice of intention to report: Failing to pay an invoice within 5 days of receipt of the second warning letter or contacting Victorian Institute of Education to make alternative arrangements.

Following cancellation of enrolment due to non-payment of fees, the debt will be referred to a debt collection agency.

All receipts of payments are kept for a minimum of 2 years following the student's completion of their course.

CREDIT TRANSFER AND RPL

A reduction of fees can apply for any units granted through credit transfer and RPL. The course tuition fees should be divided by the number of units and then the reduction applied per unit for the applicable number of units. This should be shown on the invoice.

REFUNDS

Refunds for international students are calculated in accordance with the ESOS framework.

All application fees are non-refundable except where Victorian Institute of Education cancels a course prior to commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on Victorian Institute of Education.

Where Victorian Institute of Education cancels a course either before or after commencement, students will receive an automatic refund and do not need to complete the Refund Application Form. This will be provided within 10 working days of the default.

In all other circumstances, students are required to complete a Refund Application Form which can be accessed from our office. This form must be submitted within 10 working days of the event that led to the request for the refund. The outcome of the refund assessment will be forwarded to the student in writing within 20 working days, as well as any applicable refund.

Refunds will be paid to the person or entity from whom the original payment was received and in Australian Dollars.

The refund policy does not remove the right of the student to take further action under Australian Consumer Law.

DOMESTIC STUDENT REFUNDS

In addition to the above circumstances, refunds for domestic students will be calculated as follows:

CIRCUMSTANCE	REFUND DUE
Victorian Institute of Education cancels course before commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on Victorian Institute of Education (known as provider default).	Full refund of all fees.
Victorian Institute of Education cancels course following commencement due to unforeseen circumstances, including a	Application fee not refunded.

CIRCUMSTANCE	REFUND DUE
sanction being imposed on Victorian Institute of Education (known as provider default).	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees.
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees.
Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
The student has supplied incorrect or incomplete information causing Victorian Institute of Education to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.

INTERNATIONAL STUDENT REFUNDS

In addition to the above circumstances, refunds for international students will be calculated as set out in the table below. Note the weekly tuition fee and weeks in the default period have the meaning as set in the ESOS (Calculation of Refund Instrument) 2024.

CIRCUMSTANCE	REFUND DUE
Victorian Institute of Education cancels course before commencement.	Full refund of all fees.

CIRCUMSTANCE	REFUND DUE
Victorian Institute of Education cancels course following commencement.	Application fee not refunded. Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Victorian Institute of Education has not provided an Offer Letter and Student Agreement that meets the requirements of the National Code 2018.	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees.
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees.
The student does not commence on the agreed start date and has not previously withdrawn.	No refund. Fees for full study period (term) to be paid.
Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
Student breaches a visa condition.	No refund. Fees for full study period (term) to be paid.
The student has supplied incorrect or incomplete information causing Victorian	No refund.

CIRCUMSTANCE	REFUND DUE
Institute of Education to withdraw the offer of the course prior to commencement.	Fees for full study period (term) to be paid.
The student is refused a visa because they did not start their course at the agreed location on the agreed starting day or they withdrew from their course at that location with Victorian Institute of Education, or they did not pay an amount due.	No refund. Fees for full study period (term) to be paid.
The student is refused a visa and therefore does not commence their course on the agreed starting day or withdraws from the course on or before the agreed starting day because of the visa refusal.	The refund amount is calculated as follows: The total amount of all course fees received before the default day minus either 5% of the amount of course fees or \$500 – whichever is the lesser amount. <i>As an example, to illustrate this, if Raj has paid \$1,500 in course fees but has his visa refused, 5% of \$1,500 is \$75. As this is a lesser amount than \$500 this is what will be paid as a refund i.e., the refund amount will be \$1,425.</i>
The student is refused a visa and has already commenced their course.	The refund amount is calculated as follows: The weekly tuition fee x weeks in the default period. <i>As an example, to illustrate this, Raj is studying a 40-week course. Each term is 10 weeks. The total fees for Raj's course are \$10,000 in course fees and \$500 in material fees. Raj pays the first term's course fees of \$2,500 plus the material fee of \$500. However, Raj completes 2 weeks</i>

CIRCUMSTANCE	REFUND DUE
	<i>(14 days) of his course but then has his visa refused.</i> <i>The weekly course fees for this course amount to \$250 per week.</i> <i>The number of weeks in the default period is 8 weeks (56 days) i.e., to the end of the first term.</i> <i>Raj is therefore eligible to receive a refund of \$2,000 i.e., the weekly course fees of \$250 x the number for weeks in the default period of 8 weeks. Raj won't be eligible to have the material fees refunded.</i>

RESPONSIBILITIES

The Administration and Student Support Officer is responsible for issuing invoices, following up on overdue fees and issuing warning letters and a cancellation notice for non-payment of fees and issuing refunds.

The Academic Manager is responsible for discussing and adjusting student financial arrangements if required, assessing refund applications and approving refund payments.

The PEO is responsible for provider default notification.