ROYAL INTERNATIONAL COLLEGE
RTO Code: 46036 | CRICOS Code: 04153F

FEES, CHARGES AND REFUNDS POLICY AND PROCEDURE

+61 0461414506 +61 491 138 564
www.royalinternational.edu.au
support@royalinternational.edu.au
admissions@royalinternational.edu.au

Melbourne (Head Office)
Suite 2, Level 6, 341, Queen Street,
Melbourne VIC 3000 Australia

NSW (2nd Campus)
406/2-8, Brookhollow Ave,
Norwest, Nsw - 2153

Table of Contents

1.15. Fees, Charges and Refunds Policy and Procedure

Policy Content

Aspect	Details
Regulator	Australian Skills Quality Authority (ASQA)
Standards Referenced	
Legislation / Requirements	

Purpose

This policy ensures transparency in the application of all tuition and non-tuition fees, charges, and refunds. The RTO maintains a fair and clear system for managing financial transactions and obligations, ensuring students are aware of their entitlements and responsibilities from the outset of their course engagement.

The policy ensures:

- Fee arrangements comply with legislative and regulatory requirements.
- All students receive accurate and accessible information about costs before enrolment.
- Refunds are processed efficiently and fairly in line with documented procedures.
- Fee protection mechanisms are in place when required under regulatory standards.

Objectives

- To provide clear and timely information about fees and charges prior to enrolment or acceptance of services.
- To ensure refund processes are fair, accessible, and align with relevant laws and student protections.
- To support compliance with SRTO 2025 and ESOS (if applicable) by implementing structured and auditable financial practices.

- To maintain public confidence in the RTO's financial dealings and student support systems.

Scope

This policy applies to:

- All prospective, current, and former students
- RTO administration and finance staff
- Third-party providers and agents involved in recruitment or enrolment
- Any government funding or sponsorship arrangements involving fee management

Fee Categories

The RTO may charge:

- Tuition fees
- Materials and resources fees
- Enrolment or administration fees
- Reassessment or resubmission charges
- Late payment fees or penalties
- RPL or credit transfer evaluation charges (if not offered free)
- Any additional charges specific to course delivery (e.g., industry-specific licensing)

All fees must be communicated clearly before enrolment.

Procedures

1.15.1. Publication and Transparency of Fees and Charges

- The RTO publishes a detailed schedule of all course fees on its official website, in the Student Handbook, and in all course-specific brochures or prospectuses. This includes:
    - Total tuition fees for each training product
    - Enrolment and application fees, if applicable

- Material and equipment costs, such as textbooks, uniforms, or software
- Student amenities or service fees
- Additional charges that may be incurred (e.g. re-assessment fees, certificate reissue)

- All pre-enrolment information provided to students must include reference to the published fees and direct students to the most current version available online.
- Fee disclosures must be included in:
  - Student Handbook
  - Marketing brochures or flyers
  - Student Prospectus
  - Letters of Offer and Written Agreements
- For international students, a signed Written Agreement must be issued prior to accepting any tuition or non-tuition fees. This agreement must clearly itemise:
  - The course name, CRICOS code, delivery locations, modes of study
  - All tuition and non-tuition fees
  - Payment terms and schedule
  - Refund terms and conditions
  - Any third-party involvement (if applicable)
- The Compliance Officer is responsible for ensuring the published fee information aligns with the current version approved by management and that it complies with all relevant legislation, including the ESOS Act for international students and the Australian Consumer Law.
- The RTO Manager is responsible for annual review and sign-off of the fee schedule, as well as approving any mid-year adjustments due to funding or regulatory changes.

- All versions of published fee documents are version-controlled. Superseded versions are archived and marked accordingly to avoid use.

1.15.2. Fee Payment and Instalment Management

- Upon enrolment, students are issued with a tax invoice that outlines:
  - The total amount due
  - Payment deadlines
  - Acceptable payment methods (EFT, bank transfer, credit card, cheque, or cash)
  - Any applicable instalment arrangements or due dates for staggered payments
- For domestic students, upfront payments are limited to no more than $1,500 before commencement, unless the RTO holds tuition assurance that complies with Schedule 6 - Fee Protection under SRTO 2025.
- For international students, the RTO may accept tuition fee payments of more than 50% upfront, only with the student's written consent. This must be documented and included in the Written Agreement.
- Students who are unable to pay the full amount upfront may request an instalment plan. To initiate this:
  - The student completes a *Payment Instalment Request Form* and submits it to the Student Support Officer.
  - The PEO reviews the request and determines the instalment structure based on course length, fees due, and student circumstances.
  - An agreed Payment Plan is issued and signed by both parties before training commences.
  - All Payment Plan agreements are stored in the student's file.
- Students are responsible for adhering to the agreed schedule. Missed payments without notification may result in:
  - Access restrictions to learning systems or resources
  - Suspension of enrolment

- **Late payment fees as outlined in the Fee Schedule**

- **Invoices for employer-funded students are issued directly to the organisation once enrolment is confirmed. A copy is also sent to the student.**
- **All received payments are entered into the Student Management System (SMS) with a matching receipt, which is:**
  - **Provided to the payer (student or employer)**
  - **Filed in the student's electronic record**
  - **Logged in the finance ledger for audit and tracking**
- **The RTO Finance Officer regularly reconciles student accounts and monitors overdue payments. Follow-up actions for non-payment are escalated to the RTO Manager in accordance with internal debt recovery procedures.**

1.15.3. Fee Adjustment and Concession Handling

- **Any changes to the published course fees, including adjustments due to promotions, concessions, or changes in government subsidies, must be authorised by the PEO and documented through an updated Fee Schedule.**
- **Concession eligibility is assessed at the time of application and may be granted to students who:**
  - **Hold a valid concession card (e.g. Health Care Card, Pensioner Concession Card, or Veterans Gold Card)**
  - **Belong to priority learner groups as identified in current government funding contracts**
  - **Are experiencing financial hardship and have submitted a *Concession Request Form* with supporting documentation**
- **The Admissions Officer verifies all concession eligibility documents and records the concession type in the Student Management System (SMS). Any fee reductions applied are reflected in the student's tax invoice.**
- **If a student is granted a fee adjustment post-enrolment (e.g. due to a change in funding eligibility or approved RPL/CT), the following steps are taken:**
  - **The Finance Officer recalculates the applicable fees**

    - A revised invoice is issued to the student or employer
    - A refund or credit note is processed if the student has overpaid
- Adjustments due to Recognition of Prior Learning (RPL) or Credit Transfer (CT) are based on the number of units exempted. These are calculated according to the RTO's published unit rate and updated accordingly.
- All fee adjustments, concessions granted, and correspondence related to the change are stored securely in the student's file and finance system for audit and compliance verification.

1.15.4. Pre-Enrolment Fee Disclosure and Written Agreements

- Prior to accepting any payment (tuition or non-tuition), the RTO ensures that each prospective student receives clear, accurate, and itemised information about:
    - The full course tuition fee
    - Any non-tuition fees (e.g. enrolment, materials, reassessment, deferral)
    - The payment structure, due dates, and accepted methods
    - Refund terms and conditions
    - Potential for additional charges under specific conditions (e.g. late fees, resits)
- This information is provided through:
    - The Student Handbook
    - The official RTO website
    - Fee Schedules and brochures
    - The Student Written Agreement
- A Written Agreement must be signed (or formally accepted electronically) before the RTO receives any fee. This agreement includes:
    - Course name and code, duration, and location of delivery
    - Total tuition and non-tuition fees and breakdown by term or unit
    - Applicable policies on refunds, complaints, appeals, and deferrals

    - Information on work placements or other practical components, if relevant
    - The RTO's obligations and the student's rights and responsibilities
- Where relevant, the written agreement must also include a plain-English statement explaining:
    - The student's right to lodge a complaint or appeal without affecting their rights under Australian Consumer Law
    - Information on the Tuition Protection Service (TPS), if applicable to the student type
- Students are provided with a copy of their signed written agreement and encouraged to retain it for reference.
- All completed written agreements, and associated records are securely stored in the Student Management System and retained for a minimum of two years after the student ceases to be enrolled, in compliance with SRTO 2025 retention requirements.

1.15.6. Communication of Fee Updates and Changes

- The PEO is responsible for reviewing the fee structure annually or whenever changes are mandated by government policy, training package updates, or internal pricing adjustments.
- Once changes are approved, the revised fees are:
    - Formally documented and version-controlled
    - Updated on the RTO's website, course brochures, and marketing collateral
    - Integrated into the Student Handbook and any pre-enrolment information materials
- The RTO Manager ensures that all updated fees are:
    - Provided to staff through internal memos and team briefings
    - Loaded accurately into the Student Management System for automated invoice generation

- **For continuing or enrolled students, any change in non-tuition fees (e.g. material fees, service charges) that may affect them is:**
  - **Communicated directly via email or formal letter**
  - **Accompanied by a clear explanation of the effective date and rationale for the update**
- **Changes are not applied retrospectively to students who have already signed a written agreement. Their fees remain fixed as per the terms agreed upon at enrolment.**
- **All fee-related communications are archived in accordance with the RTO's record retention policy and are accessible for audit or regulatory inspection.**

1.15.7. Fee Payment Monitoring and Follow-Up

- **The Administration Officer monitors student fee payments through the Student Management System, tracking due dates, outstanding balances, and scheduled instalments.**
- **If a payment due date is missed:**
  - **An automated reminder is generated and sent to the student's registered email address within two business days.**
  - **A follow-up phone call or SMS is made within five business days if the payment remains outstanding.**
- **The RTO allows a grace period (e.g. 10 working days) for payment resolution before further action is taken.**
- **If fees are still not paid after the grace period:**
  - **A formal written notice is issued outlining the amount overdue, potential consequences (such as suspension of access to training or assessment services), and a deadline for final payment.**
- **The student is also given the opportunity to:**
  - **Request a meeting to discuss financial hardship**
  - **Apply for a revised payment plan, assessed on a case-by-case basis by the PEO**
- **In cases of unresolved non-payment:**

    - The RTO may defer the student's enrolment or suspend services in line with the terms of the written agreement
    - Any suspension or deferral is reported via PRISMS for international students, as applicable under ESOS and National Code obligations
- All communication regarding fee follow-ups is documented in the student's file, including copies of emails, notices, and payment plan agreements.

1.15.8. Refund Application and Processing

- A student who wishes to request a refund must complete the official Fee Refund Application Form, available on the RTO's website or in hard copy at Reception.
- The completed form must be submitted:
    - In person to the Administration Office, or
    - Electronically via the official RTO email address provided in the Student Handbook.
- Upon receipt of the refund application:
    - The Administration Officer checks the student's enrolment status, fee payment records, and any conditions stated in the written agreement.
    - The request is recorded in the Refund Register for tracking and audit purposes.
- The form and supporting documents (e.g. proof of payment, withdrawal letter, medical certificates, visa refusal letter if applicable) are forwarded to the PEO for review.
- The PEO:
    - Assesses eligibility in accordance with the refund clauses set out in the written agreement and published refund policy.
    - Makes a decision within 20 working days of receiving the completed request.
- If approved:
    - The refund is processed via EFT or original payment method.

- A refund confirmation letter is issued to the student detailing:
  - Total amount refunded
  - Date of transaction
  - Any deductions made (e.g. administration or enrolment fees if non-refundable)
- If the request is denied:
  - The student is issued a formal notification outlining the reasons for refusal.
  - The student is advised of their right to access the complaints and appeals process if dissatisfied with the outcome.
- All refund documentation, including applications, decisions, and payment evidence, is retained in the student's file for a minimum of two years after the student ceases enrolment, in accordance with SRTO 2025 obligations.

Roles and Responsibilities

Role	Responsibilities
Chief Executive Officer (CEO) / PEO	- Approves and reviews the schedule of tuition and non-tuition fees annually or when changes in regulation or market conditions occur. - Reviews and authorises refund decisions in accordance with the written agreement and legislative obligations. - Ensures compliance with all fee protection requirements under the SRTO 2025 and ESOS Act (for international students). - Oversees all communications related to fee payment, refund decisions, and related grievances.
RTO Manager / Compliance Manager	- Ensures that the current fee schedule is accurately published on the RTO website, marketing materials, and student handbooks.

	- Verifies that all fee-related procedures align with contractual obligations and legislative requirements. - Coordinates regular training for staff regarding updates to fee, charge, and refund procedures. - Monitors the administration of payment plans and instalments to ensure proper documentation and student notification.
Admissions Officer / Student Support Officer	- Provides accurate fee and refund information to prospective and current students before enrolment. - Supports students in understanding their written agreements, payment options, and refund conditions. - Issues and records all receipts related to tuition and non-tuition fee payments. - Assists students with the refund application process, ensuring correct form submission and timely acknowledgment.
Accounts Officer / Finance Administrator	- Processes all payments, maintains financial records, and issues receipts for tuition and related fees. - Records all transactions in accordance with accounting standards and audit requirements. - Executes approved refund transactions in the nominated timeframe and method. - Maintains the Refund Register and reconciles it with financial ledgers.
Trainers and Assessors	- Refer students with fee or refund-related concerns to the appropriate administrative staff. - Ensure students are aware of any additional costs related to course materials or assessment that may apply during training delivery.
All Staff	- Provide students with honest, clear, and consistent information about all fees, charges, and refunds.

	- Avoid making commitments or representations about refunds outside the published policy. - Escalate any student concerns or disputes regarding fees or payments to the RTO Manager or PEO.

Continuous Improvement

- **All issues, trends, or disputes related to student fees, charges, and refunds are recorded and reviewed at quarterly management meetings.**
- **Feedback from students regarding their experience with fee transparency or the refund process is collected through surveys or during student support interactions.**
- **Any systemic concerns or repeated complaints are flagged for immediate review and action by the RTO Manager or PEO.**
- **Outcomes of these reviews may include updates to:**
    - **Refund application procedures**
    - **Fee schedule clarity**
    - **Staff training on student financial engagement**
- **Any changes implemented are documented in the Continuous Improvement Register and monitored for effectiveness during internal audits.**

Confidentiality and Privacy

- **All personal and financial information provided by students in relation to fees and refunds is managed in accordance with the *Privacy Act 1988 (Cth)*.**
- **Access to student financial records is restricted to authorised personnel only.**
- **Refund decisions and communications are treated as confidential and are not disclosed to unauthorised third parties without the student's written consent, unless required by law.**
- **Students are advised of their privacy rights in the Student Handbook and the RTO's Privacy and Confidentiality Policy.**

Retention of Records

- **The RTO retains records of:**
    - **All written agreements (including payment terms and refund clauses)**
    - **Receipts of tuition and non-tuition fees paid by the student**
    - **Refund applications and supporting documents**
    - **Records of fee-related correspondence and decisions**
- **These records are stored securely for a minimum of two years after the student ceases to be an enrolled student, as required under SRTO 2025 and ESOS compliance obligations.**
- **Financial records are subject to periodic internal audits and must be accessible for external audits by regulatory bodies upon request.**