Fees & Refund of Fees Policy and Procedure

Quality Area 2: VET Student Support
Standard: 2.1(c)iii, CR 18

This policy must be read in conjunction with the:

- *Schedule of Fees and Charges in Offer letter,*
- *Complaints and Appeals Policy,*
- *Student Behaviour Policy,*
- *Academic Integrity Policy, and*
- *Credential Policy.*

1. Purpose

The purpose of this Fees and Refund of Fees Policy is to establish clear and transparent guidelines about the fees and refunding of fees for students who are enrolled in programs and courses offered by GBC. This policy is designed to protect the rights and interests of students while maintaining the financial integrity of the organisation.

2. Rationale

This policy ensures that GBC provides students with clear, transparent, and equitable procedures relating to course withdrawal and the refund of fees. It supports the organisation's commitment to financial integrity, student protection, and regulatory compliance.

Students have the right to withdraw from their course or request a refund at any time. Similarly, GBC reserves the right to suspend or cancel a student's enrolment under defined circumstances, such as serious misconduct. In all cases, this policy ensures decisions are communicated clearly, recorded appropriately, and handled fairly with respect to procedural fairness and appeal rights.

The policy also ensures compliance with key obligations under the Standards for RTOs 2025, including the requirement that students receive sufficient and accurate information about fees, refunds, and enrolment terms (Standard 2.1), and that processes for managing changes to enrolment or course status are fair, accessible, and comply with all relevant legislation and regulatory requirements, as required under Standard 4.1.

Further, this policy embeds safeguards aligned with Clause 19 of the Compliance Requirements by limiting upfront payments to no more than $1,500 unless protected through approved mechanisms. It provides guidance on the treatment of tuition and non-tuition fees, timelines for processing refunds, and issuing Statements of Attainment upon withdrawal.

This policy is also supported by the Complaints and Appeals Policy, AQF Certification Issuance Policy and Procedure, and Student Behaviour Policy, forming part of GBC's broader

commitment to accountability, student protection, and the continuous improvement of services.

3. Policy

This Refund of Fees Policy ensures fairness, transparency, and regulatory compliance in the management of student fees and refund processes. It aligns with the Standards for RTOs 2025, relevant legislative requirements, and principles of consumer protection.

GBC limits upfront fees to a maximum of $1,500 to safeguard student interests in accordance with Clause 19 of the Compliance Requirements. All students are provided with a Schedule of Fees and Charges during pre-enrolment, outlining the total course cost, payment arrangements, incidental fees, and refund eligibility for each component (e.g. tuition, learning resources, optional services).

Fees

Payment of Fees
On receipt of the enrolment form and relevant documents, a Letter of Offer and Agreement will be sent to the successful applicant.

Students are to return the Agreement, (completed and signed) and pay the required initial deposit to George Brown College. Once received, GBC will issue the student with an Electronic Confirmation of Enrolment (eCoE), which will allow students to proceed with their Student Visa application.

Younger students below 18, must have their Guardians signature within the Letter of Offer and Agreement.

Note: The letter of offer or payment of deposit does not automatically confirm the student's place. Places are subject to availability at the time of payment and will be confirmed upon the student receiving the eCoE from the college.

Payment Options
Payments must be made in Australian dollars and any bank fees paid by the applicant.

We do not accept cash or personal cheques.

Payment may be made via Visa or Mastercard, or through transfer to the GBC Bank Account:

Account Name: George Brown College

Bank: Commonwealth Bank

Branch: Flinders & Elizabeth Streets, Melbourne Victoria

BSB 063 001

Account Number: 10670691

Swift Code: CTBAAU2S

Fees Protection

Under the Education Services for Overseas Students Act 2000 and the Tuition Protection Service, George Brown College pays an annual Tuition Protection Levy.

In the unlikely event that the college defaults on a course and is unable to find an alternative course or offer of refund of the unspent tuition fee to the student, the Tuition Protection Service ensures that students are provided with a suitable alternative course or have unspent tuition fess refunded through the Overseas Students Tuition Fund.

Fees and Charges

Tuition fees are determined and approved by the PEO as part of a new course development and are applied to the first year of delivery of that course. Subsequent proposed increases are submitted for the approval of the PEO. It is expected that all course fees at GBC will be subject to annual increases.

Note: Fees may change during the student's course

There is an Application Fee of $500.00. This is non-refundable. There are Enrolment & material fees which are also non-refundable.

Deposit:

The initial deposit will consist of:

Application fee: $500

Tuition fee: Please refer to your Enrolment Agreement document

Materials fee: Please refer to your Enrolment Agreement document

RPL fee: (if applicable)

Airport Pickup fee: (if applicable)

Fees Schedule

Fees are usually paid in equal amounts four times a year. Students are provided with information about due fees and the payment instalment plan in their Letter of Offer and Enrolment Agreement. The Letter of Offer also provides information about payment options and other fees and costs that may apply.

Students may choose to pay more fees before the given due dates.

Late Payment Policy

Students are expected to pay by the due date. Any late payment will incur a penalty. GBC also sends payment reminders to students for due and over-due fees. If students do not pay by the due date, they receive an 'Intention to Report for non-payment'. Students who do not pay or make alternate arrangements with the college within 20 working days from the 'Intention to Report for non-payment' letter date, will be reported to the Department of Home Affairs (DHA) for non-payment.

Other Fees	
Repeat VET course term	$ Course Tuition Fee / No(s) of terms in the Course
Class change fee for students	$100
Course Deferment and Suspension application fee (On-shore) or Ecoe change fee	$250
Course Deferment (Offshore student from 2nd request onwards) or Ecoe change fee	$250 for each request
Late Assessment/Did not Submit (DNS)/Plagiarised Assessment Submission Penalty Fee (Please refer to No/Late/Resubmission policy in our student handbook)	$250
Late payment fee	$100 per week
Library Book Loan	$100 deposit
Damaged Book	Current market price of the book
Reissue of certificate	$100
Replace ID card	$50
Request for Transcript	$50
RPL Fee (if applicable)	$350 per unit to be assessed
OSHC	As per the invoice given by the OSHC provider
Airport pick up arrangement	$160
Airport pick up fare	As per the provider charges
Refund processing fee	5% of the total tuition fees paid or $500 (whichever is less)
Cancellation/withdrawal processing fee	$250
Homestay & Accommodation Placement	$350
Homestay & Accommodation	As per the provider charges
Parent nominated accommodation approval	$250
Hospitality uniform/Toolkit	$500
Automotive Uniform/Toolkit	$500

Issue of Student Receipts

Following payment from the student, the student's payment records get updated in RTOManager.

Copies of receipts will record the following information:

- the payment amount
- brief description of purpose of receipt
- name of person/organisation paying
- receipt date

Monies and receipt number is recorded on the fees spreadsheet. The original copy of the receipt is distributed to the client and a copy is retained in electronic format and also in hard copy in the student's file.

Refunds

Refunds will be issued under the following circumstances:

Refunds due to non-delivery of course by GBC: Please note that Government Legislation requires tuition fees to be refunded if:

- The course does not start at the agreed starting date which is notified in the Letter of Offer (LoF)
- The course stops being provided after it starts and before it is completed
- The course is not provided fully to the student because the college has a sanction imposed by a government regulator
- If the course defaults, refunds will be granted in accordance with the provisions of the ESOS Act 2000 and the ESOS Regulations 2001
- Refunds under the above conditions will be paid in full to the student within 14 days of the course cancellation.

George Brown College (GBC) may arrange for another course, or part of a course, to be provided to students at no extra cost to the student as an alternative to refunding course fees. Where the student agrees to this arrangement, GBC will not be liable to refund the money owed for the original enrolment.

In the unlikely event that the college is unable to deliver a course the students have paid for and cannot offer an alternative course, the Tuition Protection Scheme (TPS) will attempt to place students in a suitable alternative course or, if this is not possible, they will be eligible for a refund as calculated by the TPS Director. Further information is to be obtained as required from the official TPS website: https://tps.gov.au or phone number on 1300 980 434.

Refunds based upon student application

NOTE:

- A refund of 5% of total paid tuition fee or $500 (whichever is less) processing fee will apply. If a refund has to be made to an overseas bank account, then the overseas transfer fee will also apply.
- While making the refund, the ‘refund processing fee’ and ‘overseas transfer fee’ will be deducted from the due refund amount.
- The Application fee, Accommodation placement fee, Airport Pick-up Fees and any other administrative fees are non-refundable.
- GBC will only refund fees related to courses enrolled at GBC. For all other third-party refunds such as Overseas Student Health Cover (OSHC) and Accommodation, will be made directly by the third parties according to their refund policy.
- If an overseas student withdraws from the course after deferment, then the commencement of the first eCoE issued will be considered while implementing the refund policy.
- Course commencement means the start of classes as per the date mentioned on the eCoE. It is not the day the student arrives to begin classes.
- All refunds will be paid to the person mentioned on the refund application form.
- Refunds will be paid in the same currency in which the fees were paid, unless payment in that currency is impracticable. The student will be provided with a written statement detailing how any refund amount has been calculated.
- All refunds will be made to the same account from where the money was received before.
- Refunds will be paid in the same currency in which the fees were paid, unless payment in that currency is impracticable. The student will be provided with a written statement detailing how any refund amount has been calculated.

How to apply for a refund

- All applications for a refund must be made by completing an 'Application for Refund' form available on the GBC website and submitting it with any supporting documents to the Student Services Officer.
- Refunds are processed and returned with the details of the refund within 28 days after the completed Refund Application has been received with all relevant and requested documents.

A Full Refund is given after deducting the refund processing fee and overseas transfer fee if;

- A visa of an offshore student is refused.

A Partial Refund is given if

- 4 weeks or more notice of cancellation is provided and an eCoe was not issued more than 3 months prior to the course commencement – 50% of tuition fees are refunded.

No Refund is given if:

- Less than 4 weeks of cancellation is provided. Or
- An eCoe is issued more than 3 months prior to the course commencement. Or
- An onshore student visa extension refusal is in place. Or
- The student has changed their mind and decided not to continue with the visa application. Or
- The full deposit as mentioned on the enrolment agreement was not paid while requesting the eCoe. Or
- The student's enrolment is terminated by the College for breaches of College regulations & visa conditions. Or
- The student has given false or misleading information. Or
- The student fails to comply with the conditions of enrolment at the college. Or
- The student is in breach of their visa requirements as imposed by the Australian Government.

The Director may, at their discretion, approve a refund in exceptional cases where extenuating or significant personal circumstances can be demonstrated.
Students with any questions about their refund eligibility should contact the Student Services Team Leader in the first instance.

4. Responsibilities

Director is responsible for ensuring compliance with this policy.
Student Services Team Leader is responsible for the implementation of this procedure, to maintain records as per this policy and to ensure that all staff with responsibility are aware of and implement this policy
All administration staff must be aware of and implement this policy
Students are to adhere to this policy and to seek clarification or assistance when needed

5. Requirements

Standards for RTOs 2025 – Standard 2.1 (c) (iii) all fees, costs and charges associated with the provision of the training product which VET students may incur, including payment terms and conditions, any applicable refund policies and the availability of any relevant government training entitlements and subsidies;
GBC is required to abide by the Australian Consumer Law - external site (ACL) regarding refunds where the service does not meet a consumer guarantee.

6. Scope

This policy applies to all students enrolled in nationally recognised training courses delivered by GBC, and across all modes of delivery. It also applies to prospective students where fees have been paid in advance of formal enrolment.

7. Procedure

GBC does not require any student to pay more than $1,500 in advance of services being delivered. Any additional amounts are only invoiced once the student has commenced the course and received a proportionate amount of the training and assessment services. This ensures compliance with Clause 18 of the Compliance Requirements and protects students from financial risk.

Steps in the Process

- A student who wishes to cancel their enrolment and apply for a refund must do so in writing. This may be via email or letter.
- The student is to complete the Refund Request Form. The form may be obtained from Administration or from the website. If GBC cancels a course, students do not have to apply for a refund, GBC will process the refunds automatically.
- Fees for textbooks, digital resources, and other learning materials are non-refundable once the materials have been issued or accessed,
- The refund request is to be processed by Administration and the outcome approved by the PEO.
- An eligible refund request will be paid within 14 days by Administration. Refunds are paid by electronic funds transfer into the bank account nominated by the student in the Refund Request Form. Refunds will only be refunded to the person who entered into the contract with GBC and will not be provided to a third party. No refunds are paid in cash.
- Students whose enrolment is terminated due to misconduct, as defined in the Student Behaviour Policy, are not eligible for a refund of fees paid. Appeals may be submitted under the Complaints and Appeals Policy.
- Students who are unhappy with GBC's arrangements for the collection and refunding of fees paid are entitled to lodge a complaint. This should occur in accordance with GBC's Complaints and Appeals Policy and Procedure.

Withdrawal

1.1 If an enrolment is cancelled more than 28 days prior to commencement of the course,

there will be a cancellation fee equivalent to 25% of tuition fees paid. For a refund to be considered, a complete application must be received more than 28 days prior to commencement. Application must also include a Student Request to Defer/Suspend/Cancel a Course Form with supporting documents.

1.2 If an enrolment is cancelled within 28 days of commencement of the course, or the student does not commence on the agreed date, or withdraws from the course once it has commenced there will be no refund.

Deferral

1.3 Where a student has been granted a deferral prior to commencement of a course or term, tuition paid will be transferred to the subsequent study period.

1.4 Where the student does not take up his/her place in the subsequent study period, a refund will only be payable if the student visa is not granted.

Suspension

1.5 If a course suspension is approved before the commencement of that term all fees paid for that term will be held in credit.

1.6 If the course suspension is approved after the term has commenced the unused portion of tuition fees paid will be held in credit. Amount to be held in credit will be calculated from the date a complete suspension request is received by GBC. Suspension request must include a Student Request to Defer/Suspend/Cancel a Course Form and supporting documents.

1.7 Where the student does not take up their place in the subsequent study period, a refund will only be payable if the student visa is not granted.

Visa Rejection

1.8 If a student visa application is rejected all course fees paid will be refunded except for an Administration Fee of up to 5% of course fees paid or $500 whichever is less.

Procedure Summary Table

Step & Action	Responsibility	Timeframe	Reference / Use
1. Issue Schedule of Fees and Charges and pre-enrolment disclosure.	Administration Officer	At pre-enrolment	Schedule of Fees and Charges, Enrolment Kit
2. Collect student fees in accordance with prepaid fee policy (≤ $1,500 upfront).	Finance Officer	Upon enrolment	Invoice, Payment Record
3. Receive and acknowledge student withdrawal or refund request.	Student Services Team Leader	Within 3 business days of receipt	Student Withdrawal Form, Refund Request Form
4. Assess eligibility for refund based on timing and reason.	Student Services Team Leader	Within 5 business days	Refund Policy, Refund Eligibility Matrix
5. Notify student of refund decision and appeal rights.	Compliance Officer	Within 7 business days of request	Refund Decision Letter, Complaints and Appeals Policy

6. Process approved refunds to student.	Finance Officer	Within 14 calendar days of decision	Refund Payment Record
7. Suspend or cancel enrolment for misconduct or non-compliance.	Compliance Manager	As required	Misconduct Report, Enrolment Cancellation Letter
8. Issue Statement of Attainment for completed units upon withdrawal.	Student Services Officer	Within 30 calendar days	Student File, Statement of Attainment
9. Record decision and documentation in student management system.	Student Services Officer	Immediately upon action	SMS, Student File Checklist
10. Escalate unresolved concerns via Complaints and Appeals Policy.	Any staff member	Upon student request	Complaints and Appeals Register

8. Policy Implementation

This policy is implemented through the enrolment, administration, and student support systems of GBC. Key staff are trained in its operation during induction and through ongoing professional development activities. Implementation is supported by structured processes including:

- Issuing of the Schedule of Fees and Charges during pre-enrolment,
- Use of version-controlled forms including the Refund Request Form and Student Withdrawal Form,
- Enforcement of the $1,500 prepaid fee limit at point of invoicing,
- Defined procedures for refund eligibility, processing, and documentation,
- Integration with the Student Management System (SMS) for consistent recordkeeping and audit readiness.

Communication of this policy to students is ensured through inclusion in the Student Handbook, enrolment agreements, the website, and during orientation.
Staff responsibilities are outlined in the Responsibilities section of this document, and compliance is monitored by the Compliance Manager under the direction of the GM.

8. Review

This policy is reviewed at least annually as part of GBC's continuous improvement cycle and may be updated in response to:

- Changes to legislative or regulatory requirements, including the Standards for RTOs and the National Code,
- Feedback from students, staff, or external stakeholders,
- Outcomes of complaints or appeals related to refunds, withdrawal, or enrolment cancellation,

- Internal audits or financial reporting reviews.

Monitoring activities include:

- Auditing of refund processing timeframes and documentation accuracy,
- Spot checks of enrolment files and fee records for compliance with prepaid fee limits,
- Feedback collected through student surveys and complaints data,
- Review of Statements of Attainment issued post-withdrawal.

All changes to the policy are version controlled, approved by the PEO, and recorded in the Policy and Procedure Register.

Document Control

Version number:	**V1**	**Approved by:**	**PEO**
Approval date:	30/06/2025	Review date:	1/07/2026
Standards: 2.1 (c) (iii)			

Version Control

Version #	Changes	Approval By	Approval Date
1.0	**Original Version**	**Preeti Singh**	**30/06/2025**

Associated documents

Policies

- Academic Integrity Policy
- Complaints and Appeals Policy
- Credential Policy
- Student Behaviour Policy and Procedure
- Student Support, Diversity, Inclusion & Wellbeing Policy

CRICOS Addendum – Fees and Refunds Policy and Procedure

1. Purpose of the Addendum

This addendum ensures that GBC complies with National Code 2018 Standard 2.1.7 and Standard 3, by clearly disclosing all fee information prior to enrolment, and formalising refund and cancellation policies within a Written Agreement. This protects overseas students from unexpected costs and ensures the provider meets its financial and legal responsibilities under the ESOS Framework and Tuition Protection Service (TPS).

2. Applicable National Code Standards

Standard 2.1.7 – indicative tuition and non-tuition fees, including advice on the potential for changes to fees over the duration of a course, and the registered provider's cancellation and refund policies.

Standard 3 – Formalisation of enrolment and written agreements

3. CRICOS-Specific Obligations

In addition to compliance with the Standards for RTOs 2025 2.1 (c) (iii), GBC must:

- Provide overseas students with a clear Schedule of Fees and Charges prior to enrolment, including indicative tuition and non-tuition fees.
- Disclose the potential for changes to fees over the course duration, with an explanation of when and how changes may occur.
- Ensure cancellation and refund policies are included in the Pre-Enrolment Pack and fully embedded in the Written Agreement.
- Formalise all fee and refund conditions in the Written Agreement in accordance with Standard 3.
- Include clear refund terms for both student default (e.g. visa refusal, withdrawal) and provider default (e.g. course cancellation).
- Ensure any refunds are processed in accordance with documented timelines and communicated to the student in writing.
- Include contact details for queries regarding fees and refunds.
- Retain evidence of compliance and meet all obligations under the Tuition Protection Service (TPS).

4. Recordkeeping Requirements

GBC must retain the following for all overseas students:

- Published Schedule of Fees and Charges provided before enrolment
- Signed Written Agreements outlining refund and cancellation terms
- Refund Request Forms and determination records
- Evidence of processed refunds (bank records, emails)
- Correspondence with students regarding fee or refund matters
- Copies of Pre-Enrolment Packs showing 2.1.7 disclosure
- PRISMS notifications related to provider default where applicable

5. Reference to CRICOS Policy Suite

Full operational procedures relating to fee disclosure, refund calculation, written agreements, and TPS responsibilities are outlined in GBC's CRICOS Written Agreement and this policy. This addendum must be implemented alongside those detailed procedures.