



Fee Payment and Refund Policy and Associated Procedures

Version 2.0





STATUS, DETAILS AND SUMMARY OF CHANGES

Document Reference	FPRP-POL-PRO/2023	Status	Current
Type	Academic-Administrative	Version	2.0
Effective Date	01 October 2024	Review Date	01 October 2026
Review Authority	ASIA Academic Committee		
Endorsement Authority	ASIA Board of Director(s)		
Enquiries	Academic Manager: joy.academic@asia.edu.au		
Available on	Website	<input type="checkbox"/>	Academic Manager's Office <input checked="" type="checkbox"/>
References of Related Documents, Legislation, Policies and/or Procedures	<ul style="list-style-type: none"> Standards for Registered Training Organisations (RTOs) 2015: Clauses 5.1 to 5.3; 7.3 Education services for Overseas Students Act 2000 (ESOS Act): Sections 27 to 32 National Code of Practice for Providers of Education and Training to Overseas Students 2018: Standard 3 		

VERSION CONTROL AND SUMMARY OF CHANGES

Version	Date	Description of Changes
1.0	01.10.2021	Introduction of the policy
2.0	01.10.2024	New version with Refund Table and Refund Application Form



1. Purpose

This policy outlines fee payment and refund procedures for students in accordance with Standard 3 of the National Code 2018, clause 5.3 of the Standards for RTOs 2015, and the ESOS Act. It addresses refunds of both tuition and non-tuition fees in cases of student default and provider default. The policy details the amounts refundable to overseas students, including fees collected by education agents on behalf of ASIA. This documentation ensures fair and equitable treatment of all students applying for refunds.

2. Scope

This Fee Payment & Refund Policy applies to all current and formally enrolled students at Astral Institute of Australia. Applicants should familiarize themselves with this policy, as refunds are available only under the specific circumstances outlined below.

3. Responsibility

The Chief Executive Officer is responsible for implementing, monitoring, and interpreting this policy. ASIA will ensure learners are aware of their right to a refund for services not provided by the institute if:

- The arrangement is terminated early; or
- ASIA fails to deliver agreed-upon services.

4. Definitions

Tuition Fee: The Tuition Fee is a compulsory academic fee payable by students for courses offered by the institute. It does not include course material fees or other applicable fees or cost.

Tuition Protection Service (TPS): The Tuition Protection Service is a protection scheme for international students whose provider cannot fully deliver a course for which the student has paid. The TPS ensures that international students are able to either:

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

Agreed Start Date/Course Commencement: Agreed Start Date (Course Commencement) means the day on which the course was scheduled to start as per the student's Confirmation of Enrolment (CoE), or a later date agreed between student and the RTO (i.e. IIT in this case) for the start of the course.

Course Material Fee: A fee charged for the cost of providing course materials for theory and practical study, textbooks (if any), student guides and resource materials that are retained by the student as his/her personal property.





Application Fee: Application fee is a one-time fee payable at the admission to cover administration cost associated with enrolment and it is non-refundable fee in event of withdrawal.

Term: A term refers to a study period of 10 weeks excluding Holidays.

Withdrawal from the Course: Withdrawal refers to a student's deferral, suspension or cancellation of enrolment in courses offered by the institute.

DHA: Department of Home Affairs

Provider Default: Provider default means when a provider fails to start or finish providing a course to a student at the location on the agreed starting day,

Student Default: This means when a student fails to start or finish a course with a provider, withdraws from the course, or when provider refuses to provide, or continue providing, the course to the student due to:

- failure to pay an amount that he/she is liable to pay to the provider,
- Student breached a condition of his/her student visa, or misbehavior by the student.

5. Requests for Refund of Tuition fees.

A student who wishes to apply for a refund of tuition fees in accordance with this Refund Policy should do so by completing a Refund Application form (Appendix 1) available at ASIA reception or on the ASIA's website at www.asia.edu.au and submit with other supporting documents to:

Administration Office
info@asia.edu.au
Astral Skills Institute of Australia (ASIA)
Level 9, 79 George St, Parramatta, NSW 2150

6. Fee Payment and Refund Policy

It is crucial that learners understand the institute's Fees Payment and Refund policies before signing any agreement.

Payment of Tuition Fees

- The initial tuition fee, application fee, and material fee, as stated in the offer letter, must be paid in full before the course commences to confirm enrolment.
- Students are not required to pay more than 50% of the total tuition fee before the course begins. ASIA will not accept more than 50% upfront unless the course duration is 25 weeks or less.
- While not required to pay more than the initial tuition fee (or 50% of the total tuition) before the course starts, students may choose to do so. Any pre-course payments will be reflected on the Confirmation of Enrolments.





- d. Remaining tuition fees can be paid through a payment plan. All students must understand and sign a fee agreement outlining instalment amounts and due dates. Standard due dates for tuition fees are the 15th of each month.
- e. Students must pay their full tuition fees for each term by the due date or as specified in their invoices, unless an alternative payment plan is agreed upon with the institute.
- f. Tuition fees are payable to the Institute in Australian dollars via bank draft, telegraphic transfer, or other approved payment methods.
- g. Students must pay fees directly to ASIA and not to agents or third parties.

Fee Payment and Consequences of Non-Payment

- a) If a student's instalment is missed, a friendly email reminder and a first warning letter will be issued 7 working days after the due date. Initial reminders may also be communicated via phone or post.
- b) If payment is not received after the first warning letter, and no communication is established with the accounts department, a second warning letter will be issued after 7 working days. Students then have an additional 7 working days to make the payment or request an extension. Students can contact ASIA at +61 272 522 525 for further inquiries.
- c) If payment remains outstanding after the final notice and/or email, an "Intention to Cancel enrolment" letter will be sent. enrolment will be cancelled after 20 working days of the final notice, resulting in the following restrictions:
 - 1) Loss of access to institute resources, including the library, Learning Management System, classrooms, computer systems, and internet access.
 - 2) Loss of access to enrolment records, results, and academic certificates.
 - 3) Inability to attend classes, potentially requiring students to repeat missed work and units.

Students have the right to appeal this decision (see the Complaints and Appeals policy on ASIA's website). During the appeal process (both internal and external), enrolment will remain active.

If a student chooses not to appeal and makes no further payment or contact regarding their debt, their enrolment may be cancelled, and the student reported to the Department of Home Affairs for non-payment of fees.

If a student chooses not to appeal and agrees to pay the outstanding fees, they must pay the full amount plus a late fee of \$50 per week.

Additional fees apply for reassessments:

- \$300 after two additional attempts.
- \$300 to repeat a subject.





Students enrolling in additional courses must pay separate tuition fees as specified for each course.

Tuition fees remain constant as long as a student remains enrolled in the same course. If a student transfers to a different course, the tuition fee for the new course will apply.

Important Notes on Fees and Refunds

- a) **Fee Changes:** Fees are subject to change. Contact student administration for updated information.
- b) **Visa Status Changes:** Changes in visa status (e.g., becoming a temporary or permanent resident) do not affect tuition fees. Students will continue to pay full overseas student fees for the duration of their enrolled program.
- c) **Fee Recovery:** ASIA reserves the right to use third-party debt collection services. Associated costs will be charged to the student.
- d) **Refund Applications:** All refund applications should be submitted to the student administration department. Applications will be assessed according to the following procedures.
- e) **Refund Processing:** All refunds are approved by the Administration Officer and processed within 10 working days of application submission.

7. Refund Procedures

All student refunds are conditional and depend on the timing of the course withdrawal notice:

A. COURSE WITHDRAWAL

- a) **12+ Weeks Before Start Date:** 100% refund of fees received (excluding the application fee) if written notice is received at least 12 full weeks before the agreed start date.
- b) **6-11 Weeks Before Start Date:** 50% refund of fees received (excluding the application fee) if written notice is received between 6 and 11 full weeks before the agreed start date.
- c) **5 or Fewer Weeks Before Start Date:** No refund if written notice is received within 5 full weeks or less before the agreed start date.
- d) **After Course Start Date:** No refund if written notice is received after the course start date.
- e) **Default/Withdrawal After Start Date:** Students are liable for the full tuition fee and no refund will be provided if they default or withdraw after the course/term start date.
- f) **enrolment Within No Refund Period:** No refund will be provided if enrolment occurs within the no-refund period (5 full weeks or less) before the agreed start date. For example, if a student enrolls 5 weeks before the course start date, they are not eligible for a refund.
- g) **Refund Processing Time:** Approved refunds will be paid within 28 days (20 working days) of receiving the student's written notification/claim and signed forms. Refunds are contingent upon the institute receiving the funds (e.g., cleared checks, completed telegraphic transfers).





Clarification on Refund (Example)

The example provided clarifies the no-refund period: if a student enrolls within 5 weeks of the course start date, they are ineligible for a refund.

NB 1: Approved refunds are paid within 28 days (20 working days) after the institute receives the written notification/claim and signed forms.

NB 2: The institute must have received the funds before processing the refund (e.g., cleared checks, completed telegraphic transfers)

B. STUDENT DEFAULTS

An overseas student (or intending overseas student) defaults on a course if *they* initiate termination of enrolment under the following circumstances:

1. The student does not start the course on the agreed starting day (and has not previously withdrawn).
2. The student withdraws from the course after the agreed starting day.
3. The institute refuses to provide (or continue providing) the course due to one or more of the following:
 - o Non-payment of course fees.
 - o Breach of student visa conditions.
 - o Student misbehaviour (note: the student is entitled to due process).

A student is *not* considered in default if they fail to start a course on the agreed starting day because the *institute* is in default.

C. VISA REFUSAL REFUNDS

Initial Visa Refusal: If a student's initial visa application or renewal is refused *before* their studies commence, tuition fees (less the application fee) will be refunded according to the legislative instrument under subsection 47E:

Refund Calculation: Total prepaid fees received by the institute, less the smaller of the following:

- 5% of the total prepaid fees received.
- \$500 (Administrative cost).

Students must provide the institute with evidence of the visa refusal.

Visa Refusal After Studies Commence: If a student's visa application is refused *after* their studies have commenced, the refund is calculated as follows:





Refund Calculation: Weekly tuition fee X number of weeks in the default period.

- **Weekly Tuition Fee:** (Total tuition fee for the course / number of calendar days in the course) X 7, rounded up to the nearest whole dollar.
- **Number of Weeks in Default Period:** Number of calendar days from the default day to the end of the payment period / 7.

Visa Refusal After Studies Commence: No refunds are granted if a student's visa is canceled by the Department of Home Affairs due to a breach of visa conditions.

D. PROVIDER DEFAULT

If the institute cannot start or deliver the course (provider default), the student has two options:

1. **Refund:** Receive a full refund of course fees within 14 days.
2. **Alternative Course:** Be placed in an alternative course at the same institute or a different provider. This requires signing a new written agreement.

If the student chooses a refund, the institute will calculate the unspent portion of tuition fees and issue the refund within 14 days of course cessation.

If the institute cannot provide a refund *or* an alternative course, the Tuition Protection Service will offer suitable alternative courses (if available). If no alternatives exist, the TPS Director will calculate and provide a refund.

E. SPECIAL CIRCUMSTANCES

If a student withdraws and returns home due to exceptional and extenuating circumstances (e.g., death or severe illness in the immediate family), they will receive a 100% refund of unspent fees (less application/enrolment fees)

8. REFUND PROCESSES

- a. Students must apply for a refund using the Refund Application Form and provide supporting documentation, such as:
 - Completed Course Withdrawal Form.
 - Letter from the Department of Home Affairs regarding visa rejection or refusal to extend.
 - Proof of extenuating circumstances.
- b. Refunds are processed within 28 days of the institute receiving the completed refund application and supporting documents.
- c. Students can nominate another person to receive the refund on their behalf, as per the Education Services for Overseas Students Act.





9. PAYMENT AND TIMELINE OF REFUNDS

PAYMENT METHOD

Refunds are paid in Australian dollars via bank transfer to the account specified on the student's refund application form. For international bank transfers, the refund amount will be equivalent to the AUD exchange rate on the date of the transfer

REFUND TIMELINE

Refund timelines vary depending on whether the default is by the student or the provider:

- Student Default: Refunds are paid within 28 days (20 working days) of receiving the student's written notification/claim and signed forms.
- Provider Default: Refunds are paid within 14 days of course cessation.

Please refer to the course refund table below for details:

ASIA COURSE FEE REFUND TABLE			
Refund circumstances	Refund of Tuition Fees paid	Refund of Material Fees	Application/enrolment Fee
Withdrawal at least 12 full weeks or more prior to agree start date.	100%	100%	No refund
Withdrawal between 6 to 11 full weeks prior to the agreed Start Date.	50%	100%	No refund
Withdrawal in 5 full weeks or less	No refund	No refund	No refund
Withdrawal after course start date	No refund	No refund	No refund
Course withdrawn by the institute	100%	100%	100%
Application rejected by the institute	100%	100%	No Refund
The course is not provided fully to the student because the institute has a sanction imposed by a government regulator.	Refund of unused portion of tuition fees for future terms	No refund	No refund
Visa refused prior to course commencement	Total amount of the pre-paid fees received by ASIA for the course in respect of the student course less the following amount (a) 5% of the total amount of pre-paid fees that the institute received in respect of the student for the course before the default day; or (b) a maximum sum of \$500 whichever is lesser	100%	No refund
Visa is refused after commencement of studies	The refund amount = weekly tuition fee x the number of weeks in the default period	No refund	No refund





due to not meeting visa requirements	a. The weekly tuition fee = total tuition fee for the course/ number of calendar days in the course x 7. This amount is rounded up to the nearest whole dollar. b. The number of weeks in the default period = number of calendar days from the default day to the end of the period to which the payment relates /7		
RPL fee	No refund if 'Statement of Attainment' is provided	No refund	No refund
Visa refused due to submission of fraudulent documents by or on behalf of the student	No refund	No refund	No refund
Withdraws from the course without notification or breaches their Visa conditions	No refund	No refund	No refund
Visa cancelled due to actions of the student	No refund	No refund	No refund
Student abandons the course	No refund	No refund	No refund
The institute cancels an enrolment due to serious student misconduct	No refund	No refund	No refund
<p>Note: If a student's enrolment falls within no refund timelines before the agreed start date of the course and the student decides to withdraw from the course, then there will be no refund. For example: If a student enrolls in week 5 before course start date, he/she will not be eligible for refund if student withdraws from the course as enrolment falls in no refund time period of 5 weeks prior to the agreed start date of the course.</p>			

10. STUDENTS' RIGHT TO APPEAL

- Students refused a refund can appeal the decision in writing to the Complaints and Appeals officer within 14 days, following ASIA's complaints and appeals process.
- ASIA's internal appeal process does not restrict the student's right to pursue other legal avenues.
- The written agreement (between ASIA and the student) and the right to make complaints and appeals do not affect any rights the student may have under Australian Consumer Law, if applicable.

11. Publication

This policy, upon approval, will be available to staff through ASIA SharePoint (OneDrive) and to students upon request or via the ASIA website.

12. Review Process

The policy will be reviewed biennially by the CEO/Academic Manager.





<input type="checkbox"/>	Withdrawal in 5 full weeks or less	No refund	No refund	No refund
<input type="checkbox"/>	Withdrawal after course start date	No refund	No refund	No refund
<input type="checkbox"/>	Course withdrawn by the institute	100%	100%	100%
<input type="checkbox"/>	Application rejected by the institute	100%	100%	No Refund
<input type="checkbox"/>	The course is not provided fully to the student because the institute has a sanction imposed by a government regulator.	Refund of unused portion of tuition fees for future terms	No refund	No refund
<input type="checkbox"/>	Visa refused prior to course commencement	Total amount of the pre-paid fees received by ASIA for the course in respect of the student course less the following amount (a) 5% of the total amount of pre-paid fees that the institute received in respect of the student for the course before the default day; or (b) a maximum sum of \$500 whichever is lesser	100%	No refund
<input type="checkbox"/>	Visa is refused after commencement of studies due to not meeting visa requirements	The refund amount = weekly tuition fee x the number of weeks in the default period a. The weekly tuition fee = total tuition fee for the course/ number of calendar days in the course x 7. This amount is rounded up to the nearest whole dollar. b. The number of weeks in the default period = number of calendar days from the default day to the end of the period to which the payment relates / 7	No Refund	No refund
<input type="checkbox"/>	RPL fee	No refund if 'Statement of Attainment' is provided	No refund	No refund
<input type="checkbox"/>	Visa refused due to submission of fraudulent documents by or on behalf of the student	No refund	No refund	No refund
<input type="checkbox"/>	Withdraws from the course without notification or breaches their Visa conditions	No refund	No refund	No refund
<input type="checkbox"/>	Visa cancelled due to actions of the student	No refund	No refund	No refund
<input type="checkbox"/>	Student abandons the course	No refund	No refund	No refund



<input type="checkbox"/>	The institute cancels an enrolment due to serious student misconduct	No refund	No refund	No refund
<p>Note: If your enrolment falls within no refund timelines before the agreed start date of the course and you decide to withdraw from the course, then there will be no refund.</p> <p>For example: If a student enrolls in week 5 before course start date, he/she will not be eligible for refund if student withdraws from the course as enrolment falls in no refund time period of 5 weeks prior to the agreed start date of the course.</p>				

Please approach the administration department for approval on this application prior to final submission.

Students can specify person(s), other than themselves who can receive a refund in respect of the student identified in the written agreement, consistent with the ESOS.	
Full name of person authorized receive refund on behalf of you	
Address and contact detail of authorized person	

Student Declaration			
<input type="checkbox"/> I have read and understood the policies and procedure for refund at Astral Skills Institute of Australia (ASIA). <input type="checkbox"/> I am aware about the terms and conditions applied with the amount of refund received by me as mentioned in the ASIA's Refund policy. <input type="checkbox"/> I have been informed and understand that withdrawing from this course might affect my Visa status. I have been informed to contact DHA for any visa related queries.			
<i>Student's Signature</i>		<i>Date</i>	

For Office use only

Events	Signature	Date
<i>Request received</i>		
<i>Refund Application Processed by:</i>		
<i>Operation Manager approval</i>		
<i>Decision Granted</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
Entered PRISMS (If yes)		
Entered Student Management System (If yes)		