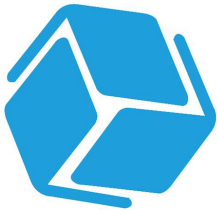


Fees and Refunds Policy and Procedures

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Purpose

The purpose of this policy and procedure is to outline Infinite Learning Institute (ILI) approach to managing fees and refunds and to demonstrate how fees paid in advance are protected by Infinite Learning Institute.

This complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards, as well as the ESOS Act and the National Code of Practice for Providers of Education and Training to Overseas Students 2018, Standard 2 and 3.

Definitions

ASQA means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body

DET means Department of Education and Training

ESOS Act means Education Services for Overseas Students Act 2000

National Code means National Code of Practice for Providers of Education and Training to Overseas Students 2018

Fee Payer means the nominated payer of a students course fees, usually either the student or the employer paying on behalf of the student

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starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.

SRTOs means the Standards for RTOs 2015 – refer definition of 'Standards'

Standards means the Standards for Registered Training Organisations (RTOs) 2015 of the VET Quality Framework which can be accessed from www.asqa.gov.au

Student default means where:

- the course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
- the student withdraws from the course at the location (either before or after the agreed starting day); or
- the registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following:
 - the student failed to pay an amount payable to the provider for the course;
 - the student breached a condition of his/her student visa;
 - misbehaviour by the student.

A student does not default for failing to start a course on the agreed starting day if he/she does not start that course because of provider default.



Policy

1. Protection of fees paid in advance

- Infinite Learning Institute protects the fees that are paid in advance international students.

For international student fee protection is ensured as follows:

- Infinite Learning Institute does not require international students to pay more than 50% of course fees prior to course commencement. However, Infinite Learning Institute 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, Infinite Learning Institute will require students to pay the full cost of the course prior to course commencement.
- Infinite Learning Institute pays into the Tuition Protection Service (TPS) provided by the Australian Government. In the event that Infinite Learning Institute is unable to deliver a course a student has paid for and does not meet the obligation to either offer a student an alternative course or pay a student a refund of the unspent prepaid tuition fees, the TPS will assist students in finding an alternative course or to get a refund if a suitable alternative is not found.

2. Fees and refund information

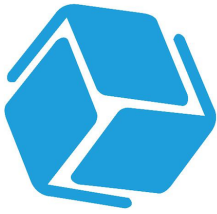
- Fee information relevant to a course is outlined in detail on the Student Agreement and summarised on the Course Outline as well as ILI website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever is first.
- For international students, fee information is always provided prior to enrolment or receipt of payment as per the requirements of the National Code 2018 Standard 2 and 3. 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
 - Payment options (including that international students may choose to pay more than 50% tuition fees before their course commences)
- The Student 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 Agreement in acknowledgement of the terms and conditions of the enrolment and this policy.
- Infinite Learning Institute does not use direct approach marketing or tele-sales and therefore no cooling-off period applies to its courses.



- By signing the Student Agreement, the student enters into a binding written agreement with Infinite Learning Institute. If a student changes to a visa other than a Student Visa after accepting the Offer Letter, this will be treated as a voluntary withdrawal. In this case, the student remains liable for tuition fees due for the current study period and any fees already invoiced or payable under the agreed payment schedule. Refunds, if applicable, will be assessed in accordance with the Institute's Refund Policy.

3. Course fee inclusions

- The Student Agreement will clearly itemise all course fees, including both tuition and non-tuition fees.
- 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.
 - Course fees do not include required text books and learning materials. These are at an additional cost, as outlined on the Course Outline.
 - Issuance of one set of certification documents including the testamur (certificate) and record of results and/or a Statement of Attainment (in the case of withdrawal or partial completion).
- Non-tuition fees include:
 - Enrolment Fee
 - Material Fee
 - 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.
 - Late payment of tuition fees
 - Study Plan Issue Fees
 - Additional student ID Card
 - Change of CoE Fees
- Otherwise course fees (tuition or non-tuition) do not include:
 - Stationery such as paper and pens.
 - Overseas Student Health Cover
 - Airport pick ups
 - Direct debit setup, transaction and dishonour fees (where applicable).
 - Credit card payment surcharges.
- Infinite Learning Institute cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.



4. Payments

- Payments must be made either by bank transfer.
- 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.
- Debts will be referred to a debt collection agency where fees are more than 40 days past due.
- Infinite Learning Institute 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 including an intension to report and thereafter will be reported to DET via PRISMS under student default.
- Receipts of payments made by international students will be kept for at least 2 years after the person ceases to be an accepted student.

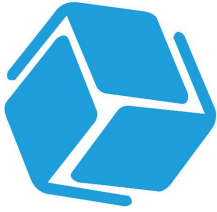
5. Refunds for international students

- All course fees for international students include a non-refundable enrolment fee which is detailed on the Course Outline and Student Agreement. The deposit is non-refundable, except in the circumstances detailed below.
 - A full refund of any fees paid (including the deposit) will apply if Infinite Learning Institute is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- Refunds are applicable only within six (6) months from the date of the last payment.

A. Full refunds

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

- If Infinite Learning Institute is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- Where a course does not start on the starting date outlined in the Letter of Offer
- If a student cannot commence the course because of illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child).
- At the discretion of Infinite Learning Institute's CEO or approved representative, when other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.
- If an offer of a place is withdrawn by Infinite Learning Institute and this is not due to incorrect or incomplete information being provided by the student.



Claiming a full refund

- In any of the above situations, Infinite Learning Institute 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 business days.

B. Partial Refunds

Provider default

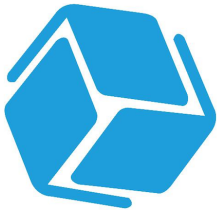
- Partial refunds will be paid in the event of provider default. The refund will be calculated from the day of the default as per section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.
- Partial refunds will also be provided in the same manner as for provider default (as above) where Infinite Learning Institute 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.

Student default

- If an international student is refused a visa (student default) before commencing their course, Infinite Learning Institute will refund the total amount of all course fees (tuition and any non-tuition fees) received for the course less whichever is the lower amount of 5% of the total amount of the fees (tuition and non-tuition) or the sum of \$500.
- If an international student is refused a visa (student default) but has already commenced their course, non-tuition fees will not be refunded. However, tuition fees will be refunded from the day of the student default as per Section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.
- If a student has supplied incorrect or incomplete information and as a result Infinite Learning Institute withdraws the offer prior to commencement of the course, the student will be eligible to receive a refund of all course fees paid less a 20% administration fee.
- Where a student has not met the conditions included in the letter of offer and withdraws before course commencement, the deposit paid will be refunded less a 20% administration fee.
- Where a student withdraws from a course before the course commencement, except for the reasons set out circumstances for full refunds, 50% of the deposit paid will be refunded.

- **Claiming a partial refund**

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 Infinite Learning Institute to provide those services.
- The outcome of the refund assessment will be provided in writing to the student's registered address within 28 business 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
- Student can collect a copy of refund policy by sending us an email or visiting our campus.

C. Circumstances in which a refund will not be paid

- 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 provided incorrect, misleading, incomplete or fraudulent documentation or information.
 - 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.
 - Where Infinite Learning Institute terminates the student's enrolment because of a failure to comply with Infinite Learning Institute policies, misbehaviour or unsatisfactory course progress.

6. Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment.
- Refund assessments can be appealed following our *Complaints and Appeals Policy and Procedure*.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system.

7. Publication

- Infinite Learning Institute will publish in a prominent place on its website the following:
 - All tuition and non-tuition fees (as shown on Course Outlines).
 - This Fees and Refunds Policy.



Procedures

1. Student fees

Refer

- SRTOs: Clauses 5.3, 7.3
- National Code: Standard 3

Procedure	Responsibility
<p>A. Deposit invoices</p> <ul style="list-style-type: none">• All international students should pay their enrolment fee upon enrolment.• Ensure there is a signed written <i>Student Agreement</i> on file before invoicing.• Raise an invoice for the amount in line with the payment schedule for the relevant course.• Fee-payers have 14 days to pay an invoice.• Keep a copy of the invoice on the student's file or relevant accounting software or student management system.	Accounts and Student Support Officer
<p>B. Fee instalment invoices</p> <ul style="list-style-type: none">• Charge fee instalments in line with the relevant payment schedule for the course, outlined on the Student Agreement/ Course Outline.• Students have 14 days to pay an invoice.• Keep a copy of the invoice on the student's file or relevant accounting software or student management system.	Accounts and Student Support Officer
<p>C. Receiving payments</p> <ul style="list-style-type: none">• Payments may be made by direct bank transfer only.• Fees for international students may not be collected until the Student Agreement has been signed.• Record payments against the relevant invoice.• Provide the student with a receipt.• Ensure receipts for payments from international students are retained for at least 2 years after the first payment is received.	Accounts and Student Support Officer
<p>D. Managing overdue fees – international students</p> <ul style="list-style-type: none">• Call students where payments are more than 10 days overdue.	Accounts and Student Support Officer



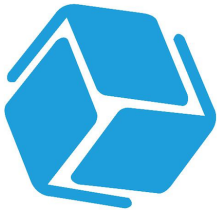
Procedure	Responsibility
<ul style="list-style-type: none"> Send out late payment fee advice. Send out first warning letter regarding non-payment of fees when payment are more than 7 days overdue Send notification of intention to cancel regarding non-payment of fees when payment are more than 14 days overdue. Any student with an invoice over 40 days past due should be referred to the debt collection agency. 	

2. Refunds

Refer

- SRTOs: Clauses 5.3, 7.3
- National Code: Standard 3

Procedure	Responsibility
<p>B. Processing refunds – provider default (international students)</p> <ul style="list-style-type: none"> Automatically issue a refund within 14 days to students who have enrolled and paid their enrolment fee and the course is cancelled prior to commencement. Automatically issue a refund to students within 14 days where the course has commenced but is cancelled. Notify students to whom refunds are automatically issued in writing and issue refund. Record on file. All other students who withdraw from their course and seek a refund are to make a request for a refund in writing. Assess refund as per this Policy. Calculate the relevant refunds. RTO Manager approves refund assessment. Notify the student in writing of the outcome of the refund assessment and make payment of refund where applicable. For student default, process refunds within 28 days. Keep a copy of the refund assessment on the student’s file. 	<p>Accounts and Student Support Officer RTO Manager</p>
<p>C. Processing refunds – student default (international students)</p> <ul style="list-style-type: none"> All other students who withdraw from their course and seek a refund are to make a request for a refund in writing. Assess refund as per this Policy. Calculate the relevant refunds. RTO Manager approves refund assessment. 	<p>Accounts and Student Support Officer RTO Manager</p>



Infinite Learning Institute

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Procedure	Responsibility
<ul style="list-style-type: none">• Notify the student in writing of the outcome of the refund assessment and make payment of refund where applicable.• Process refunds within 28 days.• Keep a copy of the refund assessment on the student's file.	