

Fees and Refunds Policy and Associated Procedures

1. Purpose of the policy

- 1.1. This policy and associated procedures outline Gills College Australia's (GCA's) approach to the effective and fair management of fees, charges and refunds. This ensures that support is provided to students to assist them to complete their studies.
- 1.2. This policy and associated procedures meet the requirements of
 - 1.2.1. Clauses 5.3 and 7.3 and Schedule 6 and associated clauses of the Standards for RTOs 2015 (SRTO 2015)
 - 1.2.2. Standards 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018) as stipulated vide the Education Services for Overseas Students Act 2000 (ESOS Act)
 - 1.2.3. Refunds paid under section 47E of the ESOS Act are calculated under the Education Services for Overseas Students (Calculation of Refund) Specification 2014

Policy statements

2. Information about fees and charges

- 2.1. GCA is committed to providing students with information about all fees and charges associated with a course, as well as its refund policy and processes.
- 2.2. Prospective students can access information about fees and charges and refunds in the International Student Handbook and Course Brochure.
- 2.3. Enrolling students are fully informed of all fees and charges and the refund policy in the Offer Letter and Student Agreement.
- 2.4. The Offer Letter and Student Agreement includes details of all applicable fees and charges, 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.
- 2.5. Students are advised of the potential for fees and charges to change over the duration of their course.
- 2.6. Students are advised of any statutory cooling off period in their Offer Letter and Student Agreement.
- 2.7. All fees and charges will be reviewed annually and all marketing material and student information will be updated accordingly. New fees and charges will generally only apply to incoming students.

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3. Additional fees that may apply in addition to tuition and non-tuition fees include	Amount
3.1. Admission Fees	\$250 (non-refundable)
3.2. Course Variation / Deferment Fee	\$250
3.3. Fees for late payment of course fees	\$50 per week for each week the payment <u>after the due date mentioned in the offer letter</u>
3.4. Posting Certificate within Australia	\$25
3.5. Posting Certificate outside Australia	\$45 (higher fees may apply as per postal charges)
3.6. Certificate Re-Issue Fee	\$50
3.7. Credit transfer Admin Fee	\$150
3.8. Unit reassessment for theoretical unit (after two attempts)	\$150 per assessment
3.9. Unit reassessment for practical class (after two attempts)	\$250 per practical class
3.10. Re enrolling in unit of competency	\$300 for theoretical unit \$450 for a unit with practical
3.11. Re issuing student ID	\$25 per student ID
3.12. EFTPOS Transaction and Credit Card payment charges	As applicable per transaction
3.13. English Test (Placement Test)	\$50 per attempt For new enrolments, first 2 attempts are free
3.14. Recognition of prior learning (RPL)	Application fee of \$250 Unit fee \$500

4. Fee protection. Fees paid by students are protected as follows:

- 4.1. Students: students pay up to a maximum of \$1,500 in advance for services not yet provided.
- 4.2. International students: international student fees are protected through the following mechanisms:
 - 4.2.1. Maintaining a sufficient amount in the GCA account so that so that it is able to repay all tuition fees already paid.
 - 4.2.2. Through membership of the Tuition Protection Service (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

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either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.

5. Payments

- 5.1. Payment options are specified in the Offer Letter and Student Agreement.
- 5.2. All fees and charges are to be paid by the date indicated on the offer letter. However, where a student is unable to make a payment by the specified date, alternative arrangements may be made by contacting the respective campus (subject to approval – late Fees as applicable may be applicable).
- 5.3. All payments are to be made by bank transfer into a specified account, the details of which are provided to students. GCA will maintain a sufficient amount in the account so that it is able to repay all tuition fees already paid.
- 5.4. 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:
 - 5.4.1. First warning letter: failing to pay Fees, as per schedule indicated in the offer letter, within 5 days of receipt or contacting GCA to make alternative arrangements.
 - 5.4.2. Second warning letter: failing to pay Fees due within 5 days of receipt of the first warning letter or contacting GCA to make alternative arrangements.
 - 5.4.3. Notice of intention to report: failing to pay Fees due, as above, within 5 days of receipt of the second warning letter or contacting GCA to make alternative arrangements.
- 5.5. Following cancellation of enrolment due to non-payment of fees, the debt will be referred to a debt collection agency.
- 5.6. All receipts of payments are kept for a minimum of 2 years following the student's completion of their course.

6. Credit transfer and RPL

- 6.1. 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.

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7. Refunds

- 7.1. Refunds for international students are calculated in accordance with the ESOS framework.
- 7.2. All application fees are non-refundable except where GCA cancels a course prior to commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on the GCA.
- 7.3. Where the GCA cancels a course either before or after commencement, students will receive a automatic and not need to complete the Refund Application Form. This will be provided within 10 working days.
- 7.4. 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.
- 7.5. Refunds will be paid to the person or entity from whom the original payment was received and in Australian Dollars.
- 7.6. The refund policy does not remove the right of the student to take further action under Australian Consumer Law.

8. Domestic student refunds

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

<i>Circumstance</i>	<i>Refund due</i>
8.1.1. GCA cancels course before commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on the GCA (known as provider default).	Full refund of all fees.
8.1.2. GCA cancels course due to unforeseen circumstances, including a sanction being imposed on the GCA (known as provider default).	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).

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<i>Circumstance</i>	<i>Refund due</i>
8.1.3. Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges.
8.1.4. Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.
8.1.5. Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
8.1.6. Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
8.1.7. The student has supplied incorrect or incomplete information causing GCA to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.
8.1.8. Note : after the Course Commencement date	No refund. Release will not be provided until all dues are cleared by student

9. International student refunds

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

<i>Circumstance</i>	<i>Refund due</i>
9.1.1. GCA cancels course before commencement	Full refund of all fees.
9.1.2. GCA cancels course following commencement	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).

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<i>Circumstance</i>	<i>Refund due</i>
9.1.3. GCA 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).
9.1.4. Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges.
9.1.5. Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.
9.1.6. 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.
9.1.7. Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
9.1.8. Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
9.1.9. Student breaches a visa condition.	No refund. Fees for full study period (term) to be paid.
9.1.10. The student has supplied incorrect or incomplete information causing GCA to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.
9.1.11. The student is refused a visa because they did not pay start their course at the agreed location on the agreed starting day or they withdrew from their course with GCA or they did not pay an amount due.	No refund. Fees for full study period (term) to be paid.
9.1.12. 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 total amount of all course fees (tuition and any non-tuition fees) received or less whichever is the lower amount of 5% of the total amount of the fees or the sum of \$500 plus enrolment fees.

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<i>Circumstance</i>	<i>Refund due</i>
9.1.13. The student is refused a visa and has already commenced their course.	The total amount of all course fees (course fees that studied per unit tuition fees and any non-tuition fees) received for less whichever is the lower amount of 5% of the total amount of the fees or the sum of \$500 plus enrolment fees.
9.1.14. Note : after the Course Commencement date	No refund. Release will not be provided until all dues are cleared by student

Procedures

1. Process of Accounting

- 1.1. Set up the accounting system as per the payment schedule in the signed Offer Letter and Student Agreement.
- 1.2. No invoices will be sent to the students. Students are required to pay the Fees according to the payment schedule mentioned in the offer letter, which is also reflected in the Student management System (SMS)
- 1.1. On receipt of the Fees no receipt of payment will be issued. However the SMS will be updated- Receipts may be issued to students on a specific request.
- 1.3. Record payment in PRISMS following recording payment instructions included in the PRISMS user guide.
- 1.4. Keep all receipts of payments for a minimum of 2 years after the student has completed their course.

2. Manage overdue fees

- 2.1. Check accounting system for overdue payments.
- 2.2. Send out a payment reminder through the accounting system for overdue fees. Give a further 5 days for payment.
- 2.3. Where Fees remain unpaid following the reminder, send out a First Warning Letter for non-payment of fees.

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2. Manage overdue fees

2.4. If fees remain unpaid after a further 5 days, follow up with a Second Warning Letter for non-payment of fees.

2.5. If fees remain unpaid after a further 5 days, follow up with a Notice of Intention to Report for non-payment of fees.

2.6. Where the student does not pay their fees and does not appeal the decision, report provider decision to cease enrolment for non-payment of fees on PRISMS within 31 days of the withdrawal being processed and according to the instructions provided in the PRISMS user guide.

3. Process refunds

3.1. For provider default notify students in writing using the Student Notice of Default Form within 3 working days of the default occurring.

3.2. Transfer the refund to the person who made the payment.

3.3. Process all other refunds according to the refund table and on receipt of a request for refund from a student on Application for Refund form.

3.4. Update the accounting system with details of payments made.

4. Notify of provider default

4.1. In relation to provider default, notify in writing ASQA and the TPS of the default within 3 working days of it occurring using the Notice of Provider default form.

4.2. Submit a Notice of Discharge of Obligations to ASQA and the TPS advising of the actions taking and within 7 days of completing all required actions.

4.3. In relation to provider default, notify in writing to ASQA and the TPS of the default within 3 working days of it occurring using the Notice of Provider default form.

5. Responsibilities

5.1. The Finance team is responsible for

5.1.1. Accounting of Fees received and following up on overdue fees

5.1.2. Cancellation notice for non-payment of fees and issuing refunds

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5.1.3. Issuing warning letters

5.1.4. Ensuring cancellation notice for non-payment of fees

5.1.5. Issuing refunds.

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

5.3. The CEO is responsible for provider default notification.

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