Fees & Charges Policy & Procedure



International Students

Document No.: SC36

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Purpose

The purpose of this policy and procedure is to ensure the obligations and rights of both Everest Institute of Education (Ei)'s and the student are clearly set out, including the course money payable and services that Everest Institute of Education (Ei)'s is obliged to provide to students.

It outlines Everest Institute of Education (Ei)'s approach to managing fees and charges and to demonstrate how fees paid in advance are protected by Ei.

This policy and procedure ensures Everest Institute of Education (Ei)'s complies with Clauses 5.1-5.3, 7.3 and Schedule 6 of the Standards for RTO's 2015 Chapter 2 Enrolment, as well as National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 Standards 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

Department of Home Affairs is a central policy agency, providing coordinated strategy and policy leadership for Australia's national and transport security, federal law enforcement, criminal justice, cyber security, border, immigration, multicultural affairs, emergency management and trade related functions.

ESOS Act means Education Services for Overseas Students Act 2000

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

PRISMS means Provider Registration and International Students Management System

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starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.

Standards means the Standards for Registered Training Organisations (RTOs) 2015 from the VET Quality Framework

Tuition fees - Tuition fees are defined in section 7 of the ESOS Act. They are fees received by a provider (from or on behalf of an overseas student or intending overseas student) that are "directly related to the provision of a course that the provider is providing, or offering to provide, to the student".

Tuition fees are typically compulsory fees for the delivery of the enrolled course and include items such as:

- tutorials and tutoring sessions
- lectures
- additional requisite training including practicum and practice hours
- ancillary costs for fieldwork, excursions or laboratories
- specialist materials that are mandatory and relate to the provision of the course.

Non-tuition fees - Non-tuition fees cover other items not directly related to tuition, and may be compulsory or discretionary.

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TPS means the Tuition Protection Service

Policy

1. Protection of fees paid in advance

Everest Institute of Education (Ei) protects the fees that are paid in advance by international students.

For international student fee protection is ensured as follows:

- Everest Institute (Ei) pays all pre-paid fees collected by the student in advance into Tuition Protection Scheme (TPS) provided by the Australian Government
- Where Everest Institute (Ei) requires a prospective or current student, either directly to Everest Institute (Ei) or through an Education Agent, to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), Everest Institute (Ei) will meet the requirements set out in the Requirements for Fee Protection in Schedule 6 of the Standards for Registered Training Organisations 2015. Everest Institute (Ei) will take action to protect the prepaid fees by utilising its Tuition Protection Scheme as its protection measures for these students. The requirements for protection of prepaid fees will apply no matter how the fees are collected.
- Any fees collected by a third party on behalf of Everest Institute (Ei) (including its Education
 agent) they will be subject to the same conditions. These requirements will apply to fees prepaid
 by students, regardless of when Everest Institute (Ei) actually receives the payment.
- Regardless of the method/s used for protection of learner prepaid fees, Everest Institute (Ei) will
 retain evidence of how learners have been advised of:
 - all payment terms
 - the circumstances under which refunds may be issued
- All course fees will be held in a separate bank account that can only be drawn down when the
 student commences. The course fees are held separately from the day-to-day operating
 expense accounts, so that if a refund is payable before the student commences, the refund can
 be made in according to the refund policy and procedure and in a timely way without impact on
 the financial operations of the business or recourse to the tuition protection system.
- Ei does not require international students to pay more than 50% of course fees prior to course commencent. Students and their sponsors can now *choose* to pay more than 50% of tuition fees up front if they wish to do so. Note, however, that where a course is less than 24 weeks and is delivered over more than one study period Ei will require students to pay the full cost of the course prior to course commencement.
- Ei will show evidence that students have exercised their choice in how much of their tuition fees are paid up front if they choose to pay more than 50% of the course fees. This is evidenced by Ei through the student acceptance on the Enrolement application form and Student Agreement.
- Ei will offer a flexible payment plan for the student where the student wishes to choose when to start paying their remaining fees.
- To collect your payment plan please visit our Accounting team at Head Office from Monday to Friday to confirm your accepatance.

2. Fees information

Prospective and current students are advised of the fees associated with a course on the relevant Course Outline and on the Student Agreement. In compliance with Clause 5.3 of the Standards and National Code 2018 Standard 2, this is always provided prior to enrolment or commencement of training, whichever is first.

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Where Everest Institute (Ei) collects fees from a student, either directly or through its Education Agent, Everest Institute (Ei) will provide or direct the student to information prior to enrolment specifying:

- all relevant fee information including fees that must be paid to Everest Institute (Ei), describing
 all costs involved with the course; how and when fees must be paid; how to request a refund;
 conditions under which a refund would be provided; payment terms and conditions including
 deposits and refunds; Details of the potential for fees to change during the student's course as
 relevant
- student's rights as a consumer under Australian Consumer Law (ACL), including a two week cooling-off period
- student's right to obtain a refund for services not provided by Everest Institute (Ei) in the event the:
 - arrangement is terminated early, or
 - Everest Institute (Ei) fails to provide the agreed services.
- Everest Institute (Ei) will also notify students when there is a change in ownership of Everest Institute (Ei)

Refund information is outlined in the Student Agreement and in the Student Handbook. Fees will only be collected once a signed copy of the signed Student Agreement is received by Everest Institute of Education (Ei).

Everest Institute (Ei) will provide the following information about all fees and charges to the student prior to and after enrolment through the following documents:

- Everest Institute (Ei)'s Website
- Enrolment Application form
- Brochure
- Letter of offer
- Student Agreement
- Student Handbook

The provision of this information will occur regardless of the manner in which the student has been engaged, and whether the student was initially engaged by Everest Institute (Ei) or by its Education Agent.

Everest Institute (Ei) will not issue a Testamur/Record of Results, or Statement of Attainment for a qualification prior to a student paying any outstanding course fees.

3. Inclusions in course fees

Please be advised that an enrolment fees of \$250 is applicable for every new application. This fee is non-refundable. If a student is enrolling in a package of courses at Everest Institute, they would be charged the enrolment fees once for that application.

Unless otherwise specified, course fees include all the training and assessment required for students to achieve the qualification or course in which they are enrolling. Course fees will clearly itemise tuition, as well as non-tutions fees.

- Course fees do not include required text books and learning materials. These are at an
 additional cost, as outlined on the Course Outline. Textbooks can either be purchased from
 Everest Institute of Education (Ei) or external textbook providers.
- Any optional textbooks and materials that may be recommended but not required for a course, are not included in course fees and will be an additional cost should the student wish to purchase such materials. If textbooks are lost and need to be replaced, the student will be required to cover the cost of the replacement materials.

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- Course fees include the issuance of a testamur and record of results and/or statement of attainment. For additional copies or re-issuing of any of these documents an additional fee is applicable. This fee is currently \$30 per request.
- Course fees do not include Overseas Student Heath Cover or optional extras such as airport pick ups. These fees are at an additional cost as outlined in the Student Handbook International).
- Exceptions: the following students do not need an OSHC if they are:
 - a Norwegian student covered by the Norwegian National Insurance Scheme
 - a Swedish student covered by the National Board of Student Aid or by Kammarkollegiet
 - a Belgian student covered under the Reciprocal Health Care Agreement with Australia.

4. Late payments

If a student fails to make the payment by the due date, the following will occur:

- 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. The CEO may be granting
 an extension and/or waiver of the late fee charges, where extenuating circumstances has been
 provided by the student.
- A late fees of \$50 will apply for every 7 seven days that the due amount is not paid.
- Two reminder letter will be sent to students who have failed to pay their fees on time. Continual
 non-payment of fees after the reminder will result in the notification of termination of the
 student's CoE 'under non-payment of fees'.
- Cancellation of CoE due to non-payment of fees will be actioned after Ei internal appeals
 process has been completed (please refer to Complaints and Appeals Policy and Procedure)
- Debts will be referred to a debt collection agency where fees are more than 40 days past due.
 Everest Institute of Education (Ei) 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 be reported to DET via PRISMS under student default.

5. Additional Fees & Charges

Students will be required to pay for additional fees where applicable:

Chef uniform, Knife kit & Safety Shoes	\$ 300
Automotive Uniform, Toolkit & Safety Shoes	\$ 200
Re-Issue of Student ID Card	\$ 20
Re-Issue of Testamur or Statement of attainment	\$ 20 per page
Changes to Enrolment	\$ 100
Recognition of prior learning – Informal and Non-formal	\$ 300 per unit
Recognition of prior learning – Formal (Credit for previous studies)	No fees
Late fee charges (per 7 days)	\$ 50
Enrolment fees (non refundable)	\$ 250

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Procedures

1. Student fees

Refer Clause 3.3, 5.3, 7.3, Schedule 6, National Code 2018 Standard 2 and 3.

Pro	cedure	Responsibility
A.	 All students should pay their deposit/enrolment fee upon enrolment, preferably prior to course commencement. Raise an invoice for the amount in line with the payment schedule for the relevant course. Note for international student, fees should not be collected until the Student Agreement has been signed by the student and received by Ei. Students have 28 days to pay their invoice in full or choose to pay as per their payment plan . Keep a copy of the invoice on the student's file. 	Administration Department Finance/Accounts Department
В.	 Fee instalment invoices Charge fee instalments in line with the relevant payment schedule for the course. Students have 28 days to pay their future instalment as per their payment plan . Keep a copy of the invoice on the student's file. 	Administration Department Finance/Accounts Department
C.	 Receiving payments Payments may be made by EFTPOS, cash, direct bank transfer, credit card or direct debit. Record payments against the relevant invoice on (insert name of financial system.) Provide the student with a receipt. 	Administration Department Accounting Department
D.	 Managing overdue fees Send out statements monthly to students to show outstanding fees. Apply \$50 for every 7 seven days a student's fees is overdue. Call students where payments are more than 14 days overdue. Notify students that their training will be suspended until fees are paid and that they will be reported to DET via PRISMS should the fees remain unpaid. Use Notice of Intention to Report due to Non-Payment of Fees letter. Any student with an invoice over 40 days past due should be referred to the debt collection agency. For international students, where fees continue to be unpaid, send Notice of Intention to Cancel letter and report students to DET via PRISMS. AQF Certification documentation issued by the Institute will not be given unless all agreed fees owed by the student have been paid 	Administration Department Accounting Department

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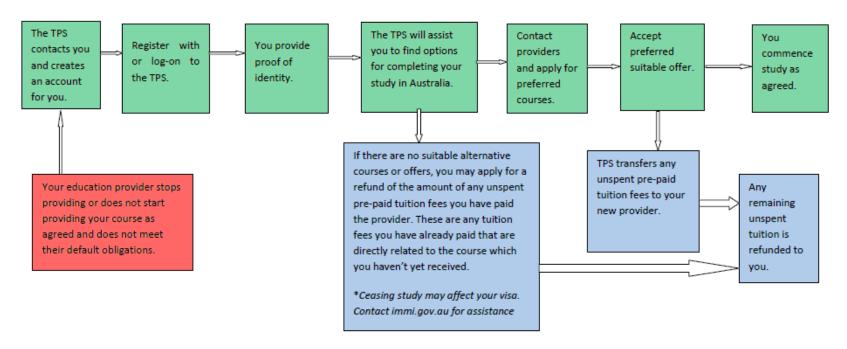
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The TPS overview - how does it work for international students?



Note: The above flow diagram is for guidance purposes only. To the extent that the diagram is inconsistent with the *Education Services for Overseas Students Act* (the ESOS Act) 2000 the ESOS Act prevails. Providers should not rely on this diagram alone and must read the requirements in the ESOS Act.



International Students

Student Default - Part 5, Division 2 Subdivision B of the ESOS Act *

Under section 474 of the ESOS Act, an overseas student or intending overseas student defaults, in If a student or intending student Under section 47H of Under section 47B of the ESOS relation to a course at a location, if: Under section 47C of defaults you must provide a refund the ESOS Act, you have Act, a registered provider the course starts at the location on the the ESOS Act, you must in accordance with the 7 days after the end of must enter into a written agreed starting day, but the student notify the Secretary requirements under either section agreement with each overseas does not start the course on that day your obligation period and the TPS Director of 47D or 47E of the ESOS Act, student or intending overseas (and has not previously withdrawn); or to give a notice to the the default within 5 depending on which section applies student that: the student withdraws from the course Secretary and the TPS business days of the to the circumstances of the default at the location (either before or after · sets out the refund Director of the default occurring. the agreed starting day); or requirements that outcome of the apply if the student the registered provider of the course The notice must be in You must pay the refund within the discharge of your defaults; and refuses to provide, or continue obligations. This notice meets any providing, the course to the student at period (the provider obligation writing and comply the location because of one or more of requirements set must comply with the with the requirements period) of 4 weeks after the day out in the national the following: requirements of of section 47C. specified in section 47D or 47E, o the student failed to pay an code. section 47H. depending on which section applies amount payable to the to the circumstances of the default provider for the course; situation. the student breached a If you fail to enter into condition of his/her student an agreement that misbehaviour by the student complies with section (Note: the student is entitled If you fail to discharge your 47B it is an offence to natural justice under obligations under sections 47D or under section 47F of the subsection 47A(3)). 47E, it is an offence under section ESOS Act and serious 47G of the ESOS Act and serious penalties apply. Note: subsection 47A(2) - A student does not penalties apply. default for failing to start a course on the agreed starting day if he/she does not start that course because the provider defaults in relation to the course at the location under subparagraph 46A(1)(a)(i).

> Note: The above flow diagram is for guidance purposes only. To the extent that the diagram is inconsistent with the Education Services for Overseas Students Act (the ESOS Act) 2000 the ESOS Act prevails. Providers should not rely on this diagram alone and must read the requirements in the ESOS Act.

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Provider Default - Part 5, Division 1, Subdivision A of the ESOS Act

Under section 46A of the ESOS Act a registered Under section 46B of Under section 46D of the Under section 46F of the ESOS provider defaults, in relation to an overseas the ESOS Act, you must ESOS Act, you have 14 Act, you have 7 days after the student or intending overseas student and a notify the Secretary and days after the day of the end of your obligation period the TPS Director of the course at a location, if: default (the provider to give a notice to the · the provider fails to start providing the default within 3 obligation period) to Secretary and the TPS Director course to the student at the location on business days of the satisfy your tuition of the outcome of the the agreed starting day; or default occurring. protection obligations to discharge of your obligations. after the course starts but before it is Under section 46B you the student as set out in This notice must comply with completed, it ceases to be provided to the must also notify the section. the requirements of section student at the location; and students in relation to the student has not withdrawn from the whom you have course before the default day. defaulted. The notices must be in Note: Section 46A sets out further rules prescribing writing and meet the when a provider defaults. requirements of section If you fail to discharge your 46B. obligations to the student If you do not meet under section 46D, it is an vour obligations offence under section 46E of affected students may the ESOS Act and serious be assisted by the TPS penalties apply. Director.

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