

## Contents

|                        |   |
|------------------------|---|
| Purpose .....          | 1 |
| Policy .....           | 1 |
| Procedures .....       | 5 |
| Document Control ..... | 9 |

## 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 EI is obliged to provide to students.

It outlines 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 EI complies with Standard 2.1 of Outcome Standards 2025, prepaid fee protection measures as per Compliance requirements, as well as National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 Standards 2 and 3.

## Policy

### 1. Protection of fees paid in advance

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

For international student fee protection is ensured as follows:

- EI pays all pre-paid fees collected by the student in advance into Tuition Protection Scheme (TPS) provided by the Australian Government
- Where EI requires a prospective or current student, either directly to EI or through an Education Agent, to prepay fees in excess of a total of \$1,500 (being the threshold prepaid fee amount), EI will meet the requirements set out in the Requirements for Fee Protection in Schedule 6 of the Standards for Registered Training Organisations 2015. 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 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 EI actually receives the payment.
- Regardless of the method/s used for protection of learner prepaid fees, 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 commencement. Students and their sponsors can *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 Enrolment 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 the payment plan, the student has to visit our Accounting team at the Head Office from Monday to Friday to confirm their acceptance.

## 2. Fees information

Prospective and current students are advised of the fees associated with a course on [www.everest.edu.au](http://www.everest.edu.au) and in the Letter of Offer & Student Agreement. In compliance with Standard 2.1 of the Outcome Standards 2025 and National Code 2018 Standard 2, this is always provided prior to enrolment or commencement of training, whichever is first.

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

- all relevant fee information including fees that must be paid to **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 Ei in the event the:
  - arrangement is terminated early, or
  - Ei fails to provide the agreed-upon services.
- Ei will also notify students when there is a change in ownership of Ei

Refund information is outlined in the **Refund Policy and Procedure**, Letter of Offer & Student Agreement, and the Student Handbook. Fees will only be collected once Ei receives a signed copy of the Student Agreement.

Ei will provide the information about all fees and charges to the student prior to and after enrolment through the following:

- Everest Institute (Ei)'s Website
- Course Guide
- Flyers
- Letter of offer and 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 Ei or by its Education Agent.

**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 application fee is applicable for every new application. This fee is non-refundable. If a student enrolls in a package of courses at EI, they will be charged the application fee only once for that application. (Please refer to the table in point 5.0 below)

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 Student Agreement.
- 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.
- 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 of \$60 is applicable. This fee is non-refundable.
- **Recognition of Prior Learning (RPL)** fees are not included in course fees. RPL is an optional service and incurs additional non-refundable fees.
- Course fees do not include Overseas Student Health Cover (OSHC).
  - **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 experiencing difficulty paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty. The CEO/Accounts Manager may be granting an extension and/or waiver of the late fee charges, where extenuating circumstances has been provided by the student.
  - To be considered for a financial hardship waiver, the student needs to complete the Financial hardship Form provided on [www.everest.edu.au](http://www.everest.edu.au).
- 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. 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. Application Fees

| CRICOS Code | VET Code | Course Name                                            | Standalone Application Fee (non-refundable) |
|-------------|----------|--------------------------------------------------------|---------------------------------------------|
| 109829E     | SIT30821 | Certificate III in Commercial Cookery                  | \$750.00                                    |
| 109712G     | SIT40521 | Certificate IV in Kitchen Management                   | \$750.00                                    |
| 112278E     | SIT50422 | Diploma of Hospitality Management                      | \$750.00                                    |
| 112279D     | SIT60322 | Advanced Diploma of Hospitality Management             | \$750.00                                    |
| 103634J     | AUR30620 | Certificate III in Light Vehicle Mechanical Technology | \$750.00                                    |
| 091673E     | AUR40216 | Certificate IV in Automotive Mechanical Diagnosis      | \$750.00                                    |
| 091711D     | AUR50216 | Diploma of Automotive Technology                       | \$750.00                                    |
| 113449E     | CHC33021 | Certificate III in Individual Support                  | \$750.00                                    |
| 113450A     | CHC43121 | Certificate IV in Disability Support                   | \$750.00                                    |
| 113451M     | CHC52021 | Diploma of Community Services                          | \$750.00                                    |
| 104249K     | BSB50420 | Diploma of Leadership and Management                   | \$750.00                                    |
| 107408J     | BSB60420 | Advanced Diploma of Leadership and Management          | \$750.00                                    |
| 112050C     | BSB80120 | Graduate Diploma of Management (Learning)              | \$1,500.00                                  |

**Note: Application fee is non-refundable**

## 6. Additional Fees & Charges

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

|                                                                      |                                                                              |
|----------------------------------------------------------------------|------------------------------------------------------------------------------|
| Chef uniform, knife kit (non-refundable)                             | \$350                                                                        |
| Automotive uniform, toolkit (non-refundable)                         | \$250                                                                        |
| Re-assessment fee per unit                                           | \$250 per unit                                                               |
| Re-issue of student ID card or payment plan                          | \$25                                                                         |
| Re-issue of testamur or statement of attainment                      | \$60                                                                         |
| Changes to enrolment (admin fee)                                     | \$250                                                                        |
| Recognition of prior learning – informal and non-formal              | Contact <a href="mailto:rpl@everest.edu.au">rpl@everest.edu.au</a> for price |
| Recognition of prior learning – formal (credit for previous studies) | n/a                                                                          |
| Late-payment fee (for every 7 days an instalment is due)             | \$50 per week                                                                |
| <b>Electronic payment method surcharge:</b>                          |                                                                              |
| <input type="checkbox"/> International Payments – FLYWIRE            | n/a                                                                          |
| <input type="checkbox"/> PayPal                                      | 2.6% per transaction + \$0.30                                                |
| <input type="checkbox"/> Direct Debit                                | \$4.00 per transaction                                                       |
| <input type="checkbox"/> Credit card (Stripe)                        | 1.75% per transaction + \$0.30                                               |
| <input type="checkbox"/> Bank transfer or bank deposits              | n/a                                                                          |
| <input type="checkbox"/> EFTPOS                                      | n/a                                                                          |
| <input type="checkbox"/> American Express (Amex)                     | 2.5% per transaction                                                         |

## 7. Recognition of Prior Learning (RPL)

- A fee of \$250 applies for each unit of competency assessed under RPL.
- This fee **does not include study resources**. Charges for study resources are additional (if applicable).
- For information about RPL fees for a full qualification, please contact [rpl@everest.edu.au](mailto:rpl@everest.edu.au).
- RPL assessments will only commence once the RPL fee has been paid in full and the application is accepted.
- RPL fee is non-refundable.
- Full details regarding RPL application procedures and associated fees are outlined in the RPL Policy and Procedure and communicated during the enrolment process.

## 8. Important Note on Payment Methods

- No international credit or debit cards will be accepted for any payment, including tuition, application, or RPL fees.
- Students are advised to use approved domestic payment methods as outlined during the enrolment process or contact the Accounts Team for guidance.

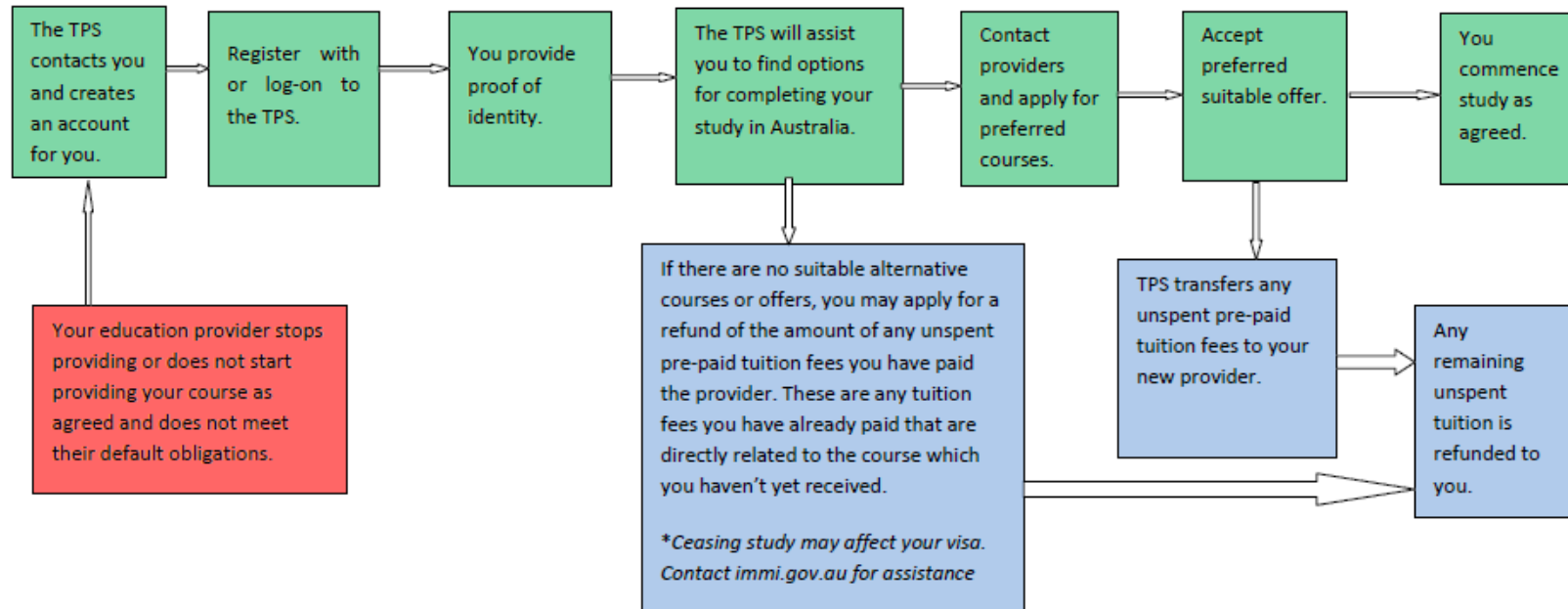
## Procedures

### 1. Student fees

| Procedure                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Responsibility                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <b>A. General Invoicing</b> <ul style="list-style-type: none"> <li>• All students should pay their deposit/application fee upon enrolment, preferably prior to course commencement. Raise an invoice for the amount in line with the payment schedule for the relevant course.</li> <li>• Students have 28 days to pay their invoice in full or choose to pay as per their payment plan .</li> </ul>                                                                           | Administration<br>Department<br>Finance/Accounts<br>Department |
| <b>B. Fee instalment invoices</b> <ul style="list-style-type: none"> <li>• Charge fee instalments in line with the relevant payment schedule for the course.</li> <li>• Students have 30 days to pay their future instalment as per their payment plan .</li> </ul>                                                                                                                                                                                                            | Administration<br>Department<br>Finance/Accounts<br>Department |
| <b>C. Receiving payments</b> <ul style="list-style-type: none"> <li>• Payments may be made by EFTPOS, cash, direct bank transfer, credit card, or direct debit.</li> <li>• Record payments against the relevant invoice on (XERO)</li> <li>• Provide the student with a receipt.</li> </ul>                                                                                                                                                                                    | Administration<br>Department<br>Finance/Accounts<br>Department |
| <b>D. Managing overdue fees</b> <ul style="list-style-type: none"> <li>• Send out statements monthly to students to show outstanding fees.</li> <li>• Apply \$50 for every seven (7) days a student's fees are overdue.</li> <li>• Call students where payments are more than 14 days overdue.</li> <li>• 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.</li> </ul> | Administration<br>Department<br>Finance/Accounts<br>Department |

| Procedure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Responsibility |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| <p><i>Notice of Intention to Report due to Non-Payment of Fees</i> letter to be used.</p> <ul style="list-style-type: none"> <li>Any student with an invoice over 40 days past due should be referred to the debt collection agency.</li> <li>For international students, where fees continue to be unpaid, send Notice of Intention to Cancel letter and report students to DET via PRISMS.</li> <li>AQF Certification documentation issued by the Institute will not be given unless all agreed-upon fees owed by the student have been paid.</li> </ul> |                |

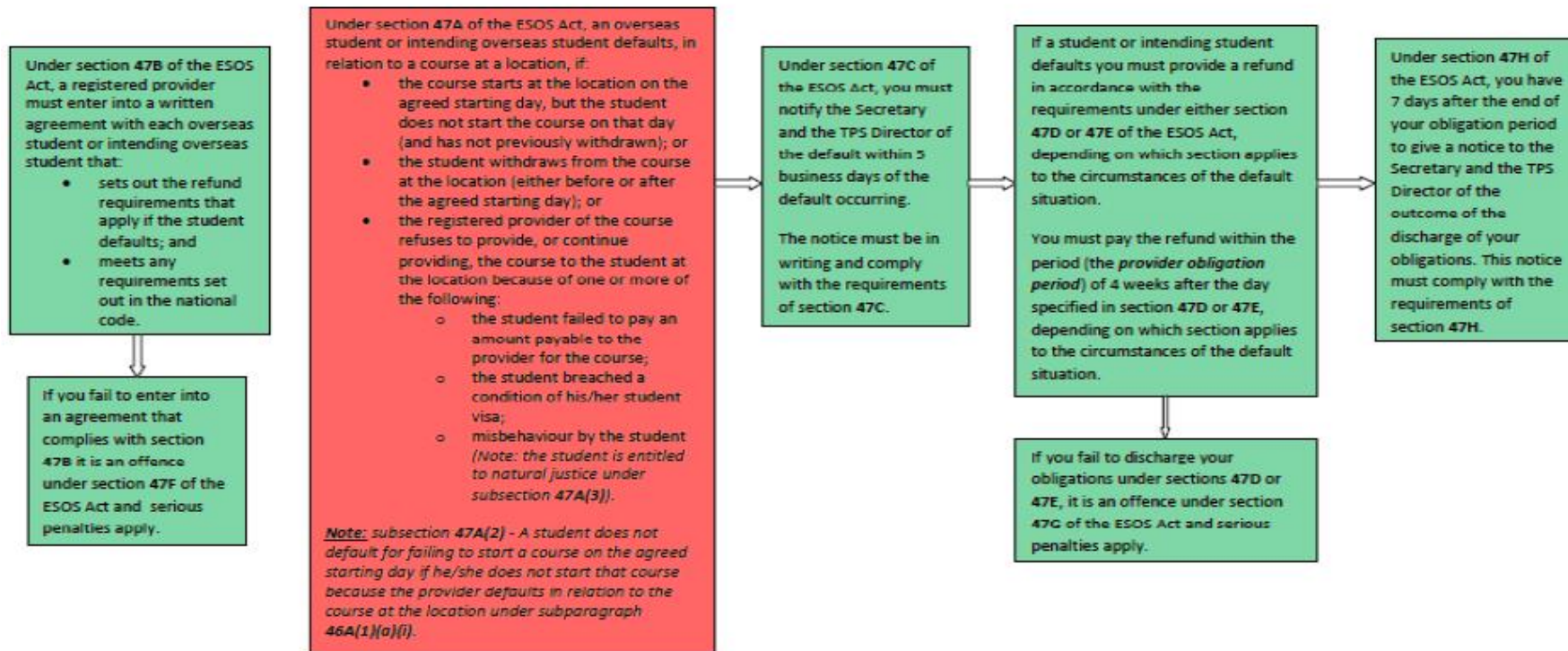
## The TPS overview – how does it work for international students?



**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.



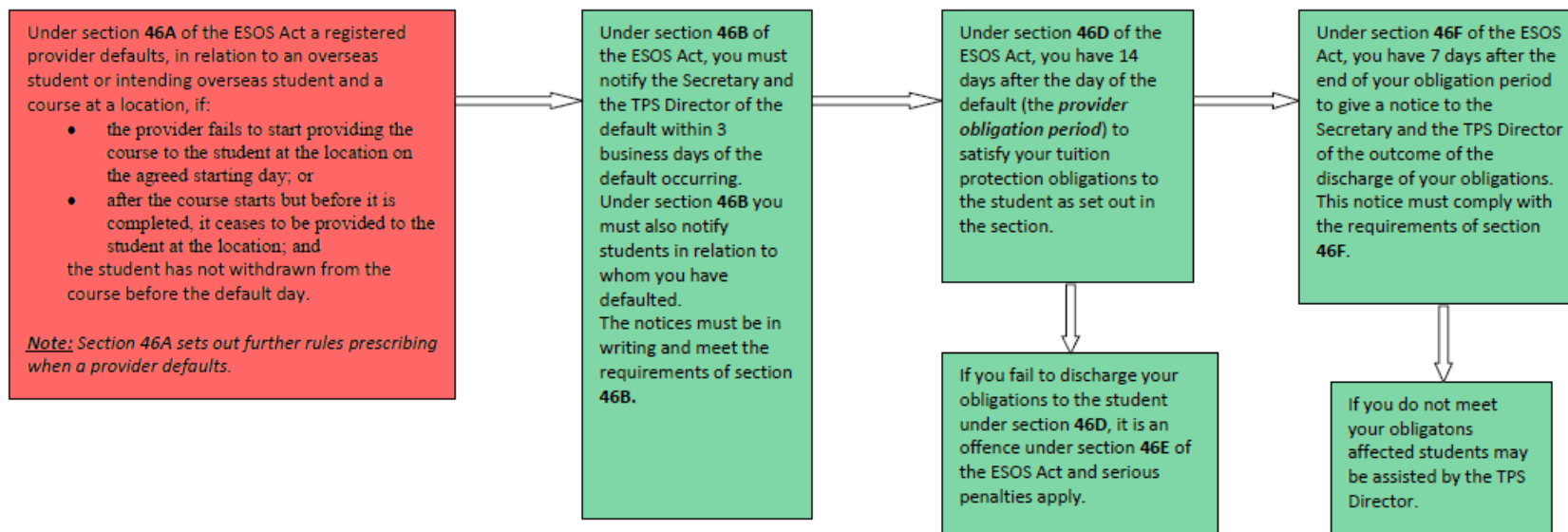
*Student Default – Part 5, Division 2 Subdivision B of the ESOS Act \**



**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.



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



**Document Control**

|                      |                                                                                        |
|----------------------|----------------------------------------------------------------------------------------|
| Document No. & Name: | Fees & Charges Policy & Procedure                                                      |
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