

Domestic Student Fees and Refund Policy & Procedure

1. Purpose

The purpose of this policy and procedure is to specify how the Australian College of Business Intelligence (ACBI/the College) manages the collection and processing of domestic student fees and requests for refund of fees in accordance with the Outcome Standards for RTOs 2025 and Australian Consumer Law (ACL).

2. Policy

The College charges fees for services provided to students undertaking training and assessment that leads to a nationally recognised qualification. This Policy sets out the expectations and requirements of the College in the administration of student tuition fees, non-tuition fees and refunds, in accordance with relevant legislation and regulations.

The College is transparent in the information provided to students regarding the fees it charges for its services and the provision of refunds. The information is accurate, comprehensive, easily accessible, written in plain English and ensures all students are treated fairly and equally. All matters relating to student refunds are addressed in a timely manner.

Standard Fees

The amount charged for each non-tuition fee item outlined below is published in the Schedule of Administrative Fees which is accessible in this document (Appendix 1), on the ACBI website, and presented in each student's Letter of Offer and Enrolment Acceptance Agreement.

The College reserves the right to vary its fees where reasonably required. Any changes will be made in accordance with applicable regulatory requirements and will be communicated to affected students with reasonable notice.

Changes to tuition fees will not apply to fees already paid or to the current academic term once a student has commenced, and any fee increases will apply only to future academic terms or enrolment periods.

Standard tuition, non-tuition and other fees determined by ACBI include:

- **Course Fee** - Tuition fee for the course of study
- **Application Processing Fee** - Covers costs of verifying documents, assessing eligibility, creating student records and issuing the Letter of Offer
- **Resource Fee** - One-time fee paid prior to enrolment that covers software access, learning materials, equipment uses, and online resources
- **Course Administration Fee** – Applicable where a student withdraws from a course after enrolment and covers administrative costs associated with processing the enrolment and withdrawal, including scheduling and allocation of trainers and managing the student's LMS access
- **Late payment fees** - Applicable one week after invoice due date
- **Change of course Fee** - Covers administrative costs for course changes, including SMS updates, application assessment, reporting, and timetabling changes
- **Deferral Fee** - Covers administrative costs for processing course deferral requests, assessing eligibility, verifying documents, and reporting
- **Domestic Course Extension Fee** - Applicable where an additional course extension is requested (first extension free of charge)
- **Recognition of Prior Learning (RPL)** - Fee charged per unit. Covers assessment of prior learning, including evidence review, assessor time and administration
- **Replacement Certificate Fee**

Australian College of Business Intelligence Pty. Ltd. trading as Australian College of Business Intelligence.

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- **Replacement Student ID Card Fee**
- **Graduation Certificate Postage Fee** - Differs depending on domestic or international postage

Any bank fees associated with processing a student's tuition fees, including credit/debit card surcharges*, shall be the responsibility of the student.

*Surcharges on credit/debit cards will be removed from 1 October 2026 per changes announced by the Reserve Bank of Australia (RBA) on 31 March 2026.

Please refer to **Appendix 1** on page 8 of this document for full details of the Schedule of Administrative Fees.

Tuition Protection

To support fee protection for domestic students, the College maintains appropriate internal financial safeguards, including holding prepaid tuition fees in a designated account with a reputable financial institution until the student commences their course. Funds in this account are drawn progressively in accordance with course delivery.

In the event that a College course is cancelled or the College is unable to deliver a course (provider default), the College will mitigate disadvantage to affected domestic students by ensuring operational protections are in place in accordance with the Standards for Registered Training Organisations 2025, including the requirements relating to the protection of fees paid in advance.

3. Responsibilities

The CEO is responsible for approving the Domestic Student Fees and Refund Policy and Procedure, ensuring the policy complies with all relevant regulatory requirements and guidelines, overseeing its communication to staff, students, and other stakeholders, and undertaking regular reviews and updates to ensure the policy remains current and effective.

Accounts/Fees team is responsible for implementing and administering the fees management system, processing fee payments and refunds in accordance with the Domestic Student Fees and Refund Policy and Procedure, maintaining accurate and up-to-date financial records, and preparing financial reports and supporting audits as required.

Student Support, Admissions Team, and Account Managers are responsible for informing prospective and current students of the Domestic Student Fees and Refund Policy and Procedure, ensuring students understand their financial obligations and entitlements prior to and during enrolment, responding to enquiries relating to fees and refunds, and assisting with and facilitating the refund process for eligible students in accordance with the policy.

The Compliance Manager is responsible for monitoring and ensuring ongoing compliance with the Domestic Student Fees and Refund Policy and Procedure, overseeing adherence to relevant regulatory standards and guidelines, and identifying, addressing, and documenting any instances of non-compliance to support continuous improvement and regulatory assurance.

Students are responsible for understanding and agreeing to the Domestic Student Fees and Refund Policy and Procedure prior to enrolment, paying all required fees in accordance with agreed timeframes, and promptly notifying the College of any changes in circumstances that may affect their fees, enrolment status, or eligibility for a refund.

4. Requirements.

The College must act in accordance with the **Outcome Standards for RTOs 2025**.

Standard 2.1 – Information

The RTO demonstrates the following information is easily accessible by VET students -

(2)(c)(iii) all fees, costs and charges associated with the provision of the training product which VET students may incur, including payment terms and conditions, any applicable refund policies and the availability of any relevant government training entitlements and subsidies; and

(2)(d)(ii) all fees, costs and charges which the VET student will be required to pay;

(2)(d)(iii) any obligations or liabilities which may be imposed by the organisation or third parties on the VET student.

ACBI is also required to abide by the [Australian Consumer Law \(ACL\)](#) regarding refunds where the service does not meet a consumer guarantee.

5. Scope

This policy and procedure applies to all staff and domestic students in the College and covers the management of fees and the refunds process for all fees payable for training services provided within the College's scope of registration, in accordance with Outcome Standards for RTOs 2025.

6. Procedure

6.1 Payment of Fees

Prospective students receive instructions for paying any pre-paid tuition and non-tuition fees in their Letter of Offer and Enrolment Acceptance Agreement. This document also outlines the schedule for payment of the remaining tuition fees.

For Domestic students on payment plans, payments are automatically deducted per the Direct Debit set up prior to enrolment. The Direct Debit dates correspond with the payment schedule dates outlined in the Letter of Offer and Enrolment Acceptance Agreement.

ACBI are to maintain a copy of the student's signed Letter of Offer and Enrolment Acceptance Agreement and receipts of any payments of tuition and non-tuition fees.

Extension to Due Date

Extensions to the payment due date will only be approved on an individual basis in exceptional circumstances and must be requested prior to the due date. Exceptional circumstances include:

- **Medical circumstances:** an unexpected illness, a recurrence of a chronic illness or an accident
- **Compassionate circumstances:** hardship or trauma such as the death or serious illness of a close family member, severe disruption to domestic arrangements, being a victim of crime or an accident
- **Special circumstances:** includes legal commitment, military service, service with an emergency service, representing ACBI, representing a state or home nation at a significant event, or unforeseen and significant employment related circumstances

A student applying for an extension to the due date of tuition fees is to submit their request in writing to the ACBI Fees team (myfees@acbi.edu.au), with supporting evidence.

The Fees team will determine whether an extension will be approved and will inform the student in writing of the outcome. If approved, the Fees team will liaise with the student to arrange an extension or special payment plan on a case-by-case basis.

Late Payment of Tuition Fees

Where no extension has been requested, students are expected to adhere to the payment schedule outlined in their Letter of Offer and Enrolment Acceptance Agreement. ACBI reserves the right to charge a late payment fee of \$100 as outlined in the Schedule of Administrative Fees provided to the student prior to enrolment.

Overdue payment process for domestic students

Where payment is not received by the due date outlined in the student's fee schedule and Direct Debit arrangement, the Fees Team will contact the student to advise that payment has been unsuccessful and to request that the matter be rectified, including confirming sufficient funds are available in the nominated bank account.

If payment remains outstanding and the student does not respond, the Student Support Team and/or Account Manager will make reasonable attempts to contact the student to discuss the outstanding fees and, where appropriate, provide information about the withdrawal process should the student wish to cease their enrolment.

If, after reasonable notice and follow-up, the outstanding fees are not resolved and the student remains unresponsive, the College may cancel the student's enrolment in accordance with the *Student Deferment, Suspension and Cancellation Policy & Procedure*. The student will be notified in writing of the cancellation and advised of their right to access the College's Complaints and Appeals process.

Overpayment

If a student has overpaid an invoice, the student will be able to elect to credit the overpayment towards the following instalment or receive a refund of the value of the overpayment.

6.2 Refunds

Should a domestic student wish to withdraw from their course and seek a refund, they must first submit a completed Withdrawal Request Form available on the ACBI [website](#).

Once the withdrawal has been processed, the student will receive a formal outcome email confirming that the withdrawal has been finalised. In this outcome email, ACBI will advise whether the student is eligible for any refund, how this was calculated, and will provide the link to submit the Refund Request Form.

Once the Refund Request Form has been received and approved, all refunds will be paid within 28 days via electronic funds transfer (EFT) with funds transferred to the bank account nominated in the student's Refund Request Form.

Withdrawing students on Direct Debit plans are encouraged to check and make sure that any remaining payments have been cancelled.

Course Administration fee and refund calculation

Where a domestic student withdraws from a course after accepting an offer and enrolling, ACBI may retain a Course Administration Fee of up to \$250 to cover the reasonable administrative costs of processing the enrolment and withdrawal. This includes staff time for compliance checks, establishing the student's LMS access and scheduling and allocating trainers.

This fee is not a penalty and is only charged to recover genuine administrative costs associated with the enrolment. This fee is fully disclosed prior to enrolment in the Letter of Offer and Enrolment Acceptance Agreement, the Schedule of Administrative Fees, and in this *Domestic Student Fees and Refund Policy & Procedure*.

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The Course Administration Fee and refund calculation is applied as follows:

- Withdrawal prior to the course commencement date - full refund of any pre-paid tuition fees, less the Application Processing and Resources fees which are non-refundable.
- Withdrawal on or after the course commencement date - refund of any pre-paid tuition fees for terms not yet started, less the Course Administration Fee, and non-refundable Application Processing and Resources fees. No refund of tuition fees will be provided for terms that have already commenced.

Refunds due to course cancellation (provider default)

If ACBI is required to cancel a course, it will notify domestic students enrolled in the course in writing and provide the following options:

- Transfer the enrolment to another course offered by ACBI at no additional cost;
- Receive a refund of all unspent prepaid tuition fees within 14 days after the date of the course cancellation. ACBI will also provide affected students with a written explanation of how the refund amount has been calculated.

Non-refundable fees

As outlined in the Schedule of Administrative Fees, non-tuition fees (e.g. application processing fee, resource fee, late fees) are non-refundable.

Compassionate and compelling circumstances

If a student has experienced exceptional circumstances that have prevented them from successfully completing the course or unit(s) of study, ACBI may, at its discretion, grant a refund of tuition fees at a higher percentage than stated above, on the condition that appropriate evidence has been provided.

Compassionate or compelling circumstances are generally those that are beyond the student's control and have a significant impact on course progress or wellbeing. These may include, but are not limited to:

- Serious illness or injury, supported by a medical certificate
- Bereavement of an immediate family member or close friend
- Major political upheaval, natural disaster, or pandemic directly impacting the student's ability to study
- A traumatic experience (e.g. involvement in or witnessing a serious accident or being the victim of a serious crime)

In determining the amount of the refund, if any, ACBI will take into consideration when compelling or compassionate circumstances occurred and whether relevant supporting evidence is provided.

Appeals

Students who are not satisfied with the outcome of the refund process may access the College complaints and appeals process. The *Student Complaints and Appeals Policy & Procedure* can be accessed via the ACBI website.

The conditions for refund and the appeals process do not remove the student's right to take action under the Australia's consumer law, where such law applies.

Procedure Table

Step	Action	Responsibility	Timing
1	Issue Letter of Offer and Enrolment Acceptance Agreement outlining fees, payment schedule and payment methods; retain signed agreement and payment records	Admissions	Prior to enrolment
2	Collect pre-paid tuition and non-tuition fees; process scheduled payments via Direct Debit where applicable	Fees Team	As per agreed payment schedule
3	Receive and assess written requests for extension to fee due dates with supporting evidence; notify outcome and arrange alternative payment plan if approved (if applicable)	Student (request); Fees Team (decisions)	Request submitted before due date
4	Apply late payment fee (if applicable) and notify student of unsuccessful or overdue payment	Fees Team	Immediately after missed due date
5	Follow up unresolved overdue payments and discuss options, including withdrawal information where appropriate	Domestic Support Team OR Account Manager	After initial failed contact by Fees Team
6	Cancel enrolment for continued non-payment after reasonable notice; issue written notification and advise complaints and appeals rights	Compliance Manager	Following unsuccessful follow-up
7	Manage overpayments by crediting future instalments or issuing a refund as elected by the student	Fees Team	Upon identification of overpayment
8	Receive Withdrawal Request Form and confirm withdrawal outcome and refund eligibility in writing	Domestic Support Team	Upon student decision to withdraw
9	Calculate and process approved refunds in accordance with withdrawal timing, administration fees and non-refundable fees; pay via EFT	Fees Team	Within 28 days of refund approval
10	Assess refunds due to provider default or compassionate/compelling circumstances and provide access to complaints and appeals process	Compliance Manager/Fees Team	As required

7. Policy Implementation

This policy will be made available to all staff members and stakeholders through the internal communication channels, the student Letter of Offer and Enrolment Acceptance Agreement, and the website.

8. Review and Continuous Improvement

This Policy and Procedure will undergo a biennial review, or sooner if required, to ensure it remains relevant and effective in guiding the operations and strategies or as needed to reflect any changes in the regulatory environment or operational practices with any necessary changes documented in the Continuous Improvement Register.

Document Control

Version number:	V1.0	Approved by:	Fabio Mejia (CEO)
Approval date:	DRAFT	Review date:	05/05/2028
Standards: SRTOs 2025 – Standard 2.1 (c) (iii)			
Legislation: Australian Consumer Law (ACL)			

Version History:

Version	Date	Author	Reason	Sections
1.0	05/05/2026	Sam Hartley	Consolidation of former Fees Policy and Refund Policy and Procedure into one comprehensive policy and procedure document specifically for Domestic students ensuring alignment with SRTOs 2025.	All

Appendix A – Schedule of Administrative Fees (Domestic Students)

Service	Fee (AUD)	Notes
Application Processing Fee (Domestic applications)	\$150	Covers costs of verifying documents, assessing eligibility, creating student records, and issuing the Letter of Offer/finalising enrolment
Resource Fee	\$100	One-time fee paid prior to enrolment that covers software access, learning materials, equipment use, and online resources
Additional Resource Fee	\$100	Applicable to all students enrolling in Diploma and Advanced Diploma of Graphic Design to cover additional software licensing costs
Late payment of tuition fees	\$100	Applicable one week after invoice due date
Change of Course Fee	\$100	Covers administrative costs for course changes, including SMS updates, application assessment, reporting, and timetabling changes
Course Administration Fee	\$250	Applicable where a student withdraws from a course after enrolment and covers administrative costs associated with processing of the withdrawal, including scheduling and allocation of trainers and management of the student's LMS access
Deferment Fee	\$100	Covers administrative costs for processing course deferral requests, assessing eligibility, verifying documents, and reporting
Additional Domestic Course Extension Fee	\$300	Only applicable where an additional extension is requested (first extension is free of charge)
Recognition of Prior Learning (RPL)	\$300	RPL assessment fee per unit. Covers assessment of prior learning, including evidence review, assessor time, and administration
Replacement Certificate Fee	\$30	Includes Academic Transcript
Replacement Student ID Card	\$15	Payable prior to issuance of new card
Graduation Certificate Postage Fee	\$30	Posted within Australia
Graduation Certificate Postage Fee	\$50	International postage