

# ***Fees, Cancellations, Withdrawals and Refunds Policy***

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Implementation Owner	Student Services (T&D)
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# Section 1 – Introduction

## 1. Purpose

This policy refers to the payment of fees, processing of withdrawals & refunds, and penalties associated with overdue payments for students of the Academy of Interactive Technology (AIT) - (also trading as Coder Academy Australia, Greenwich Higher Education, and ISCD).

## 2. Scope

This policy refers to the operations of the organisation in the Higher Education and Vocational Education and training sectors.

This policy is informed by the requirements of the following legislation:

- i) Competition and Consumer Act 2010
- ii) The Education Services for Overseas Students (ESOS) Act 2017
- iii) The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018
- iv) Higher Education Support Act 2003
- v) Tertiary Education Quality and Standards Act 2011
- vi) Privacy Act 1988
- vii) National Vocational Education and Training Regulator Act 2011

This policy applies to:

- i) All academic staff delivering Higher Education qualifications at AIT (also trading as Coder Academy Australia, Greenwich Higher Education, and ISCD), RTO: 90511, Registered Higher Education Provider PRV12005, CRICOS: 02155J
- ii) All staff of AIT including employees and contractors; and
- iii) All courses delivered by AIT including those delivered on their behalf by education providers with whom there is a licensing arrangement.

If there are any discrepancies between an affiliate's policy and this policy, the AIT policy will apply.

## 3. Definitions

Word/Term	Definition
Cancellation/ Withdrawal	The termination of a student's enrolment, be it initiated by the student or the provider
Census date	The final date a FEE-HELP and VET Student Loan student can submit an eCAF or withdraw from a course of study without incurring a debt.
Course start date	First day of classes for Domestic students. Orientation day for Overseas Students.
Domestic Student	Any student who is an Australian citizen, permanent resident, humanitarian visa holder, and New Zealand Special Category visa holder.

Electronic Commonwealth Assistance Form (eCAF)	Online application form for domestic students seeking to access a Government Loan Scheme.
FEE-HELP Loan	Government loan scheme available to eligible domestic students studying with private providers in the Higher Education Sector.
International Student	Any student who requires a student visa in order to study an accredited course in Australia
VET Student Loan (VSL)	Government loan scheme available to eligible domestic students Studying with private providers in the Vocational Education Sector.

# Section 2 – Policy

## 1. Schedule of Fees

- i) Upon confirmation of enrolment and prior to commencing their studies all students will be provided with an Invoice outlining the tuition fee amount, outlining when each set of fees will be due. This will also be provided for each subsequent study block. Students accessing a VET Student Loan will also receive a Statement of Fees prior to course commencement.
- ii) Schedules of Fees for all courses approved for a VET Student Loan and FEE-HELP Loan are published on the AIT website at <http://www.ait.edu.au/government-student-loans>
- iii) In the case of students seeking RPL, Credit Transfer or Advanced Standing, an application fee is payable. Once the outcome of their application is determined, they will be advised in writing of the exact tuition fee they have incurred for their course and respective study blocks. This advice will be provided through a revised confirmation of enrolment letter and an updated invoice. In the case of students utilising a government loan, this will also be confirmed in their Commonwealth Assistance Notice.

## 2. Payment of Fees

### *International Students*

- i) A minimum first instalment of tuition fees must be paid in order to obtain a Confirmation of Enrolment (CoE) and must be paid no later than the date detailed in the student's Letter of Offer.
- ii) A non-refundable enrolment fee is applicable to international students and must be paid in full upon accepting an offer of placement and prior to the commencement of their first study period unless AIT waives this fee in the Letter of Offer.
- iii) Continuing students are required to pay all fees no later than the payment dates specified by AIT.
- iv) Fees are subject to change.

### *Domestic Students*

- i) All domestic students are required to pay tuition fees on or prior to the Census date for their first study period.
- ii) Domestic students who are seeking access to a government loan scheme are required to complete and submit an eCAF on or prior to the Census date of their first study period.
- iii) Where a domestic student fails to submit their eCAF by the due date, their enrolment will be cancelled.
- iv) Domestic higher education students who are eligible to defer their fee payments under FEE- HELP or VSL schemes must complete and submit their enrolment confirmation before the Census date for each study period.

- v) If a domestic higher education student fails to confirm their continuing enrolment by the due date their enrolment may be cancelled.
- vi) Domestic students who are full fee-paying are required to pay the prescribed fee in accordance with the terms of their invoice.

### 3. Overdue Payments

Where a student fails to submit payments within the defined timeframe the student will be notified and cautioned in order of the notifications below:

- i) A formal notice of overdue payment will be sent via email to the student. This notice will state the original due date for the payment and the remaining amount outstanding.
- ii) After a student's payment has been overdue for 14 business days or longer, the student's access to their course material and/or classes may be limited, or they may be suspended from their studies, until payment is received.
- iii) A meeting with Student Services may be required to discuss the students' circumstances and determine if the student's suspension should continue.

If a student does not meet their payment obligations as outlined in their invoice, AIT (or its subsidiary brands) reserves the right to;

- i) Suspend access to the learning management system, facilities, lessons, computers and examinations;
- ii) Withhold transcripts, certificates, other documentation and services;
- iii) Suspend the student from studying within 10 working days of initial notification;
- iv) For International students, report the student for non-payment of fees to the Department of Home Affairs, where applicable;
- v) For Domestic students, enrolment may be cancelled; or
- vi) Pursue legal action to recover the debt when necessary.

Where a student experiences difficulty paying tuition fees due to financial hardship, they may apply to pay their tuition fees under a Financial Hardship payment plan. Payment plans may not be offered retrospectively. Subject to the conditional clauses outlined below, AIT (or its subsidiary brands) may, at its discretion, agree to the establishment of a payment plan provided that:

- i) An application form with relevant supporting documentation evidencing financial hardship is submitted; and
- ii) All terms and conditions of the payment plan are agreed upon by the student in the application form; and
- iii) A \$100 application fee is paid (unless waived at the discretion of AIT).

### 4. Supplementary Purchases

Students may request specific documentation in addition to the documentation the college usually provides. Students may incur a fee for the administration required to provide these documents. Types of documents that can be requested are:

- i) Attendance Statements – no cost

- ii) Academic Transcript Interim – no cost
- iii) Transcript Replacement - \$50
- iv) Replacement Testamur - \$50
- v) Letter of Enrolment – no cost
- vi) Completion Letter – no cost
- vii) Special reference letter – no cost
- viii) Miscellaneous Letter – no cost
- ix) Replacement Student Card - \$20

\*Prices are subject to change.

## 5. Withdrawals

To withdraw from a course all students are required to complete the Course Withdrawal form. This form can be accessed by contacting the college via email, phone or in person, or by downloading it from the Student Hub in the Learning Management System.

If the withdrawal is completed prior to the Census Date, students may be eligible for a refund. To ensure that course withdrawal is formalised avoiding any unnecessary penalties, please refer to section 7 of this document; Refunds.

Having withdrawn from a course, a Statement of Attainment or Transcript will be provided to identify subjects within the course that have been completed. If the student re-enrolls into the same course at a later date, if the currency of the completions older than five years will need to be evaluated. If the course has changed since the withdrawal, an evaluation will be completed to identify appropriate credits.

## 6. Cancellations

The college reserves the right to cancel a student's enrolment in a course, or part of a course, at any time.

Students will be informed of a proposed cancellation. The student will have 28 days notice before the cancellation takes final effect. Students may initiate internal grievance procedures during this time. Only after the final effect of the grievance has been completed will a student's enrolment be cancelled. The student is not entitled to a refund should they be cancelled after the census day for the course.

Where the student is not satisfied with the process or outcome of an internal appeal, they may seek external arbitration from an approved authority.

Please see AIT's *Grievance, Complaints, Appeals Policy* for more information, available on the website.

## 7. Refunds

Should the student breach any published Terms and Conditions, refunds may be withheld.

### Requesting a Refund

Refunds must be requested in writing by the student using the Refund Request Form and should be lodged with the Student Services Team via email.

Refund requests are processed within 20 business days from the date that the written request was submitted by the student.

### **Issuing a Refund**

Refunds are paid in Australian dollars and may only be issued directly to the account from which initial payment was made, with the exception of underage students (under the age of 18), whose refunds will be paid to parent(s) or guardian(s) unless written consent is provided directing otherwise. Where the account details have changed it is the responsibility of the account holder to provide student services with the new account details. Applications for refunds must be made within 12 months of the withdrawal date.

AIT (or its subsidiary brands) may, at its discretion, provide a full or partial refund where;

- a) The student is unable to continue the program or course due to extenuating circumstances that meet the following criteria:
  - i) Circumstances that are beyond the student's control.
  - ii) Circumstances that did not take their full impact until after the census date (supporting evidence required).
- b) If AIT (or its subsidiary brands) fails to provide the program or course the student has enrolled in, a refund will be paid within 20 business days.

Any payment made by a student that exceeds the invoiced amount(s) will be credited toward future tuition payment. Should the student be in their final study period, the excess amount will be refunded in full within 20 business days. The exception being for students paying for their tuition through an approved Government Loan Scheme where a remission will be applied.

### ***International Students***

The Enrolment Fee is non-refundable.

Should AIT (or its subsidiary brands) have made an offer based on incorrect or incomplete information provided by the applicant, the offer will be withdrawn, and any refund will be at the discretion of AIT (or its subsidiary brands).

Where a student withdraws from a program or course after the payment of tuition fees, refunds will be issued within 20 business days of notification of default from the student in writing and the following will apply:

#### **Prior to commencement of a study course**

If an international student gives written notice of their intention to default from their studies prior to the census date the student is eligible for a refund of paid tuition fees.

An international student is not eligible for a refund of paid tuition fees where the student defaults from their study prior to the commencement of a course, due to one or more of the following omissions:

- i) the student fails to start the course on the agreed starting day (non-commencement)
- ii) the student withdraws from the course prior to the commencement of the course the student fails to pay an amount they are liable for.



**Prior to census date of a study period**

If an international student gives written notice of their inability to continue the program or course after course commencement and prior to the census date of a study period, the student is eligible for a refund of paid tuition fees for that study period and any unused portion of their prepaid tuition fee (if applicable).

**After census date of study period**

If an international student gives notice of their inability to continue the program or course after the census date of a study period, the student is not eligible for a refund of paid tuition fee for that study period.

Where a student abandons their studies and is subsequently cancelled by the college, no refund will be paid. Abandonment of study refers to the failure of a student to advise the college of their discontinuation, and thus breaching the conditions of their visa.

***Domestic Students***

Domestic students who withdraw from a course of study on or before census date are entitled to a full refund.

Should AIT (or its subsidiary brands) have made an offer based on incorrect or incomplete information provided by the applicant, the offer will be withdrawn, and any refund will be at the discretion of AIT (or its subsidiary brands).

Where a student withdraws from a program or course after the payment of tuition fees, where applicable, refunds will be issued within 20 business days of notification of default from the student in writing and the following will apply.

**Prior to census date of a study period**

Where a student gives written notice of their intention to default from their studies prior to the census date of a study period, this student is eligible for a refund in full of all paid tuition fees.

**After census date of study period**

Where a student gives notice of their inability to continue the program or course after the census date for a study period, this student shall not be eligible for a refund.

Any student who pays any portion of their tuition through a Government Loan Scheme (FEE- HELP/VSL) has the right to seek a remission of fees in accordance with the relevant published guidelines. For further information please visit: [www.studyassist.gov.au](http://www.studyassist.gov.au) and please see the Re- crediting a FEE-HELP Debt policy.

## **8. Review of a Decision**

All students of AIT (and its subsidiary brands) have a right of appeal. For further details please see the Grievances, Complaints and Appeals policy, available on the AIT (or subsidiary brand) website.

## Section 3 – Reference and Supporting Information

### Supporting documentation

Document name	Document type	Location
Refund Form	Form	internal
Overseas Application Form (New students)	Form	internal
Domestic Application Form (New Students)	Form	internal
Letter of Offer	Letter	internal
General Request Form	Form	internal
ECOE (Created by Prisms)	Letter	internal
Online Application Form	Form	internal
eCAF	Form	external
Enrolment Confirmation	Letter	internal
Commonwealth Assistance Notice	Invoice	internal
VSL invoice	Invoice	internal
Re-crediting a FEE-HELP Debt	Policy	external

## Section 4 – Change History

Version	Approval date	Department	Approved by	Change
V1.0		Group Accreditation & Compliance	Group Manager	
		Technology & Design Division	General Manager	
V1.1	12 June 2019	Group Accreditation & Compliance	Compliance Manager	Development of Group Policy replacing existing entity level policies
		Technology & Design Division	General Manager	
V1.2	05 September 2019	Group Accreditation & Compliance	Group Manager	Update to new template
		Technology & Design Division	General Manager	
V1.3	14 April 2022	Group Quality, Accreditation & Compliance	Executive General Manager	Inclusion of withdrawal and re-enrolment procedure Inclusion of RPL Application Fee
		Technology & Design Division	Executive General Manager	
V1.4	06 June 2022	Group Quality, Accreditation & Compliance	Executive General Manager	Clarification of RPL charging practices Inclusion of Cancellation policy
		Technology & Design Division	Executive General Manager	
V1.5	13 July 2022	Group Quality, Accreditation & Compliance	Executive General Manager	Clarification of the RPL application fee and partial tuition fee if granted.
		Technology & Design Division	Executive General Manager	
V2.0	28 February 2023	Chief Executive Officer	EGM, Group Accreditation, Quality & Compliance	Update of Corporate name and template Deletion of penalty fees for int. student withdrawal prior to commencement
V2.1	16 March 2023	Group Quality, Accreditation & Compliance	Executive General Manager	New AIT name and template

V2.2	24 August 2023	Executive General Manager T&D	Executive General Manager Group QAC	Full review of policy to align with best practice and enhance readability
V2.3	18 September 2025	Group Accreditation & Compliance	General Manager, Group Quality, Accreditation & Compliance	Update to include reference to 'Greenwich Higher Education'