



**Mastery Institute Australia**

**(QIHE Pty Ltd)**

**RTO NO: 40813    CRICOS 03542A**

**Ground Floor, 2902 Logan Road Underwood QLD 4119**

# **Fees and Refund Policy & Procedure**

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## Policy

### 1. Information about fees and charges

Mastery Institute Australia manages Student fees and refunds and demonstrates how fees will be paid; including in advance - and protected by Mastery Institute Australia.

Mastery Institute Australia complies with the ESOS Act 2000, the National Code of Practice for Providers of Education and Training to Overseas Students 2018 and Standards for Registered Training Organisations 2015 (*including amendments*).

Course fees are available on the MIA website and will be stated on Students' Letter of Offer, Payment Plan (if applicable) and Tax Invoice.

### 2. Course fee inclusions

- The Student Agreement will clearly itemise all course fees, including both tuition and non-tuition fees.
- Tuition fees include:
  - All of the teaching and assessment required for students to achieve the course in which they are enrolling.
  - One copy of the required learning & assessment materials for each student unless otherwise stated on the Course Outline.
  - Issuance of one set of certification documents.
- Non-tuition fees include:
  - Additional fees that apply for re-assessment, where a student fails to achieve a satisfactory outcome after three attempts at an assessment task.
  - Re-issuance or additional copies of certification documents
  - Fees for deferral of study, or other circumstances in which additional fees may apply.
- Otherwise course fees (tuition or non-tuition) do not include:
  - Any optional textbooks and materials that may be recommended but not required to complete a course.
  - Replacement textbooks if original copies are lost or misplaced. Costs for replacement textbooks are outlined on the Student Agreement.
  - Stationery such as paper and pens.
  - Overseas Student Health Cover
  - Airport pick ups
  - Re-issuance of certification documents
  - Direct debit setup, transaction and dishonour fees (where applicable).
  - Credit card payment surcharges.
- Mastery Institute Australia cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.

## Procedures for students

### 1. Payments

- All students are liable for the financial commitment to MIA
- International students who do not pay their fees will receive two warnings regarding non-payment of fees and thereafter will be reported to DET via PRISMS under student default.

### Payment Method

MIA accepts the following methods of payment for fees and charges:

- Payment in person
- Direct Deposit Payment

**Fees can be directly transferred into MIA bank account as follows;**

<b>Account Name</b>	QIHE Pty Ltd
<b>Bank</b>	Commonwealth Bank of Australia
<b>BSB</b>	064 162
<b>Account Number</b>	1134 4005
<b>SWIFT Code</b>	CTBAAU2S400
<b>Bank Address</b>	Sunnybank Plaza Shopping Centre Main Road Sunnybank QLD Australia 4109

Use Full Name of the Applicant as reference

e-mail the remittance advice to MIA or ask your bank to notify us that payment has been made for enrolment to be confirmed.

### Protection of student fees

#### Domestic Students

While MIA may collect a prepayment fee in excess of a total of AU\$1500 from students before course commencement, in order to protect their consumer rights, MIA holds a current membership of a Tuition Assurance Scheme (TAS) approved by ASQA to safeguard domestic students in the event of becoming insolvent and unable to return fees that have been paid in advance.

The tuition assurance scheme will source similar training to allow the effected participants under this condition to complete their studies without further financial burden. However, if the student cannot be placed, the tuition assurance will make refunds. Currently the TAS provider of MIA is Australian Council for Private Education and Training (ACPET).

MIA may offer payment plans for students where payment terms will be arranged according to MIA's policy and subject to approval, additional fees or different schedule of fees may apply.

Payment plans are to be clearly communicated to the Student prior to enrolment and available in the public domain, including MIA and MySkills web sites

#### International Students

**Under the Tuition Protection Scheme, student visa enrolments are required to be paid as follows:**

- For courses of 24 weeks or less, all fees must be paid before the course start date, unless otherwise agreed with MIA
- For courses of 25 weeks or more, a maximum of 50% of the total tuition fees plus materials fees must be paid before the course start date. The balance will be due two weeks before the second study period starts as per the letter of offer, unless otherwise agreed with MIA.
- The tuition assurance scheme will source similar training to allow the effected participants under this condition to complete their studies without further financial burden.

- MIA may offer payment plans for students where payment terms will be arranged according to MIA's policy and subject to approval, additional fees or different schedule of fees may apply Other fees
- Payment plans are to be clearly communicated to the Student prior to enrolment and available in the public domain, including MIA and MySkills web sites

## 2. Other Student Fees

Items	Fees (A\$)	Detail
Reissuing Statement of Attainment	\$20.00	Per copy of each document requested
Reissuing Academic Transcript	\$20.00	Per copy of each document requested
Reissuing Attendance Records	\$20.00	Per copy of each document requested
Reissuing Certificates of Enrolment	\$20.00	Per copy of each document requested
Reissuing Certificates	\$50.00	Per copy of each document requested
Reissuing Letter of Completion	\$20.00	Per copy of each document requested
Reissuing Student ID Card	\$20.00	Per copy of each document requested
Changed of enrolment details (applies when reissuing a CoE)	\$50.00	Each Program (International Student Only, 1 <sup>st</sup> request free)
Surcharge on late payment of fees (payment plan)	\$50.00	Each Incident
Replacement on damaged or missing workbook	\$20.00	Per workbook
Late Submission Fee	\$10.00	Per Unit
Re-Assessment Fee	\$50.00	Per Unit
Photocopying/printing service (B/W Only)	\$0.10	Per Page
Administration Fee Charge for Course Cancellation/Withdrawal	\$250.00	Each Incident
Administration Fee Charge for Change of commencement date/deferral of the course	\$100.00	Each Incident

(\* All fees and charges are subject to change.)

### Notes and Detail

- Reissuing means student has initiated requests for MIA to issue replacement or extra copies of the documents regardless of reasons.
- Above reissuing fees are only applicable for re-issuing of documents; there will be no fee for first-time issuance.
- Additional fees (e.g. postage or bank fees) may payable, however all additional fees will be confirmed with student before proceeding. No additional charges if students pick up requested documents in person at MIA office; otherwise postage and bank fees will be extra if applicable.
- There will be an additional charge occurred if an international student requests to change his/her program after the Confirmation of Enrolment (CoE) has been issued, the student is required to complete and provide Deferral/Withdrawal of Study Form to MIA.
- Late Submission Fee charges by each unit and applies when students submit their assessment overdue for more than 14 calendar days
- Re-Assessment Fee charges by each unit and applies when students fail at their 2nd attempt of submitted assessment
- Late payment of Fees:
  - Should fees remain overdue for more than 14 calendar days MIA will send a reminder letter requesting payment and the final letter sent will inform the student of MIA's intention to suspend their enrolment for domestic and international students and to report international students for non-payment of fees to Department of Home Affairs via PRISMS. For international students, the

normal appeals process applies and Department of Home Affairs will be notified after the 20-day period has passed if no appeal has been lodged.

- Whilst student fees are outstanding students may not be permitted to attend their scheduled class until such time as the outstanding fees have been paid.

### 3. Refunds for students

*Tuition fees are defined as fees payable for tuition as officially published or provided by MIA. Course fees are tuition fees plus any enrolment fee and learning materials fee where applicable.*

For an approved refund application, refunds will be paid within 28 calendar days after receipt of a written application to withdraw/cancel applied/enrolled programs, all refunds will deduct the \$200 enrolment fee, the \$250 administration fee and bank charges if applicable. The residual will be paid to student's nominated bank account, in Australian dollars.

A full refund of paid course fees will be given only if a refund request is received no lesser than 28 calendar days prior to commencing date. If the request is made lesser than 28 calendar days before the commencing date, only 80% of the paid course fees will be refunded. No refund will be given to the student if the refund request is received on or after course commencement date

Enrolment fee is non-refundable whether the Student has/has not completed the course

All refund requests must be made in writing. Student must complete "Deferral/ Withdrawal of Study Form" and "MIA Refund Request Form" and hand in the paper form(s) at Mastery Institute Australia campus reception, or email to MIA via: info@mastery.edu.au

#### **Where a student believes that they have grounds for a course money refund, students should:**

- Submit a written Refund Request Form for course money refund to the Director of Studies.
- State valid reasons for their course money refund application.
- An application for a refund will be processed within 4 weeks after a claim has been received When receiving a written Refund Request Form, the Director of Studies shall:
  - Present the application to MIA CEO
  - Provide to the student in writing the resulting decision of MIA CEO and how any refund of course money has been calculated
  - Advise the student of their right to appeal the decision of MIA management Refunds are assessed on a case by case basis. Refunds will only be refunded to the person who entered into the contract with MIA and will not be provided to a third party. All refunds are paid electronically, no refunds will be in cash.

Agreeing to the Refund policy does not remove the right of the student to take further action under Australia's consumer protection laws or to pursue other legal remedies. Please refer to the Complaints and Appeals Policy

#### **Certificate 3 Guarantee Program Student**

MIA will refund full paid co-contribution fees, where notification of cancellation is received seven (7) days prior to course commencement. No refund is due after training has commenced. MIA will provide negotiated refunds after commencement of a course in accordance with the following special circumstances:

- Inappropriate and/or offensive behaviour is exhibited by MIA staff (this may include discrimination, culturally insensitive comments or actions)
- Previously agreed (in writing) and mutually understood outcomes are not met
- The training program is cancelled or discontinued by MIA

#### **VET Student Loans (VSL) Students**

Refer the relevant information to *Information for VET Student Loans (VSL) Students* refunds at <http://www.mastery.edu.au/downloads/policyprocedures/MIA%20VSL%20Withdrawal%20and%20Refund%20Policy%20v1.0.pdf>

**Refund may be available under below circumstances:**

- Provider Default: Where MIA fails to provide agreed services, or terminates the contract early, or amends the training product and is unable to reach a new agreement with the student, a full refund is payable;
- Compassionate and compelling circumstances: where a student is able to provide evidence of legitimate hardship, which renders the student unable to complete the requirements of the training product, MIA may, at its sole discretion, offer a full or partial refund of tuition fees paid;

**Refund is NOT available under below circumstances:**

- Student default: no refund will be given if a student has given false or misleading information; fails to comply with the conditions or enrolment; is in breach of student code of conducts; is in breach of their visa requirements as international students as imposed by Australian Government; and/or withdraws after the commencement date of the course.
- Government changes: where a training product has been superseded on the national register, or is otherwise amended by government regulations, MIA will negotiate with students in order to determine whether they complete their training in the original or upgraded training product.
- Medical issues: in cases where a student is suffering from an illness and adequate documentation being provided, the student’s enrolment may be extended for a maximum of six (6) months upon application in writing. Student remains liable for all agreed payments under the original offer and payment plan.
- International Student’s Visa terminated or rejected: no refund is given if student’s visa is rejected due to breaches of visa conditions. In the visa application is genuine, no refund of paid course fees for course/s that have commenced. However, course fees for future courses is eligible for refund.

**Refund Guidelines**

MIA will provide a total refund of Course Money paid in advance or for tuition already received where:

- a) The course does not start on the agreed starting day, and no alternative arrangements can be made and agreed between the MIA and the affected applicants
- b) The course ceases to be provided at any time after it starts but before it is completed; or
- c) The course is not provided in full to the student because a sanction has been imposed on the registered provider

**Non-refundable Fees**

The following fees are non-refundable when processing a refund application.

- Printing and Learning Resources
- Application fees
- All deposits
- All bank fees.
- Application fee for course withdrawal and enrolment.

MIA will apply the following refunds where applicable:

Situation	Eligible Refunds
Situations (a) to (c) as mentioned above section “Refund Guidelines”	Total course money paid, less all used non-refundable items as listed in Non-refundable fees (above). (e.g. bank fees spent and distributed/used textbooks cannot be refunded)
MIA received the student’s completed Withdrawal Form 20 working days or more before commencement of enrolled course	Total Course Money paid, less 20% of total tuition fee paid, and less all non-refundable items as listed in Non-refundable fees (above).



MIA received the student's completed Withdrawal Form less than 20 working days before commencement of enrolled course	Total Course Money, less 50% of total tuition fee paid, and less all non-refundable items as listed in Non-refundable fees (above).
After commencement of enrolled course	No refunds are eligible
Withdrawn / suspended from enrolled course after commencement	
Enrolment being cancelled by MIA due to student default (e.g. misbehaviour or underpayment)	

#### 4. Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment.
- Refund assessments can be appealed following our Complaints and Appeals Policy and Procedure.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system.

#### 5. Publication

Mastery Institute Australia will publish in on its website the following:

- All tuition and non-tuition fees
- Fees and Refunds Policy

Document Control	
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