



REFUND OF FEES POLICY AND PROCEDURE

Quality Area 2: VET Student Support

Standard: 2.1(c)iii, Compliance Requirement 18

This policy must be read in conjunction with the:

- *Schedule of Fees and Charges,*
- *Feedback and Complaints Management Policy and Appeals Policy,*
- *Student Behaviour Policy,*
- *Academic Integrity Policy*

1. PURPOSE

The purpose of this Refund of Fees Policy is to establish clear and transparent guidelines for refunding fees to students enrolled in programs and courses offered by Iona Columba College. This policy is designed to protect the rights and interests of students while maintaining the financial integrity of the organisation.

2. RATIONALE

This policy ensures that Iona Columba College provides students with clear, transparent, and equitable procedures relating to course withdrawal and the refund of fees. It supports the organisation's commitment to financial integrity, student protection, and regulatory compliance.

Students have the right to withdraw from their course or request a refund at any time. Similarly, Iona Columba College reserves the right to suspend or cancel a student's enrolment under defined circumstances, such as serious misconduct. In all cases, this policy ensures decisions are communicated clearly, recorded appropriately, and handled fairly with respect to procedural fairness and appeal rights.

The policy also ensures compliance with key obligations under the Standards for RTOs 2025, including the requirement that students receive sufficient and accurate information about fees, refunds, and enrolment terms (Standard 2.1), and that processes for managing changes to enrolment or course status are fair, accessible, and comply with all relevant legislation and regulatory requirements, as required under Standard 4.1.

Further, this policy embeds safeguards aligned with Clause 18 of the Compliance Requirements by limiting upfront payments to no more than \$1,500 unless protected through approved mechanisms. It provides guidance on the treatment of tuition and non-tuition fees, timelines for processing refunds, and issuing Statements of Attainment upon withdrawal.



This policy is also supported by the Complaints and Appeals Policy, Credential Policy, and Student Behaviour Policy, forming part of Iona Columba College's broader commitment to accountability, student protection, and the continuous improvement of services.

3. POLICY

This Refund of Fees Policy ensures fairness, transparency, and regulatory compliance in the management of student fees and refund processes. It aligns with the Standards for RTOs 2025, relevant legislative requirements, and principles of consumer protection.

Iona Columba College limits upfront fees to a maximum of \$1,500 to safeguard student interests in accordance with Clause 18 of the Compliance Requirements. All students are provided with a Schedule of Fees and Charges during pre-enrolment, outlining the total course cost, payment arrangements, incidental fees, and refund eligibility for each component (e.g. tuition, learning resources, and optional services).

Refunds will be issued under the following circumstances:

Full refund of fees paid will be provided where:

Iona Columba College cancels a course prior to commencement, or

Iona Columba College reschedules a course to a time that is unsuitable for the student.

Pro-rata refund of unused fees will be issued where a course is discontinued due to circumstances beyond Iona Columba College's control. The calculation of unused services is based on the units of competency completed at the time of course termination.

Full refund of all fees paid, including any enrolment application fee, will apply where a student withdraws in writing at least **14 calendar days prior** to the scheduled course commencement date.

Refund of 50% of fees paid, including the enrolment application fee (if applicable), will be granted for written withdrawals received **less than 14 calendar days** prior to course commencement.

No refund will be issued after course commencement. Students remain liable for the full course fee unless Iona Columba College fails to fulfil its service agreement, in which case the refund guarantee applies.

No refund will be granted to students who:

Do not achieve competency in assessments or fail to complete their qualification, or Are removed from the course due to serious misconduct, in accordance with the Student Behaviour Policy.



The Chief Executive Officer may, at their discretion, approve a refund in exceptional cases where extenuating or significant personal circumstances can be demonstrated.

Students with any questions about their refund eligibility should contact the Chief Executive Officer in the first instance.

4. RESPONSIBILITIES

CEO is responsible for ensuring compliance with this policy.

Administration Manager is responsible for the implementation of this procedure, to maintain records as per this policy and to ensure that all staff with responsibility are aware of and implement this policy

All administration staff must be aware of and implement this policy

Students are to adhere to this policy and to seek clarification or assistance when needed

5. DEFINITIONS

Australian Consumer Law (ACL) – National legislation outlining consumer rights and obligations. Under ACL, students are entitled to a refund or remedy if services do not meet consumer guarantees.

Cancellation – The formal termination of a student's enrolment by the RTO, either initiated by the student or the RTO due to defined circumstances (e.g. misconduct).

Course Commencement Date – The scheduled start date of a course as outlined in the enrolment agreement or confirmation of enrolment.

Enrolment Application Fee – A fee (if applicable) charged for processing a student's application for enrolment. This fee may or may not be refundable, depending on the policy.

Extenuating Circumstances – Unforeseen or exceptional personal situations beyond the student's control that may justify a discretionary refund (e.g. serious illness, bereavement).

Misconduct – Breaches of the Student Behaviour Policy including academic dishonesty, harassment, or damage to property that may lead to cancellation of enrolment and forfeiture of fees.

Prepaid Fees – Monies paid by a student before training and assessment services are delivered. Under the Standards for RTOs 2025, no more than \$1,500 may be collected in advance unless approved protections are in place.

Prospective Student – A person who has not yet commenced training but has paid fees or is engaged in the enrolment process.

Schedule of Fees and Charges – A document provided to students prior to enrolment outlining tuition fees, resource costs, payment terms, and refund eligibility.

Statement of Attainment – A formal certificate issued to a student who has successfully completed one or more units of competency from a training package qualification.

Tuition Fees – Fees charged for the delivery of training and assessment services.



Withdrawal – A student-initiated process to discontinue a course or unit of study before or after commencement.

6. REQUIREMENTS

Standards for RTOs 2025 – Standard 2.1 (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;

Compliance Requirements Clause 18 -prepaid fee protection

Iona Columba College is required to abide by the [Australian Consumer Law - external site](#) (ACL) regarding refunds where the service does not meet a consumer guarantee.

7. SCOPE

This policy applies to all students enrolled in nationally recognised training courses delivered by Iona Columba College, and across all modes of delivery. It also applies to prospective students where fees have been paid in advance of formal enrolment.

8. PROCEDURE

Iona Columba College does not require any student to pay more than \$1,500 in advance of services being delivered. Any additional amounts are only invoiced once the student has commenced the course and received a proportionate amount of the training and assessment services. This ensures compliance with Clause 18 of the Compliance Requirements and protects students from financial risk.

Students may choose to withdraw from a course or unit of study at any time by submitting a written withdrawal request. The withdrawal must be submitted using the Student Withdrawal Form and should include the reason for withdrawal and the effective date. Iona Columba College will acknowledge all withdrawal requests within 3 business days. Refund eligibility will be assessed in accordance with the refund clauses in this policy. Students who have completed units of competency will be issued a Statement of Attainment for units where competency has been achieved and all fees are paid. Certification will be issued within 30 calendar days in accordance with the Credential Policy.

Where appropriate the RTO Manager or delegate will contact the student to discuss alternate arrangements to course withdrawal:

- ☐ continue with their enrolment by providing them with additional learning support or
- ☐ defer the course to a later date

Steps in the Process

- A student who wishes to cancel their enrolment and apply for a refund must do so in writing. This may be via email or letter.
- The student is to complete the Refund Request Form. The form may be obtained from Administration or from the website. If Iona Columba College cancels a course, students do not have to apply for a refund, Iona Columba College will process the refunds automatically.
- Fees for textbooks, digital resources, and other learning materials are non-refundable once the materials have been issued or accessed, unless they are returned in unused condition within seven days of issue.
- The refund request is to be processed by Administration and the outcome approved by the CEO.
- An eligible refund request will be paid within 14 days by Administration. Refunds are paid by electronic funds transfer into the bank account nominated by the student in the Refund Request Form. Refunds will only be refunded to the person who entered into the contract with Iona Columba College and will not be provided to a third party. No refunds are paid in cash.
- Students whose enrolment is terminated due to misconduct, as defined in the Student Behaviour Policy, are not eligible for a refund of fees paid. Appeals may be submitted under the Complaints and Appeals Policy.
- Students who are unhappy with Iona Columba College's arrangements for the collection and refunding of fees paid are entitled to lodge a complaint. This should occur in accordance with Iona Columba College's Complaints and Appeals Policy and Procedure.

Procedure Summary Table

Step & Action	Responsibility	Timeframe	Reference / Use
1. Issue Schedule of Fees and Charges and pre-enrolment disclosure.	Administration Officer	At pre-enrolment	Schedule of Fees and Charges, Enrolment Kit
2. Collect student fees in accordance with prepaid fee policy ($\leq$ \$1,500 upfront).	Finance Officer	Upon enrolment	Invoice, Payment Record
3. Receive and acknowledge student withdrawal or refund request.	Administration Officer	Within 3 business days of receipt	Student Withdrawal Form, Refund Request Form
4. Assess eligibility for refund based on timing and reason.	Training Manager, Finance Officer	Within 5 business days	Refund Policy, Refund Eligibility Matrix

5. Notify student of refund decision and appeal rights.	Administration Officer	Within 7 business days of request	Refund Decision Letter, Complaints and Appeals Policy
6. Process approved refunds to student.	Finance Officer	Within 14 calendar days of decision	Refund Payment Record
7. Suspend or cancel enrolment for misconduct or non-compliance.	Compliance Manager, CEO	As required	Misconduct Report, Enrolment Cancellation Letter
8. Issue Statement of Attainment for completed units upon withdrawal.	Training Manager	Within 30 calendar days	Student File, Statement of Attainment
9. Record decision and documentation in student management system.	Administration Officer	Immediately upon action	SMS, Student File Checklist
10. Escalate unresolved concerns via Complaints and Appeals Policy.	Any staff member	Upon student request	Complaints and Appeals Register

9. POLICY IMPLEMENTATION

This policy is implemented through the enrolment, administration, and student support systems of Iona Columba College. Key staff are trained in its operation during induction and through ongoing professional development activities. Implementation is supported by structured processes including:

- Issuing of the Schedule of Fees and Charges during pre-enrolment,
- Use of version-controlled forms including the Refund Request Form and Student Withdrawal Form,
- Enforcement of the \$1,500 prepaid fee limit at point of invoicing,
- Defined procedures for refund eligibility, processing, and documentation,
- Integration with the Student Management System (SMS) for consistent recordkeeping and audit readiness.

Communication of this policy to students is ensured through inclusion in the Student Handbook, enrolment agreements, the website, and during orientation.

Staff responsibilities are outlined in the Responsibilities section of this document, and compliance is monitored by the Compliance Manager under the direction of the CEO.

10. MONITOR AND EVALUATE

This policy is reviewed at least annually as part of Iona Columba College's continuous improvement cycle and may be updated in response to:

- Changes to legislative or regulatory requirements, including the Standards for RTOs and the National Code,
- Feedback from students, staff, or external stakeholders,
- Outcomes of complaints or appeals related to refunds, withdrawal, or enrolment cancellation,
- Internal audits or financial reporting reviews.

Monitoring activities include:

- Auditing of refund processing timeframes and documentation accuracy,
- Spot checks of enrolment files and fee records for compliance with prepaid fee limits,
 - Feedback collected through student surveys and complaints data,
- Review of Statements of Attainment issued post-withdrawal.

All changes to the policy are version controlled, approved by the CEO, and recorded in the Policy and Procedure Register.

Document Control

Document Title	Refund of Fees Policy and Procedure		
Approved By	Reverend Dr Sang Taek Lee - Principal		
Date Approved	6 November 2025		
Next Review Due	November 2027		
Standards/Legislation			
Version	1		
Version #	Changes	Approval By	Approval Date
1.0	Initial version	CEO	06/11/2025

Associated documents

Policies

- Academic Integrity Policy
- Feedback and Complaints Management Policy and Appeals Policy
- Student Behaviour Policy and Procedure
- Student Support, Diversity, Inclusion & Wellbeing Policy