



FEE ADMINISTRATION AND REFUND POLICY

RELEVANT STANDARD(S):

Standards for Registered Training Organisations (RTOs) 2025	<i>VET student support (Quality Area 2) - Standards 2.1</i>
Education Services for Overseas Students Act 2000	<i>Part 3—Obligations on registered providers</i> <ul style="list-style-type: none"> ▪ Division 2—Tuition fees <i>Part 5—Tuition protection service</i>
National Code of Practice for Providers of Education and Training to Overseas Students 2018	<i>Standard 2 Recruitment of an overseas student:</i> <ul style="list-style-type: none"> ▪ Clause 2.2 <i>Standard 3 Formalisation of enrolment and written agreements:</i> <ul style="list-style-type: none"> ▪ Clause 3.1 – 3.6

PURPOSE

Melvic College Australia adheres to the relevant compliance and legislative frameworks such as the Standards for Registered Training Organisations (RTOs) 2025 and the ESOS Legislative Framework. As such, Melvic College Australia will provide transparency in the application and administration of fees and charges including refund and will put in place a fair and reasonable refund process according to Australian consumer protection laws.

The purpose of this policy is to provide for the appropriate application and administration of fees and handling of student refunds.

POLICY PRINCIPLES

This policy applies to all the qualifications on scope of Melvic College Australia and the unit HLTAID011 Provide First Aid. Melvic College Australia implements fair and reasonable refund practices and transparent process for fee application and administration. It ensures that:

1. prospective students are aware of its fee policies in order to make informed decisions about enrolment in a course;
2. its fee and refund policy is prominent and accessible to its staff, prospective students, and existing students;
3. it implements and maintains a process for fair and reasonable refund and fees paid; and
4. it provides refunds for fees and charges paid by clients, where training and assessment activities have not been delivered
5. The refund rules for the unit HLTAID011 Provide First Aid differs from the refund rules for the qualifications on scope. For details on the HLTAID011 Provide First Aid refunds, refer to **HLTAID011 Provide First Aid Refunds** table at the end of this policy document.



Fee Administration Policy Principles

Fee Information

1. Melvic College Australia will inform its prospective students and employers (if applicable) of the full and accurate course fees associated with the training and the refund policy before enrolment.
2. Melvic College Australia will ensure that the fee and refund policy is accessible to its staff, prospective students, and existing students. The fee information will include but will not be limited to the following information:
 - a. Breakdown of the course fee (if any)
 - b. Fee and Refund policy
 - c. Compulsory fees
 - d. Methods of fee collection

Fee Administration

1. Melvic College Australia will only charge fees for accredited training in accordance with the fee information published and provided to the prospective student in the Fee Administration and Refund Policy and International Student Agreement.
2. Melvic College Australia will retain accurate course fee payment, waiver, exemption, or refund record for each student.
3. Melvic College Australia will require payment prior to commencement of training as well as pre-payment plans for students.
4. Melvic College Australia will allow participant course fees to be paid on behalf of the student by their employer or another third party (if applicable).
5. Melvic College Australia will pursue to contact students who have not requested a refund within 4 weeks of leaving the college and keep such evidence on the student file.

Fee Payment Arrangements

1. Melvic College Australia does not receive, in respect of an overseas student or intending overseas student, more than 50% of the student's total tuition fees for a course before the student has begun the course, unless:
 - a. either the student or the person who is responsible for paying the course fees choose to pay more than 50% of the overseas student's, or intending overseas student's, total tuition fees for a course before the student has begun the course
 - b. or the course has a duration of 25 weeks or less.



2. All outstanding fees must be paid in full before certification will be issued by Melvic College Australia.
3. All outstanding fees must be paid by the student and understands that Melvic College Australia will not issue a Letter of Release if fees are owed for the current study period.
4. Flexible payment arrangements, such as instalments, credit card, and direct debit, cheques, and EFT remittance are acceptable to accommodate the diverse financial situations of clients.

Outstanding Student Fees

1. If payment instalment/arrangements are in place, and a payment becomes overdue and remains unpaid for a period in excess of 14 days, Melvic College Australia reserves the right to suspend the clients' learning or assessments (or both) until all fee payments are up to date.
2. Non-payment of fees by the due date for continuing enrolments will result in suspension of training. Melvic College Australia will notify all parties in writing in such case. Once the payment due has been finalised, the student will be notified of the recommencement of training.
3. Melvic College Australia will not charge a recommencement fee for any suspended training.
4. Melvic College Australia will not issue SOAs or Certificates if training fees are outstanding.
5. Melvic College Australia will inform students of its process for the recovery of outstanding student fees prior to enrolment through the Fee Administration and Refund Procedure For Late Payments.

Tuition Protection

1. Melvic College Australia utilises the Tuition Protection Service (TPS). The TPS is an initiative of the Australian Government to assist international students whose education providers are unable to fully deliver their course of study. Melvic College Australia meets its obligations to provide TPS for all international students. For more information visit www.dese.gov.au/tps.
2. The TPS ensures that international students are able to:
 - a. complete their studies with another course or with another education provider; or
 - b. receive a refund of their unspent tuition fees.

Refund Policy Principles

1. Details of Melvic College Australia Refund Policy are publicly available to prospective students and employers (if applicable), staff, and existing students and employers (if applicable).
2. Melvic College Australia will make students aware of the refund policy prior to enrolment.
3. Regarding withdrawal of training, Melvic College Australia will encourage a student to continue training or provide other suitable options such as enrolling to another course date, prior to processing refund



applications. It is the policy of Melvic College Australia to ensure that all applications for refund of fees are considered.

4. Students are eligible to withdraw/cancel their enrolment by placing a formal notice of cancellation in writing by completing the Withdrawal from Training Form.
5. Students may contact the Student Support Officer in person or through the following contact details for enquiries or any questions regarding refund request and withdrawal from training:
 - a. Contact number: **04 2041 8189**
 - b. Email address: **info@melvic.edu.au**
6. Melvic College Australia requires written notification of withdrawal from training and refund request by completing the **Withdrawal from Training Form** and **Refund Request Form** with relevant evidence supporting the request. Refund will be assessed upon receipt of the request. Statement of fees that includes all fees applied and any fees refunded (if applicable) will be provided where a student withdraws from training.
7. Special consideration may be given as per Management review and approval, in extenuating circumstances (compassionate/compelling) with sufficient supporting evidence in consideration of the best interest of the student and/or their immediate family.
8. All refunds will be paid in Australian dollars to the student who entered into the contract with Melvic College Australia or the person nominated by the student in the written agreement to claim refunds.
9. Melvic College Australia does not accept liability for loss or damage suffered in the event of withdrawal from a course by a client.
10. Refunds for cancellation of enrolments and other conditions are granted based on the **Refunds Table** and **Minimum Refund Calculation Table according to the Education Services for Overseas Students (Calculation of Refund) Specification 2014** as outlined in Refund Table and the Annex of this policy.
11. Where a compliant international student agreement is not in place, or if a student's visa is refused (with exception in reference to 47D(5) of the ESOS Act 2000), refunds will be calculated in accordance with the Refund Table and the Annex of this policy.

Types of Refunds

- Provider default
- Student default
 - Unsuccessful visa application
 - Enrolment cancellation / withdrawal from course prior to commencement of training
 - Enrolment cancellation / withdrawal from course after commencement date
 - Visa cancellation due to actions of the student
 - Enrolment cancellation due to actions of student



Provider Default

1. A registered provider defaults, in relation to an overseas student or intending overseas student and a course at a location, in accordance with the signed International Student Agreement, when:
 - a. either the provider fails to start providing the course to the student at the location on the agreed starting day; or
 - b. the course ceases to be provided to the student at the location at any time after it starts but before it is completed; and the student has not withdrawn before the default day.
2. In the unlikely event that Melvic College Australia cannot offer or cancels a course, the following options are available:
 - a. arrange for an alternative course with another registered CRICOS provider at Melvic College Australia's expense
 - b. provide refund according to the Refund Table and the Annex of this policy.
3. The student may accept or reject the offer for an alternative course in the event of provider default. If the offer is accepted, a new Acceptance of Offer must be signed for the new course.
4. Melvic College Australia will notify, in writing, the Australian Skills Quality Authority (ASQA) and the TPS Director of the default within **5 business days** of the default occurring. This notice will include:
 - a. the circumstances of the default;
 - b. the details of the students in relation to whom Melvic College Australia has defaulted;
 - c. advice as to:
 - i. whether Melvic College Australia intends to discharge its obligations to those students under provider default; and
 - ii. (if appropriate) how Melvic College Australia intends to discharge those obligations.
5. Melvic College Australia will fulfil its obligations to student due to provider default within **14 days after the default** day following the **provider obligation period**.
6. Melvic College Australia will give a notice of the outcome of the discharge of obligations in relation to provider default to ASQA and the TPS Director within **7 days after the end of the provider obligation period**. The notice will include the following:
 - a. whether the provider has discharged its obligations to the student in accordance with its obligations in case of provider default;
 - b. if the provider arranged alternative courses:
 - i. details of the student that the provider arranged an alternative course(s) for;
 - ii. details of the course(s) arranged; and



- iii. evidence of each student's acceptance of an offer of a place in an alternative course;
- c. if the provider dispensed refunds:
 - i. details of the student to whom the provider dispensed refunds; and
 - ii. details of the amount of the refund provided.

Student Default - Visa Refusal

1. Refund will be provided to students who are unable to obtain a visa to enter Australia, according to the Refund Table and the Annex of this policy.
2. Students are required to provide written evidence of the visa refusal from the relevant authority in order to process the refund.
3. Melvic College Australia will pay the refund within the **provider obligation period of 4 weeks** after receiving the refund request and written evidence of visa refusal.
4. Where a student's visa is refused, regardless of whether there is a compliant written agreement in place or not, Melvic College Australia will give a notice of the outcome of the discharge of obligations in relation to such cases to ASQA and the TPS Director within **7 days after the end of the provider obligation period, which is 28 days after the default occurs**. The notice will include the following:
 - a. whether the provider dispensed a refund in other cases;
 - b. details of the student to whom the provider dispensed the refund; and
 - c. details of the amount of the refund provided.

Student Default – Refund under a written agreement

1. An overseas student or intending overseas student defaults, in relation to a course at a location, if:
 - a. the course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn);
 - b. the student withdraws from the course at the location (either before or after the agreed starting day); or
 - c. the registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following events:
 - i. the student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course;
 - ii. the student breached a condition of his or her student visa; or
 - iii. misbehaviour by the student.



**Note: this refund applies to Enrolment cancellation / withdrawal from course after commencement date in the Refund Table and the Annex.*

2. Melvic College Australia will pay a refund if an overseas student or intending overseas student defaults in relation to a course provided at a location according to the International Student Agreement. The refund will be paid within the **provider obligation period of 4 weeks after receiving a written claim from the student.**

COMPLAINTS AND APPEALS

International students who are not satisfied with the decision made by Melvic College Australia regarding a refund request may access Melvic College Australia's [Complaints and Appeals Policy and Procedure](#). Students must go through and complete the formal complaints and appeals process of Melvic College Australia before seeking any external appeal.

This policy, and the right to make complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under Australian Consumer Law if the Australian Consumer Law applies.

MONITORING AND IMPROVEMENT

Melvic College Australia's Administration Manager is responsible for ensuring compliance with this policy. The Accounts Team of Melvic College Australia will process refund requests.

Melvic College Australia's CEO and/or Compliance Manager is responsible for all continuous improvement processes in relation to the fee administration and refund policy and procedure and ensuring all staff are complying with the provisions of this policy.



Annex

Minimum Refund Calculation as per the [Education Services for Overseas Students \(Calculation of Refund\) Specification 2014](#)

<i>Type of Refund</i>	<i>Condition</i>	<i>Minimum Refund Calculation</i>
1. Refund of tuition fees in event of provider default	This section applies for subsection 46D(6) (46D Obligations on registered providers in case of provider default) of the Act	<i>Refund amount = weekly tuition fee × weeks in default period</i>
2. Refund if provider does not enter into compliant student default agreement	This section applies if: a. A registered provider is required to provide a refund to a student under section 47E (47E -Refund in other cases) of the Act because the provider has not entered into an agreement with the student that meets the requirements of section 47B (47B Requirement to make written agreement about student default) of the Act.	<i>Refund amount = weekly tuition fee × weeks in default period</i>
3. Refund in event of student failing to start a course due to visa refusal	This section applies if: a. A registered provider is required to provide a refund to a student under section 47E (47E -Refund in other cases) of the Act because: i. the student was refused a student visa; and ii. the refusal was a reason for the student's failure to start the course on, or withdrawal from the course on or before, the agreed starting day; and b. Items 2 of this table does not apply	<i>Refund = amount of the total tuition fees*, minus the lesser of the following amounts:</i> a. 5% of the amount of course fees received by the provider in respect of the student before the default day b. \$500



4. Refund in event of other student default	This section applies if: a. A registered provider is required to provide a refund under section 47E (47E -Refund in other cases) of the Act because of a default by a student; and b. Items 2 and 3 of this table do not apply.	<i>Refund amount = weekly tuition fee × weeks in default period</i>
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**Course fees for a course is the sum of the tuition fees received by the provider in respect of the student; and the non-tuition fees (if any) received by the provider in respect of the student.*

Refunds Table

Melvic College Australia Refunds for enrolments in qualifications

- BSB50420 Diploma of Leadership and Management
- CHC43015 Certificate IV in Ageing Support
- CHC33021 Certificate III in Individual Support (Ageing and Disability)

are subject to the following refund formula.

Note: This Refunds Table does not apply to HLTAID011 Provide First Aid (unit of competency). For information on HLTAID011 Provide First Aid refer to the HLTAID011 Provide First Aid Refunds Table at the end of this document.

**Calculations in the table below are based on the proposed payment plan which would entail an initial deposit of 50% of the tuition fee. Should the student wish to pay more than 50% of the tuition fee, calculations will be provided.*

Refund Type	Description	Notification Requirement	Non-refundable fee	Refund
Unsuccessful visa application	Visa rejection prior to commencement of training.	<ul style="list-style-type: none"> • Complete and submit Withdrawal from Training Form and Refund Request Form electronically or as a hard copy. • Provide supporting evidence regarding unsuccessful visa application with your submission. 	5% of the amount of course fees or \$500, whichever is lesser	Refund following the minimum refund calculation as per the Education Services for Overseas Students (Calculation of Refund) Specification 2014
	Sample Computation			
			Sample amount: 50% of Tuition Fee for BSB50420 Diploma of	Sample amount: 50% of Tuition Fee for CHC33021 Certificate III

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Phone: 0420418189

Website: www.melvic.edu.au

Email: info@melvic.edu.au

Address: Level 11, 461 Bourke St, Melbourne VIC 3000

Refund Type	Description	Notification Requirement	Non-refundable fee	Refund
	Sample Computation Refund Amount = amount of course fees – 5% of the amount of course fees or \$500, whichever is lesser.	Leadership and Management (\$12,600/2 = \$6,300) Refund Amount = 6,300 – 315 (5% of \$6,300) Refund Amount = \$5,985	in Individual Support (Ageing and Disability) (\$9,000/2 = \$4,500) Refund Amount = 4,500 – 225 (5% of \$4,500) Refund Amount = \$4,275	in Ageing Support (\$14,200/2 = \$7,100) Refund Amount = 7,100 – 355 (5% of \$7,100) Refund Amount = \$6,745
Enrolment cancellation / withdrawal from course prior to commencement of training	Enrolment cancelled / withdrawal from course prior to commencement of training.	<ul style="list-style-type: none"> Complete and submit Withdrawal from Training Form and Refund Request Form electronically or as a hard copy. Provide supporting evidence, if any, with your submission. 	\$450 administration fee	Refund full amount of initial Tuition Fees paid, less the administration fee Education Services for Overseas Students (Calculation of Refund) Specification 2014
	Sample Computation Sample Computation Refund Amount = initial fee paid – administration fee	Sample amount: 50% of Tuition Fee for BSB50420 Diploma of Leadership and Management (\$12,600/2 = \$6,300) Refund Amount = 6,300 – 450 Refund Amount = \$5,850	Sample amount: 50% of Tuition Fee for CHC33021 Certificate III in Individual Support (Ageing and Disability) (\$9,000/2 = \$4,500) Refund Amount = 4,500 – 450 Refund Amount = \$4,050	Sample amount: 50% of Tuition Fee for CHC43015 Certificate IV in Ageing Support (\$14,200/2 = \$7,100) Refund Amount = 7,100 – 450 Refund Amount = \$6,650

Refund Type	Description	Notification Requirement	Non-refundable fee	Refund
Enrolment cancellation / withdrawal from course after commencement date	Enrolment cancelled/ withdrawal from the course after commencement date.	<ul style="list-style-type: none"> Complete and submit Withdrawal of Training and Refunds Request Form electronically or as a hard copy. Provide supporting evidence, if any, with your submission. 	\$450 administration fee	Refund following the minimum refund calculation as per the Education Services for Overseas Students (Calculation of Refund) Specification 2014, less the administration fee
	Sample Computation			
	<p>Sample Computation</p> <p>Weekly Tuition Fee =</p> $\left(\frac{\text{total tuition fees for the course}}{\text{number of calendar days in the course}} \right) * 7$ <p>Weeks in default period =</p> $\frac{\text{number of calendar days from the default day to the end of the period to which the payment relates}}{7}$ <p>Refund Amount = (weekly tuition fee x weeks in default period) – administration and processing fee</p>	<p>Sample amount: Weekly Tuition Fee for BSB50420 Diploma of Leadership and Management = \$194 (455 calendar days duration/65 weeks, Total Tuition Fees = \$12,600)</p> <p>Sample Weeks in default period = 31 weeks</p> <p>Refund Amount = (\$194 x 31 weeks) - \$450</p> <p>Refund Amount = \$5,564</p>	<p>Sample amount: Weekly Tuition Fee for CHC33021 Certificate III in Individual Support (Ageing and Disability) = \$139 (455 calendar days duration/65 weeks, Total Tuition Fees = \$9,000)</p> <p>Sample Weeks in default period = 31 weeks</p> <p>Refund Amount = (\$139 x 31 weeks) - \$450</p> <p>Refund Amount = \$3,859</p>	<p>Sample amount: Weekly Tuition Fee for CHC43015 Certificate IV in Ageing Support = \$183 (546 calendar days duration/78 weeks, Total Tuition Fees = \$14,200)</p> <p>Sample Weeks in default period = 38 weeks</p> <p>Refund Amount = (\$183 x 38 weeks) - \$450</p> <p>Refund Amount = \$6,504</p>
Visa cancellation due to actions of the student	- Enrolment cancelled by the college due to false or misleading information	N/A	\$450 administration fee	Refund following the minimum refund calculation

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Refund Type	Description	Notification Requirement	Non-refundable fee	Refund
Enrolment cancellation due to actions of student	<ul style="list-style-type: none"> - Enrolment cancelled due to academic or behavioural misconduct - Enrolment cancelled due to non-payment of full course fees - Enrolment cancelled due to unsatisfactory course progress or attendance 			as per the Education Services for Overseas Students (Calculation of Refund) Specification 2014
	Sample Computation			
	Sample Computation Weekly Tuition Fee = $\left(\frac{\text{total tuition fees for the course}}{\text{number of calendar days in the course}} \right) * 7$ Weeks in default period = $\frac{\text{number of calendar days from the default day to the end of the period to which the payment relates}}{7}$ Refund Amount = (weekly tuition fee x weeks in default period) – administration and processing fee	Sample amount: Weekly Tuition Fee for BSB50420 Diploma of Leadership and Management = \$194 (455 calendar days duration/65 weeks, Total Tuition Fees = \$12,600) Sample Weeks in default period = 25 weeks Refund Amount = (\$194 x 25 weeks) - \$450 Refund Amount = \$4,400	Sample amount: Weekly Tuition Fee for CHC33021 Certificate III in Individual Support (Ageing and Disability) = \$139 (455 calendar days duration/65 weeks, Total Tuition Fees = \$9,000) Sample Weeks in default period = 25 weeks Refund Amount = (\$139 x 25 weeks) - \$450 Refund Amount = \$3,025	Sample amount: Weekly Tuition Fee for CHC43015 Certificate IV in Ageing Support = \$183 (546 calendar days duration/78 weeks, Total Tuition Fees = \$14,200) Sample Weeks in default period = 32 weeks Refund Amount = (\$183 x 32 weeks) - \$450 Refund Amount = \$5,406
Provider default	Where training ceased due to RTO closure / sanction and other reasons	N/A	N/A	Refund following the minimum refund calculation as per the Education Services

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Refund Type	Description	Notification Requirement	Non-refundable fee	Refund
				for Overseas Students (Calculation of Refund) Specification 2014 OR offer for alternate course (if agreed to by student)
Sample Computation				
	Sample Computation Weekly Tuition Fee = $\left(\frac{\text{total tuition fees for the course}}{\text{number of calendar days in the course}} \right) * 7$ Weeks in default period = $\frac{\text{number of calendar days from the default day to the end of the period to which the payment relates}}{7}$ Refund Amount = (weekly tuition fee x weeks in default period)	Sample amount: Weekly Tuition Fee for BSB50420 Diploma of Leadership and Management = \$194 (455 calendar days duration/65 weeks, Total Tuition Fees = \$12,600) Sample Weeks in default period = 25 weeks Refund Amount = (\$194 x 25 weeks) Refund Amount = \$4,850	Sample amount: Weekly Tuition Fee for CHC33021 Certificate III in Individual Support (Ageing and Disability) = \$139 (455 calendar days duration/65 weeks, Total Tuition Fees = \$9,000) Sample Weeks in default period = 25 weeks Refund Amount = (\$139 x 25 weeks) Refund Amount = \$3,475	Sample amount: Weekly Tuition Fee for CHC43015 Certificate IV in Ageing Support = \$183 (546 calendar days duration/78 weeks, Total Tuition Fees = \$14,200) Sample Weeks in default period = 32 weeks Refund Amount = (\$183 x 32 weeks) Refund Amount = \$5,856

For an explanatory guide on refund calculation, please see the [Fact Sheet on ESOS Calculation of Refund Specification 2014](#)

Description of the ESOS Framework

The Australian Government wants international students to have a rewarding, enjoyable, and safe experience when they come to Australia to study. Australia's education and training system offers high quality services and protection for international students to ensure they make the most of their time here.

The laws that protect international students form the Education Services for Overseas Students (ESOS) framework. They include the Education Services for Overseas Students Act 2000 and the ESOS National Code.

Please read a summary of the ESOS Framework including your rights, responsibilities, requirements, support services, and other information about studying in Australia on the Department of Education, Skills and Employment website here: [ESOS Framework](#).

HLTAID011 Provide First Aid Refunds

Refund Type	Description	Notification Requirement	Non-refundable fee	Refund
HLTAID011 Provide First Aid Enrolment cancellation / withdrawal 3 days prior to commencement of training.	Full refund will be issued if the student informs Melvic College Australia through our Withdrawal of Training and Refunds Request Form, <i>at least three (3) calendar days</i> prior to the scheduled commencement of training.	<ul style="list-style-type: none"> Obtain a soft or hard copy of the Withdrawal from Training Form and Refund Request Form and Submit a completed form electronically or as a hard copy. 	NA	Full refund.
HLTAID011 Provide First Aid Enrolment cancellation / withdrawal less than 3 days prior to commencement of training.	Partial refund of 50% will be issued if the student does not attend the scheduled training inform us <i>less than three (3) calendar days</i> prior to the scheduled commencement of the training.	<ul style="list-style-type: none"> Obtain a soft or hard copy of the Withdrawal from Training Form and Refund Request Form and Submit a completed form electronically or as a hard copy. 	50% of the total fee is non-refundable.	Partial refund for HLTAID011 Provide First Aid - 50% of the total fee.
Non-attendance of HLTAID011 Provide First Aid training without notification to cancel enrolment.	No refund will be issued if a student does not inform the college about non-attendance of training prior to scheduled training date.	NA	NA	No refund for HLTAID011 Provide First Aid.

VERSION CONTROL

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Version Control Table

Date	Summary of Modifications	Modified by	Version	Date of Implementation	Next Review Date
30/07/2024	Document creation	360RTO Solutions	v. 1.0	1/07/2024	30/06/2025
03/11/2024	Updated Address and email and website	MCA	v. 2.0	03/11/2024	3/11/2025
01/07/2025	Updated to align with Standards for RTOs 2025	MCA	v. 3.0	01/07/2025	01/07/2026