

Fees, charges and refund policy

Purpose

Through this policy, Chambers Institute ensures that all international students are aware of the fees and charges associated with enrolment in a course with Chambers Institute. This policy provides the guidelines for the eligibility and assessment of refunds for international students and is in accordance with the Education Services for Overseas Students Act 2000 (ESOS Act) and Standard 3 of the National Code 2007.

Chambers Institute ensures the protection of all fees and aims to provide clear and accessible information to students about fees and charges prior to and throughout their enrolment and/or other involvement with Chambers Institute.

Scope

This policy applies to all international students.

Policy

1 Information about Fees and Charges

- 1.1 International students seeking to enroll in a course with Chambers Institute are advised of all fees and charges associated with a course, including course fees, administration fees, materials fees, health cover fees and any other charges on the relevant student information and on Chambers Institute's website. International students seeking to enroll in a course are also advised of the potential for fees to change during their participation in the course.
- 1.2 The information provided to each student will include:
 - a) The total amount of all fees including application fees, course fees, administration fees, materials fees, health cover fees and any other charges such as accommodation placement fees and the potential for fees to change during the course.
 - b) Payment terms, including the timing and amount of fees to be paid and any non-refundable deposit and administration fees.
 - c) Any fees and charges for additional services.
 - d) Chambers Institute's Fees, Charges and Refund Policy.
- 1.3 Persons seeking to enroll with Chambers Institute must read and understand this Fees, Charges and Refund Policy before signing the Letter of Offer.
- 1.4 All course fees include a non-refundable deposit and/or application fee. This amount is specified on all course information about fees and charges and on the Letter of Offer signed by each student prior to entry into a course. The application fee is non-refundable except in the instance where Chambers Institute is required to cancel a course due to insufficient numbers or for other unforeseen circumstances.

2 Letter of Offer

- 2.1 Fees, charges and refunds policy will be included in the Letter of Offer between Chambers Institute and the international students.

Fees, charges and refund policy

- 2.2 All students will be required to sign or otherwise accept (e.g. indicate acceptance online) the Letter of Offer concurrently with or prior to accepting course money from the student which outlines the total course fees, payment terms and schedule of fees. The payment agreement is designed to provide clear and concise information to the student about applicable fees and charges and provide options for payment.
- 2.3 Fees as defined in 1.2 (a) will not be accepted until the student has signed or otherwise accepted the agreement. However, Chambers Institute will accept payment of fees at the same time as receipt of the Letter of Offer.
- 2.4 Where fees are received without the Letter of Offer being signed, Chambers Institute will inform the student that the payment cannot be processed until the signed Letter of Offer is received.
- 2.5 If a Letter of Offer is not received within 20 days of the receipt of the money, the money will be refunded to the student or the payment will be returned to the student e.g. in the case of a cheque or money order.

3 Fees in Advance

- 3.1 Chambers Institute collects fees in advance for services not yet provided to students at various intervals throughout a course and in accordance with the course's relevant payment schedule. To ensure the protection of fees paid in advance and in accordance with Section 22 of the ESOS Act, Chambers Institute is a member of Tuition Protection Service (TPS).
- 3.2 Chambers Institute will receive no more than 50% of the total tuition fees before the student commences the course (or 100% for short courses that fall within one study period of 24 weeks or less) and then, after the student commences, Chambers Institute cannot require a student to pay any further fees until 2 weeks before the start of the second study period.
- 3.3 Chambers Institute will not accept payment of more than \$1500 from each individual student prior to the commencement of the course. Following course commencement, the RTO may require payment of additional fees in advance from the student but only such that at any given time, the total amount required to be paid which is attributable to costs yet to be incurred on behalf of the student for tuition or other services yet to be delivered to the student does not exceed \$1,500.

4. What do student fees cover?

- 4.1 Unless otherwise specified, course fees include the cost of all compulsory training and assessment materials. Any optional textbooks and materials that may be recommended but not required for completion of the course, are not included in course fees and will be an additional cost should the student wish to purchase such materials.
- 4.2 All course fees include up to two (2) attempts at assessment per unit. Where an additional assessment is required in order to achieve competency, Chambers Institute reserves the right to charge a student, an additional re-assessment fee in accordance with the student's Letter of Offer.
- 4.3 For reissuing of a qualification testamur or academic statement, an additional fee will be incurred at the rate provided on the student's Letter of Offer.

5 Terms and Methods of Payment

- 5.1 Fees are to be paid within (14) days of receipt of an invoice.

Fees, charges and refund policy

- 5.2 Students must ensure their fees are paid in full before each study period otherwise their enrolment may be cancelled.
- 5.3 Chambers Institute accepts the following methods of payment – cheque, money order, credit card and direct bank transfer.
- 5.4 Refunds will only be made payable to the person, or entity, who made the original payment.
- 5.5 Education agents will be involved in the collection, management or refunding of a student's fees according to their agreement with Chamber Institute.

6 Credit Card Payments

- 6.1 Credit card payments can be made over the phone by calling (03) 9041 0585 and quoting your invoice number or by completing the remittance slip and posting it to our office at Level 3, 169 Swanston Street, Melbourne VIC 3000.

7 Issuance of Qualifications

- 7.1 Upon completion of a course and once all fees have been paid, the printed qualification or certificate with a statement of results will be issued and sent to the registered address of the student. When a student withdraws from a course and once all final fees have been paid, a statement of attainment will be sent to the student's registered address. This will be provided to the student at no additional cost.
- 7.2 Chambers Institute reserves the right to withhold the issuing of qualifications and academic statements until all fees have been paid.

8 Late Payment

- 8.1 Where a student is more than seven (7) days overdue with payments, Chambers Institute reserves the right to suspend training services until payment is made to bring fees up to date.
 - a. Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.
 - b. For long-term outstanding amounts, Chambers Institute utilises the services of a debt recovery agency to ensure the collection of all fees.

9 Refunds in full (including the application fee)

- 9.1 Tuition fees will be refunded in full (including the application fee) when:
 - A student's initial visa has not been granted
 - Chambers Institute withdraws the offer or is unable to proceed with the program applied (if the program is discontinued after it starts and before it is completed).
- 9.2 Instead of refunding all tuition fees, Chambers Institute may offer the student a place on an alternative course and the student can decide whether to accept this offer or not.
- 9.3 Chambers Institute may also arrange for another course, or part of a course, to be provided to the student at no additional cost to the student as an alternative to refunding the course money. Where

Fees, charges and refund policy

the student agrees to this arrangement, Chambers Institute will not be liable to refund the money owed for the original enrolment.

9.4 If the student accepts the place on another course within Chambers Institute, a new Letter of Offer and Letter of Offer will be developed and provided to the student for acceptance. This must then be accepted by the student in accordance with the Admissions and Enrolment Policy and Procedures.

9.5 If Chambers Institute is unable to provide a refund or offer the student a place in another course, the TPS (Tuition Protection Service) of which Chambers Institute is a member will place the student in an alternative course at no extra cost to the student. If this is not possible, the final course of action is for the TPS Director to attempt to place the student in an alternative course and if this is not possible, the student is entitled to a refund as calculated by the TPS Director.

9.6 A full refund will also be provided to students in the following special circumstances:

- a student cannot commence the course because of severe illness or a disability;
- where there is death of a close family member of the student (parent, sibling, spouse or child); or
- at the discretion of the Chamber Institute's CEO or approved representative, when other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.

10. Partial refund (80% of the tuition fees excluding application fee)

Tuition fees will be refunded partially (80% of the tuition fees excluding application fee) in the following circumstances:

- If a student has supplied incorrect or incomplete information and as a result Chambers Institute withdraws offer.
- If a student who has accepted an offer of a place gives more than 28 days written notice before the commencement of the study period that they will not be undertaking the course.

Partial Refund (55% of the tuition fees excluding application fee)

Tuition fees will be refunded partially (55% of the tuition fees excluding application fee) in the following circumstances:

- Where a student withdraws from a course less than 28 days before the course commencement

11. Student is not eligible for a refund

No refund is paid in the following circumstances

- If the program has commenced
- If the student has breached their visa conditions and their visa has been cancelled
- If the student is excluded on the grounds of unacceptable behaviour

Fees, charges and refund policy

- If the student has not paid outstanding fees.

12. Refunds for students who have a packaged offer for multiple course

12.1 Where students have a packaged offer for multiple courses within Chambers Institute or a partner college and the student does not receive their results until less than 28 days before the course commencement date and the results show that the student does not meet the entry requirements for the next course, and if the student submits a Deferral or Withdrawal Form to Chambers Institute of the intention to defer or withdraw from a course of study within 14 days of receiving their results, then one of the following will occur:

- All fees except the enrolment deposit are refundable less an administrative fee of 20% of the tuition fee for the term period;
- the student can transfer the fees to the next available study period.

13. Payment of refunds

13.1 Eligibility for a refund will be assessed based on this Policy.

13.2 If a student's refund application is approved, the student's enrolment will be cancelled and fees refunded as per this policy.

13.3 Students, who withdraw from a course and wish to seek a refund or have the amount they owe on their fees reduced, must apply to Chambers Institute in writing using the Deferral or Withdrawal Form. Students who have not completed these forms are not eligible for consideration of a refund or reduction in fees.

13.4 Refunds will be paid within 14 days in full to students in the following circumstances:

- Where a course does not start on the agreed starting date or
- where the course it stopped after the course has commenced and before it is completed or
- where the course is not fully provided to the student because of a sanction put on Chambers Institute

13.5 In all other circumstances refunds will be paid within 14 days of receiving the completed and signed Refund Request Form with supporting documentation as required.

13.6 The outcome of the refund assessment will be provided by written notice to the student's registered address, outlining the decision and reasons for the decision along with any applicable refund or adjustment notice.

13.7 Refunds will be paid in Australian dollars to the person who made the original payment.

13.8 Where a student does not agree with the refund decision, he or she may access Chambers Institute Complaints and Appeals process.

13.9 This process does not circumscribe the student's rights to pursue other legal remedies.