

Fees, Charges, and Refund Policy and Procedure – CRICOS (Overseas Students)

A. PURPOSE

Job Training Institute (JTI) ensures that all international student fees, charges, pre-paid fee protections and refunds are administered ethically, transparently and in full compliance with the ESOS Act, ESOS Regulations, the National Code 2018, the Tuition Protection Service (TPS) framework, Australian Consumer Law and the Standards for RTOs 2025.

This policy supports financial integrity, protects students through structured fee-handling processes and ensures that all fee-related information is communicated clearly before and during enrolment.

B. SCOPE

This policy applies to all overseas students and intending students enrolled or seeking to enrol in CRICOS-registered courses at JTI.

It applies to all employees involved in admissions, enrolment, finance processing, PRISMS reporting and compliance oversight.

C. LEGISLATIVE AND STANDARDS REFERENCES

- The ESOS Act 2000 outlines tuition protection, fee collection limits, reporting obligations and principles for managing provider and student defaults.
- ESOS Regulations 2019 require accurate and secure financial recordkeeping.
- The Refund Specification 2014 governs how refunds must be calculated, including for visa refusal.
- National Code Standards 2, 3, 6 and 7 require transparent recruitment, accurate Written Agreements, support services and proper transfer processes.
- The TPS framework ensures tuition protection for students.
- Australian Consumer Law applies to all marketing, fee information and contractual terms.
- The Standards for RTOs 2025 require transparent and accurate information about training products and fees.

D. DEFINITIONS

- An Accepted Student is a student who has signed a Written Agreement and has been issued a CoE.
- A CoE is a Confirmation of Enrolment issued through PRISMS.
- A Designated Pre-paid Fees ADI Account is the authorised bank account in which pre-paid tuition fees are held.
- Provider Default refers to circumstances where JTI is unable to deliver the course as

agreed.

- Student Default refers to situations such as visa refusal, withdrawal, or failure to commence.
- Unspent Tuition Fees are fees paid for training not yet delivered.
- A Written Agreement is the ESOS-compliant enrolment contract outlining fees, refunds and obligations.

E. POLICY STATEMENTS

- Students receive clear, itemised information about all fees, charges, payment terms and refund processes before enrolment.
- All pre-paid tuition fees are protected through the Designated ADI Account and the Tuition Protection Service.
- JTI does not collect more than 50 percent of total tuition fees before commencement unless the student voluntarily elects to pay more.
- No tuition fees are accepted unless a compliant Written Agreement has been signed.
- Refunds are assessed in accordance with the ESOS Act, Refund Specification 2014 and Australian Consumer Law.
- Refunds are processed within the required timeframes: 4 weeks for student refunds and 14 days for provider defaults.
- All CoE variations, defaults and refund obligations are reported in PRISMS and TPS within the required timeframes.
- Financial and contractual records are retained securely for seven years.
- Students may access the internal Complaints and Appeals Policy or external review to appeal refund decisions.

F1. Pre-Enrolment Disclosure

- JTI provides transparent, accurate and current fee information prior to enrolment through the Pre-Enrolment Guide, website, authorised agents and Letters of Offer.
- Information includes tuition fees, non-tuition fees, payment schedules, refund conditions, TPS coverage, support services and complaints pathways.
- All information is version-controlled and reviewed annually.

F2. Invoicing and Fee Collection

- The non-refundable enrolment fee is \$300.
- A maximum of 50 percent of total tuition fees may be collected prior to commencement for courses longer than 24 weeks unless the student elects otherwise.
- For courses of 24 weeks or less, up to 100 percent of fees may be collected before commencement.
- Remaining fees are due two weeks before the next study period commences.

- Payment plans may be approved if hardship or compassionate circumstances apply.

F3. Fee Protection and TPS

- All pre-paid tuition fees are deposited into the Designated ADI Account within five business days.
- Funds are released only when the student commences or when a refund is processed in accordance with the ESOS Act.
- In the event of provider default, TPS ensures students are placed in an alternative course or refunded their unspent tuition fees.

F4. Written Agreement Requirements

- Written Agreements include course details, CRICOS codes, fees, refund clauses, TPS obligations, privacy notices, student responsibilities and enrolment conditions.
- Agreements must acknowledge that contractual terms do not limit rights under Australian Consumer Law.
- All agreements are checked against the Enrolment Compliance Checklist before issuing the CoE.

F5. Refund Scenarios

- Visa refusal before commencement results in a refund of pre-paid tuition fees less 5 percent or \$500, whichever is lower.
- Provider default requires a refund of all unspent tuition fees within 14 days unless an alternative placement is accepted.
- Student withdrawal more than 50 days before course start may result in a partial refund as outlined in the Written Agreement.
- Student withdrawal less than 50 days before commencement results in reduced refunds per the Written Agreement.
- Withdrawals after commencement result in no refund for the current study period; unspent fees for future study periods may be refunded.
- Compassionate or compelling circumstances may result in partial refunds of unspent tuition fees upon evidence.
- RPL assessment fees are non-refundable once assessment has commenced.
- A change in visa status after commencement does not entitle the student to a refund for the current or past study periods.

F6. Refund Application Process

- Students submit a Request for Refund Form with supporting evidence.
- The International Student Coordinator verifies documentation and forwards it to Accounts.

- Accounts and Compliance review the request against the policy and Written Agreement.
- Final approval or refusal is made by the CEO or General Manager and communicated in writing.
- All documentation is securely stored for seven years.

Refunds will be processed within twenty-eight (28) business days from the date JTI receives a completed Request for Refund Form from the student, unless a shorter timeframe is required under the ESOS Act for provider default.

F7. PRISMS and TPS Notifications

- Provider default is reported in PRISMS within three business days and finalised within 14 days.
- Student default is reported in PRISMS within five business days.
- Outcomes are recorded in PRISMS within seven days after the default period ends.

F8. Additional Charges

- The Course Transfer Fee is \$250 and non-refundable.
- Replacement testamur charge is \$100.
- Repeat unit fees are calculated based on tuition divided by nominal hours.
- Placement rebooking is \$50 with medical evidence or \$250 without evidence.

F9. Fairness and Hardship

- JTI may approve payment extensions or compassionate refunds where financial hardship or compelling circumstances exist.
- This policy does not restrict student rights under Australian Consumer Law.

G. RESPONSIBILITIES

- The CEO or General Manager oversees compliance and approves high-value refunds.
- The Accounts Manager manages invoicing, fee processing and designated accounts.
- The Admissions Manager and International Student Coordinator assist students and maintain PRISMS accuracy.
- All staff must provide truthful and transparent fee information.

H. ASSOCIATED DOCUMENTS

- Letter of Offer and Written Agreement Template
- Student Refund Summary
- Request for Refund Form



- Complaints and Appeals Policy
- Records Management Policy