International Fees, Charges and Refunds Policy and Procedure (CRICOS)
Refunds of Prepaid Fees

Purpose

Alignment to the Standards for Providers of Education and Training to Overseas
Students National Code 2018 Part B

Policy Statement

1. Fees and Charges
2. Marketing and Admissions
3. Invoicing and Payment
4. Issuing of Qualification/s
5. Late Fees and Non-Payment of Fees
6. Policy Access
7. Fees and Charges

All Fees and Charges are listed and explained in APPENDIX B

2. Refunds of Prepaid Fees

Student Default
Student Visa Refusal
Student Visa Refusal due to Fraudulent Documents
Student withdraws enrolment prior to course start
Student withdraws enrolment after course start
Provider Default
Tuition Protection Service

3. Procedure

How to apply for a refund?
Circumstances which do not qualify for a refund
Payment of Refunds
Written Confirmation or Decline of Refunds Application

Refunds Approved
Refunds Declined
Refunds Payments made in Error

Processing Time
Right to Appeal a Decision

APPENDIX A

Student Default – Visa refused
Student Default after student visa has been issued
AIWT Default
Fees and Charges
Introduction
Australia-International Institute of Workplace Training (AIWT) ensures that all international students fees are collected in accordance with the requirements of the ESOS Framework and the Standards for RTOS 2015 and that refunds are processed as outlined in this policy. This policy ensures consistency, fairness and transparency for international students enrolled into an AIWT course of study. It also guides staff in all operational areas to give sound advice to international students of their rights and obligations. AIWT international students are made aware of the Fees, Charges and Refunds Policy before a student accepts enrolment through the Letter of Offer, at orientation and throughout their studies via MOODLE and the Student Handbook.

Purpose
The purpose of this policy and procedure is to clearly outline:
• fees and charges are accurately published
• how course fees are charged and when they are due
• how payments are processed
• overdue fees and applicable charges
• how fees paid in advance are protected
• conditions under which a refund may apply
• how to apply for a refund

5.3 Where the RTO collects fees from the individual learner, either directly or through a third party, the RTO provides or directs the learner to information prior to enrolment or the commencement of training and assessment, whichever comes first, specifying:
   a) all relevant fee information including:
      i) fees that must be paid to the RTO
      ii) payment terms and conditions including deposits and refunds.
   b) the learner’s rights as a consumer, including but not limited to any statutory cooling-off period, if one applies
   c) the learner’s right to obtain a refund for services not provided by the RTO in the event the:
      i) arrangement is terminated early
      ii) the RTO fails to provide the agreed services.

7.3 Protecting pre-paid fees by students: International Student Fees are protected through the Tuition Protection Service (TPS) see point 3.8

Alignment to the Standards for Providers of Education and Training to Overseas Students National Code 2018 Part B
2.1.7 indicative tuition and non-tuition fees, including advice on the potential for changes to fees over the duration of a course, and the registered provider’s cancellation and refund policies
3.3.4 list all tuition fees payable by the student for the course, the periods to which those tuition fees relate and payment options (including, if permitted under the ESOS Act, that the student may choose to pay more than 50 per cent of their tuition fees before their course commences)
3.3.5 provide details of any non-tuition fees the student may incur, including as a result of having their study outcomes reassessed, deferral of study, fees for late payment of tuition fees, or other circumstances in which additional fees may apply
3.3.6 set out the circumstances in which personal information about the student may be disclosed by the registered provider, the Commonwealth including the TPS, or state or territory agencies, in accordance with the Privacy Act 1988
3.3.7 outline the registered provider’s internal and external complaints and appeals processes, in accordance with Standard 10 (Complaints and appeals)
3.3.8 state that the student is responsible for keeping a copy of the written agreement as supplied by the registered provider, and receipts of any payments of tuition fees or non-tuition fees
International Fees, Charges and Refunds Policy and Procedure (CRICOS)

3.4.1 amounts that may or may not be repaid to the overseas student (including any tuition and non-tuition fees collected by education agents on behalf of the registered provider)
3.4.2 processes for claiming a refund
3.4.3 the specified person(s), other than the overseas student, who can receive a refund in respect of the overseas student identified in the written agreement, consistent with the ESOS Act
3.4.4 a plain English explanation of what happens in the event of a course not being delivered, including the role of the TPS
3.4.5 a statement that “This written agreement, 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 the Australian Consumer Law if the Australian Consumer Law applies”.

Policy Statement
AIWT will ensure that fees, charges and refunds are accurate

1. Fees and Charges

Marketing and Admissions
1.1 AIWT publishes accurate information about fees, charges and refunds in relevant information sources such as the AIWT website, international student prospectus, student agreement and/or Letter of Offer, Student Handbook to ensure that students have access to sufficient information enabling them to make an informed decision on their financial commitment to undertake a course/s with AIWT.

1.2 AIWT publishes increases in future fees and charges at least 3 months prior in relevant information sources. AIWT informs students in writing and evidence is kept on the students file.

1.3 AIWT will not accept any course money from international students on a student visa until such time as the student has accepted the International Student Course Acceptance Agreement. This can occur concurrently however. Sometimes, due to differences in time zones and similar issues related to dealing with other countries, monies can be received before the International Student Course Acceptance Agreement has been received. In these situations, any monies received from the international student or their representative will not be drawn down upon until a course acceptance of the place offered by the student.

1.4 Tuition and administration fees are non-transferable to other students or other institutions.

1.5 AIWT holds all pre-paid student fees received from future students in a secure bank account. Student fees are drawn upon once the student has commenced their studies.

1.6 AIWT does not collect more than 50% of the total tuition fee unless the student or their sponsor informs AIWT in writing to choose to pay more than 50%. Prepaid fees are protected through the Tuition Protection Service (TPS).

1.7 AIWT securely stores a copy of the Letters of Offer including the written agreement outlining the student fees and charges and the Student Course Acceptance Agreement in the Student Management System.

Invoicing and Payment
1.8 AIWT accounts issues regular invoices for each study period 4 weeks prior to a study period/ term start listing itemised components of course related fees & charges (GST Free). If applicable additional goods and services purchased will be invoiced separately e.g. airport pick up, additional mentoring or coaching or equipment which are optional, but a student may wish to access.

1.9 Fees must be paid as per the payment schedule outlined in the Letter of Offer. AIWT prefers to receive payment by electronic bank transfer, EFTPOS or Credit Card (surcharge applies). International students must ensure that they add their Student ID and Full Name when transferring money into the nominated AIWT bank account.

1.10 AIWT issues a receipt for every payment made to AIWT. It is highly recommended that students keep their payment records in a secure place.
Issuing of Qualification/s
1.11 AIWT will issue qualifications and record of results only if all fees relating to this qualification are paid in full.

Late Fees and Non-Payment of Fees
1.12 All AIWT Fees must be paid by the due date.
1.13 AIWT will issue one (1) warning letter for overdue fees via email.
1.14 AIWT will issue a Notice of Intent to Cancel the enrolment (NOITC) if overdue fees are not paid within 7 days, after the warning letter has been sent. The issuing of a NOITC will automatically attract a $100.00 late fee and immediate lock out of MOODLE.
1.15 International Students must immediately make arrangement with the AIWT accounts team to avoid being cancelled for non-payment of fees.
1.16 Entering a debit arrangement (Payment Plan) will incur a 5% service fee. This will be added to the amount owed.
1.17 All direct debit plans must commence and end within the term. This means no amounts owing can be carried to the next term of study.
1.18 Any direct debits dishonoured by the bank will incur an additional $100 dishonour fee. This fee is applicable to each default. Again, the amount will be added to the current amount owing and needs to be cleared within the term.
1.19 Continuous Non-Payment of Fees will result in the following actions by AIWT:
   - Remove access to AIWT’s resources, computer systems or online course;
   - Withhold academic transcripts and/or qualifications;
   - Cancellation of enrolment;
   - Report Non-Payment of fees on PRISMS to inform the Department of Education and the Department of Home Affairs;
1.20 Outstanding debts will be referred to a debt collection agency where fees are more than 35 days past the due date and where no alternative arrangements have been made.

Policy Access
AIWT students are made aware of the Fees, Charges and Refunds Policy before a student accepts the enrolment through the Letter of Offer. The policy is easily accessible through the AIWT website and MOODLE.

Fees and Charges
All Fees and Charges are listed and explained in APPENDIX B

2. Refunds of Prepaid Fees
2.1 AIWT’s Refund Policy (CRICOS) includes provision for refunds of
   - tuition fees
   - resource fees
   - accommodation services (where relevant)
   - airport pickup (where relevant)
   - Refunds for OSHC should be referred to the OSHC provider (where relevant)
2.2 This policy applies to all intending, commencing and continuing international students who have paid fees in advance.
2.3 As soon as an international student accepts a place offered by AIWT and pays the associated fees, a binding contract is created between the student and AIWT which is outlined in the Letter of Offer and the attached terms and conditions of enrolment.
2.4 International students who apply for a refund under this policy are afforded the principles of natural justice, including the ability to lodge a complaint or appeal against any decision relevant to an application for refund request.
2.5 This policy and the availability of complaints and appeals processes do not remove the right of any student to take action under Australia’s consumer protection laws.
Student Default

Student Visa Refusal

2.6 If a student visa application has been refused by the Department of Home Affairs (DHA), the student agrees to provide AIWT with a copy of the decision letter from DHA to confirm that the student visa application has been refused.

2.7 For the student to receive a refund, a copy of this letter must be provided to AIWT as evidence of the visa refusal and in order for the student to obtain a refund in accordance with the Refund Policy (CRICOS).

Student Visa Refusal due to Fraudulent Documents

2.8 If a student visa application has been refused by DHA due to fraudulent documents, the student is not entitled to a refund.

2.9 Where the refusal letter is not provided, the refund will be calculated as per a student withdrawal as listed in APPENDIX A.

Student withdraws enrolment prior to course start

2.10 Where a student cancels or defaults in accordance with the meaning given in this policy, the cancellation fee and/or refund listed in APPENDIX A applies.

If a student withdraws due to compassionate or compelling reasons, AIWT encourages the student to provide sufficient evidence in their application and attach evidence from a third party.

2.11 Students who have not prepaid fees when entering an AIWT pathway course and are not financial at the time of cancellation need to consider the following:

- A cancellation fee applies as listed in APPENDIX A
- If any fees are outstanding or overdue, these fees must be paid prior to AIWT cancelling the enrolment.
- AIWT reserves the right to engage a debt collection agency to collect outstanding fees.

Student withdraws enrolment after course start

2.12 Where a student cancels or defaults in accordance with the meaning given in this policy, the cancellation fee and/or refund listed in APPENDIX A applies.

Provider Default

2.12 In the unlikely event AIWT ceases to provide a course of study and AIWT is at fault, all unspent pre-paid tuition fees to date will be refunded to the student within fourteen (14) days of the default day including other associated fees, AIWT will:

- offer you an alternative place at AIWT expense, that is accepted by you in writing; or
- refund any prepaid fees or the unused portion.

Tuition Protection Service

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. The TPS ensures that international students are able to either:

- Complete their studies in another course or with another education provider; or
- Receive a refund of their unspent tuition fees.

2.13 If AIWT is unable to provide a place in an alternative course and AIWT is not in a position to refund the unexpended pre-paid tuition fees, AIWT will notify the TPS Director within three (3) business days of the default or intention to default. At this time, AIWT will have fourteen (14) days to satisfy its tuition protection obligations to current students.

Subsequent to the fourteen (14) days lapsing, AIWT will have a further seven (7) days to advise the TPS Director of the final outcome.

The student shall be referred to the Tuition Protection Service www.tps.gov.au, who will place the student in a suitable alternative course or if a suitable course cannot be found, pay a refund as calculated by the TPS Administrator.

Where the student wishes to obtain further information about the Tuition Protection Service (TPS), it can be found at the following website: https://tps.gov.au/StaticContent/Get/StudentInformation. For further information relating to the Tuition Protection Service (TPS) see APPENDIX C which gives a comprehensive overview of arrangements provided by the TPS.
3. Procedure

How to apply for a refund?
All international students seeking a refund for any purpose must complete the “Application for Refund Form” including any supporting evidence as required and email to futurestudents@aiwt.edu.au if the course has not yet commenced and to studentservices@aiwt.edu.au if the course has commenced. It should be noted that making an application for a cancellation of enrolment or a letter of release are not indicators that you are also seeking a refund and an “Application for Refund Form” must be completed at all times a refund is being sought.

If the applicant is under the age of 18 years, the guardian must sign the refund form.

A processing time of up to 28 days applies, however students are generally informed in writing within 7 days by accounts if the refund application has been declined.

Circumstances which do not qualify for a refund:
- The international student has no pre-paid fees against their current enrolment;
- If the international student has loaned equipment and/or resources from AIWT which has not been returned;
- A complaint or appeal is in progress that is related or linked to the application for a refund.

Payment of Refunds:
Refunds will be provided into the international student’s nominated bank account in their own name unless:
- The international student is under the age of 18 years, in which case, the refund will be provided to the parent or legal guardian responsible for the international student.
- In the event that the international student is deceased or incapable of nominating a bank account, the refund will be provided to the parent or legal guardian as nominated on the international student’s emergency contact details form.
- Under no circumstances will an international student’s refund be paid to an education and/or migration agent or other third party without the international student’s written consent and that consent is written in the English language.

Where a refund is processed for overseas payments for international students in accordance with this policy, international students will be charged any bank fees associated with the transfer of funds which will be deducted from the refund.

Written Confirmation or Decline of Refunds Application
- Refunds Approved
  In all cases where a refund is approved and processed, the international student will receive a written statement that details how the refund was calculated and where it was paid into.
- Refunds Declined
  In all cases where an international student applies for a refund and the refund is declined, a written statement will be provided to the international student outlining the reasons for the decision by AIWT to reject the application for a refund.
- Refunds Payments made in Error
  The student agrees to repay AIWT (on demand) for any payments credited to the student in error. AIWT reserves the right to offset the amount of any over payment made in error against any liability (including any future debt) owing to AIWT by the student.

Processing Time
All refunds, except those for provider default, will be processed within twenty-eight (28) days of the written application being received by AIWT.

Right to Appeal a Decision
Students have the right to access the AIWT complaints and appeals process should they disagree following the “Complaints and Appeal Policy”.
### APPENDIX A

Cancellation/Refund of Fees – please note that the **Application Fee is non-refundable!**

#### Student Default – Visa refused

<table>
<thead>
<tr>
<th>Student Default</th>
<th>Timeline</th>
<th>Evidence Required</th>
<th>Cancellation Fee</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Visa refused</td>
<td>Before Course Commencement</td>
<td>Copy of Letter from DHA student visa decision</td>
<td>5% of total course fee or $ 500 whichever is less</td>
<td>Full refund minus the cancellation fee</td>
</tr>
<tr>
<td>Visa refused due to fraudulent documents</td>
<td>Before Course Commencement</td>
<td>Copy of Letter from DHA student visa decision</td>
<td></td>
<td>No Refund</td>
</tr>
<tr>
<td>Visa refused after the course has started</td>
<td>After Course Commencement</td>
<td>Copy of Letter from DHA student visa decision</td>
<td></td>
<td>No Refund</td>
</tr>
</tbody>
</table>

**Note:** If a student has not paid the full course fees for the applicable study period, the student may be liable to pay the balance.

#### Student Default after student visa has been issued

<table>
<thead>
<tr>
<th>Student Default after student visa has been issued</th>
<th>Timeline</th>
<th>Evidence Required</th>
<th>Cancellation Fee</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student with a student visa withdraws</td>
<td>More than 10-weeks before course start</td>
<td>$ 250 withdrawal administration fee</td>
<td>Full refund on prepaid tuition fees</td>
<td></td>
</tr>
<tr>
<td>Student with a student visa withdraws</td>
<td>Less than 10 weeks but more than 4 weeks before course start</td>
<td>20% of course fee for the first study period</td>
<td>80% on prepaid tuition fees</td>
<td></td>
</tr>
<tr>
<td>Student with a student visa withdraws</td>
<td>Less than 4 weeks before course start</td>
<td>50% of course fee for the first study period</td>
<td>50% on prepaid tuition fees</td>
<td></td>
</tr>
<tr>
<td>Student with a student visa withdraws</td>
<td>On course start</td>
<td>Full Course Fee</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>Change of Visa Status</td>
<td>Less than 4 weeks before course start</td>
<td>Copy of new visa</td>
<td>20% of course fee for the applicable study period</td>
<td>80% on prepaid tuition fees for the applicable study period</td>
</tr>
<tr>
<td>Change of Visa Status</td>
<td>On or after course start</td>
<td>Copy of new visa</td>
<td>Full course fee for the applicable study period before eligible to switch to domestic course fees</td>
<td>Nil on prepaid tuition fees for the applicable study period</td>
</tr>
</tbody>
</table>

#### AIWT Default

<table>
<thead>
<tr>
<th>AIWT Default</th>
<th>Timeline</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIWT fails to provide the course offered, or terminates a service offered or ceases to operate</td>
<td>At all times</td>
<td>Full Refund if the student wishes to transfer to another provider except if the students gets cancelled by provider due to non-payment of fees or non-progression in their course.</td>
</tr>
</tbody>
</table>

If TPS is responsible, please check the website https://tps.gov.au/StaticContent/Get/StudentInformation
## APPENDIX B: Fees and Charges

### Type of Fees

<table>
<thead>
<tr>
<th>Type of Fees</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Fee</td>
<td>Is a one-off fee for an international student visa application and is <strong>non-refundable</strong></td>
</tr>
<tr>
<td>Tuition Fee(s)</td>
<td>This fee is for the actual course and is stated in the Letter of Offer. If taking multiple courses, the tuition fee is detailed per course including the payment due dates for each study period.</td>
</tr>
<tr>
<td>Resource Fee</td>
<td>The resource fee is to cover additional learning resources including e-books, industry placements, excursions, WIFI, LMS (MOODLE) etc. It is a once off fee per course and is non-refundable after the course has started.</td>
</tr>
<tr>
<td>Withdrawal Fee</td>
<td>The withdrawal fee covers the administration cost of a cancellation</td>
</tr>
</tbody>
</table>

### Other Fees and Charges

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Re-assessment Fee</td>
<td>$50.00</td>
</tr>
<tr>
<td>Reprint of Statement of Attainment</td>
<td>$50.00</td>
</tr>
<tr>
<td>Photocopying &amp; Printing:</td>
<td>$0.20 Black and white</td>
</tr>
<tr>
<td></td>
<td>$0.40 Colour</td>
</tr>
<tr>
<td>Re-issue of Student Card</td>
<td>$20.00</td>
</tr>
<tr>
<td>Issue of Letter for Immigration</td>
<td>$20.00</td>
</tr>
<tr>
<td>Airport Pick up</td>
<td>$100.00</td>
</tr>
<tr>
<td>Late Payment of Fees (issued with warning letter)</td>
<td>$100.00</td>
</tr>
<tr>
<td>Cancellation Fees</td>
<td>As per the policy</td>
</tr>
<tr>
<td>Credit Card Fees</td>
<td>Mastercard Credit – 0.5%</td>
</tr>
<tr>
<td></td>
<td>Visa Credit – 0.9%</td>
</tr>
<tr>
<td></td>
<td>Mastercard Debit – 0.6%</td>
</tr>
<tr>
<td></td>
<td>Visa Debit – 0.5%</td>
</tr>
<tr>
<td>Bank Fees (General)</td>
<td>At cost</td>
</tr>
<tr>
<td>Bank Dishonour Fee</td>
<td>$100.00 per default</td>
</tr>
<tr>
<td>Direct Debit Fees</td>
<td>5%</td>
</tr>
<tr>
<td>Debt Collection</td>
<td>10% of the total amount outstanding</td>
</tr>
<tr>
<td>Bank Dishonour Fee</td>
<td>$100.00 per default</td>
</tr>
</tbody>
</table>

### Credit Card Fees

<table>
<thead>
<tr>
<th>Credit Card Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mastercard Credit</td>
<td>0.5%</td>
</tr>
<tr>
<td>Visa Credit</td>
<td>0.9%</td>
</tr>
<tr>
<td>Mastercard Debit</td>
<td>0.6%</td>
</tr>
<tr>
<td>Visa Debit</td>
<td>0.5%</td>
</tr>
</tbody>
</table>

### Bank Fees (General)

- At cost

### Debt Collection

- 10% of the total amount outstanding
APPENDIX C
The TPS Overview - How Does It Work for International Students?

Note: The above flow diagram is for guidance purposes only. To the extent that the diagram is inconsistent with the Education Services for Overseas Students Act (the ESOS Act) 2000 the ESOS Act prevails. Providers should not rely on this diagram alone and must read the requirements in the ESOS Act.
TPS STUDENT BROCHURE

Your responsibilities – some tips to make sure you’re covered

☐ Read your written agreement carefully before you sign it – it is a legal contract.
☐ Make sure you are clear about the number of study periods in your course, how the fees are distributed throughout the course and the difference between tuition fees and other types of unprotected fees such as accommodation.
☐ Understand the terms of any refund you may be entitled to if you do not meet the conditions of the written agreement or in the situation where your visa is not approved.
☐ Keep a copy of all receipts for money you have paid to a provider.
☐ Make sure your provider gives you (and you keep) a record of all study completed at each stage of your course.
☐ Let your provider know as soon as any of your contact details change.

Visit www.dhe.gov.au or phone (61 3) 6484 6069 to find out more about your rights and responsibilities.

Stronger, Simpler, Smarter ISOS – Protecting International Students

Fees paid in advance
Under the changed rules, providers are not allowed to collect more than 50 per cent of the total tuition fees for the whole course before you start, unless your course is 24 weeks or less.

After you start your course, your provider cannot require you to pay any remaining tuition fees until two weeks before your second study period.

Any money you pay to a provider that is not directly related to your course, such as for homestay accommodation, is not protected under the TPS.

Keep your contact details up to date
It is very important that your provider has your correct contact details and we encourage you to update these whenever they change, however these must be updated at least every six months. The details required are a current residential address, and a mobile phone number and email address (if you have one).

Having current contact details will ensure you can be reached in an emergency or if you need to be assisted by the TPS.

Where can I go if I need help?
The Australian Government is committed to ensuring you have a great education experience here.

If, however, you have a complaint about your education provider you may take the matter to an independent complaints handling body. This will be the relevant State Ombudsman if you are enrolled with a publicly-funded provider or the Overseas Student Ombudsman if you are enrolled with a private provider. Visit the relevant State Ombudsman’s website or www.oos.gov.au, for more information.
**What is the ESOS Act?**

The *Education Services for Overseas Students Act 2000* (the ESOS Act) and related laws set out the requirements for education institutions (providers) who deliver education services to international students on a student visa. These laws are there to protect international students and also help ensure students meet student visa conditions for attending classes and making satisfactory progress in their studies while in Australia.

**What’s changed?**

For many years Australia has been a world leader in protecting the tuition fees of international students studying in Australia on a student visa. Changes to the ESOS Act make these protections even stronger. Additionally an Overseas Students Ombudsman was established in 2011 to assist overseas students who have a complaint about a private provider. Students of publicly funded providers already have access to the relevant State Ombudsman.

Most international students have a positive study experience in Australia and one of the reasons they choose to come to study here is because they are well-protected by providers and the Government. On the rare occasions that a provider is unable to deliver a course you have paid for and does not meet its legal obligations to make alternative course placements or provide you with a refund, it is good to know there is help available.

From 1 July 2012 a Tuition Protection Service (TPS) will operate, backed by all education providers who enrol international students. Additionally, providers must meet stricter requirements to be registered with the Australian Government.

**Written agreements**

Under Australian law, when you accept an offer of a course, it must be in the form of a written agreement. This is the document that you sign when you enrol with an education provider.

In your written agreement, providers must give you detailed information on:

- the course you are enrolled in
- payment plan for tuition fees including the number and length of each study period
- any non-tuition fees
- refund entitlements in different situations
- course requirements including minimum English language
- requirements on attendance and making satisfactory progress
- any assurance that can support you or keep you safe.
<table>
<thead>
<tr>
<th>Version Control</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policy Owner</strong></td>
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<tr>
<td><strong>Policy Number</strong></td>
</tr>
<tr>
<td><strong>Approved by</strong></td>
</tr>
</tbody>
</table>
| **Version History** | Original creation  
Update reflects improved AIWT processes under new management  
Improved layout  
Update to incorporate the National Code 2018  
Improved the use of plain language and logical flow of events |
| **Version 2.1** | Page 6 Clause 1.15 Long standing debts to be handed to debt collector have been reduced to 35 days from 40 days  
Direct Debit Fees have been adjusted from $10.00 per payment to a $100.00 set up fee |
| **Version 2.2** | Feb 2019 - Cancellation by student after course start – cancellation fees for the applicable study period made clearer |
| **Version 2.3** | January 2020 – Adjusted fee for payment plan to 5% on the owing amount and adjusted wording around non-payment of fees, due date and consequences of non-payment e.g., lock out of MOODLE, warning letter to attract $100 late fee. |