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Wissen Holdings Pty Limited

SC5: FEES AND REFUNDS POLICY & PROCEDURE V2.0

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Compliant with Outcome Standards 2025 (2.3 – Fees and Refunds, 4.3 – Financial Management, 4.4 – Continuous Improvement) and National Code 2018 (Standard 2 & 3).

PURPOSE

As a Registered Training Organisation (RTO) and CRICOS provider, Wissen Holdings Pty Ltd trading as Atlas College ensures full compliance with the Outcome Standards 2025, Education Services for Overseas Students (ESOS) Act 2000, and the National Code 2018 (Standards 2 & 3).

This policy establishes how student fees are managed and how refunds are processed in the event of withdrawal, default, or course cancellation.

DEFINITIONS

Term	Definition
ASQA	Australian Skills Quality Authority – national VET regulator and Atlas College's registering body.
DESE	Department of Education (Commonwealth).
ESOS Act 2000	Education Services for Overseas Students Act 2000.
National Code 2018	National Code of Practice for Providers of Education and Training to Overseas Students 2018.
Outcome Standards 2025	National performance-based standards replacing the Standards for RTOs 2015.
PRISMS	Provider Registration and International Students Management System.
Provider Default	Atlas College will default if: • it is unable to fulfil its obligations to start or complete a course • The course stops being provided after it starts and before it is completed • The course is not provided fully to the student because Atlas College has had a sanction imposed.
Student Default	A student defaults if: • They breach Atlas College registration terms and conditions • They breach student visa requirements • They cancel their registration after the course start date • They don't pay their fees • They breach Australian Law

POLICY

PROTECTION OF FEES PAID IN ADVANCE

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Atlas College protects all fees paid in advance by international students in accordance with the ESOS Act, Tuition Protection Service (TPS) requirements, and Outcome 4.3 of the Outcome Standards 2025.

- All prepaid tuition fees are held in a designated trust account separate from operational funds.
- Refunds are processed directly from this account to ensure student protection and compliance.
- Atlas College will not require international students to pay more than 50% of total tuition fees before course commencement, and not more than $1,500 per instalment thereafter.
- Students pay a non-refundable registration fee of AUD $250 and the first tuition instalment of AUD $1,500 after signing and returning the Letter of Offer and Student Written Agreement.
- Then as per the Fee Instalment Schedule, as detailed on the student agreement, students are required to pay (in advance of training) a maximum of $1,500 tuition fee per instalment until the full amount of course tuition fee has been paid
- Atlas College contributes to the Tuition Protection Service (TPS), ensuring refund or re-placement options in the event of provider default.

FEES AND REFUND INFORMATION

Prospective and current students are advised of the fees associated with a course on the relevant Course Outline information, Student Enrolment Application Form and on the Letter of Offer and Acceptance- Student Written Agreement. In compliance with Clause 5.3 of the Standards, this is provided prior to admission and enrolment.

For international students, fee information is always provided prior to enrolment as per the requirements of The National Code 2018 Standard 3. Fee information provided to international students includes:

- All relevant fee information, including fees that must be paid and the payment terms.
- Refund information and conditions relating to the refund
- The learner's rights as a consumer

Refund information is outlined in the Letter of Offer and Acceptance- Student Written Agreement and in the Student Handbook.

Fees will only be processed and collected once a signed copy of the Letter of Offer and Acceptance- Student Written Agreement is received by Atlas College as evidence of acceptance by the applicant.

Circumstances and the potential for changes to fees over the duration of a course,

INCLUSIONS IN COURSE FEES

Unless otherwise stated:

- Unless otherwise specified, course fees include all the training and assessment required for students to achieve the qualification or course in which they are enrolling.
- Course fees include enrolment fees (non-refundable), material fee, and course tuition fees. Tuition Fee include training and assessment resources but does not include cost of the textbook and material.
- Course fees include the issuance of a Testamur and Record of Results and/or Statement of Attainment. For additional copies or re-issuing any of these documents, an additional fee is applicable. This fee is currently $100 per request.

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- Course fees *do not include* Overseas Student Health Cover (OSHC) or optional extras such as airport pick up or accommodation. These requirements are purely student's responsibility.

LATE PAYMENT

- Students who are experiencing difficulty in paying their fees are invited to call Atlas College to make alternative arrangements for payment during their period of difficulty.
- Atlas College reserves the right to suspend the provision of training and/or other services 14 days after the fees were due until fees are brought up to date. Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.
- Following the appropriate intervention support, international students who do not pay their fees will be reported to DHA via PRISMS under student default.

REFUNDS

REFUND PROCESS

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 Atlas College using the *Notice of Withdrawal* and *Refund Application Form* outlining the details and reason for their request.

When the refund is approved, Atlas College will:

- issue a statement detailing how the refund was calculated
- Issue the refund within 28 days of receipt of the *Refund Application Form*

REFUND CONDITIONS

Situation	**Refund Amount**
Visa refused before course commencement	100% refund of tuition fees
Withdrawal ≥ 5 weeks before start date	90% refund
Withdrawal ≥ 3 weeks before start date	70% refund
Withdrawal < 2 weeks before start date	No refund
Withdrawal after course commencement	No refund
Visa cancelled due to student actions	No refund
Visa extension refused	Refund of unused tuition fees

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Withdrawal by current students (with 4 weeks' notice before next due date)	Refund of unused tuition fees

Atlas College may consider higher refunds under exceptional circumstances, supported by written evidence.

CIRCUMSTANCES WHERE NO REFUND WILL BE PROVIDED

No refunds for Students

- If a student is refused a visa and the reason for the refusal is:
  - Did not start the course at the location on the agreed starting day or
  - Withdraws from the course at that location or
  - Did not pay the course fees due
- Atlas College terminates a student's enrolment because of a failure to comply with Atlas College's policies, unsatisfactory academic progress or attendance
- If a student is in breach of their student visa conditions
- If a student has supplied incorrect, false or misleading information.

OUTCOMES OF REFUND DECISIONS

Atlas College will:

- Notify the student in writing of the refund outcome within 28 days;
- Include a full statement showing refund calculation; and
- Advise the student of their right to appeal the decision under the Complaints and Appeals Policy (SC4).
- All refund documentation is filed in the student's record.

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PROCEDURES

STUDENT FEES

Procedure	Responsibility
INVOICES • All students should pay their enrolment fee upon application and term tuition fees one week prior to course commencement. The Marketing Manager will raise an invoice for the amount in line with the payment schedule for the relevant course. • Students should pay each term's course fees latest by the course commencement date. • The administration Manager will keep a copy of the invoice on the student's file.	Marketing Manager/ Administration Manager
FEE INSTALMENT INVOICES • Charge fee instalments in line with the relevant payment schedule for the course provided to the student in Letter of Offer-Student Written Agreement and accepted by the student. • Students should pay by the scheduled payment date as mentioned in the Letter of Offer-Student Written Agreement and accepted by the student. • Keep a copy of the invoice on the student's file.	Marketing Manager Administration Manager
RECEIVING PAYMENTS • Payments may be made by EFTPOS, cash (not encouraged), direct bank transfer or credit card. All fee payments must be made to Atlas College trust bank account as provided on the Letter of Offer-Student Written Agreement and accepted by the student • Record payments against the relevant invoice on the accounting programme • Provide the student with a receipt.	Marketing Manager
MANAGING OVERDUE FEES • Sends out statements **monthly** to students to show outstanding fees (if any) • Send payment reminders to students where payments **are more than 1 Week** late as per Atlas College warning letters process.	Marketing Manager

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REFUNDS – PROVIDER DEFAULT AND EARLY TERMINATION

Procedure	Responsibility
PROCESSING REFUNDS – PROVIDER DEFAULT • Automatically issue a refund within **28 days** to students who have enrolled and paid their enrolment fee and term fee and the course is cancelled prior to commencement. • Automatically issue a refund to students within 28 days where the course has commenced but is cancelled. • Notify students to whom refunds are automatically issued in writing and issue refund. Record on student's file.	Marketing Manager CEO
PROCESSING REFUNDS – STUDENT DEFAULT / EARLY TERMINATION Students who wish to withdraw from their course including early termination and seek a refund are to make a request for a refund in writing. • Assess refund as per this Policy. • Calculate the relevant refunds. • CEO approves refund assessment and organizes the transfer of funds • Notify the student in writing of the *Student Refund Letter Outcome* of the refund assessment and make payment of refund where applicable. • Process student default refunds within 28 days of receipt of written fee refund application. • Keep a copy of the refund assessment on the student's file.	Marketing Manager CEO

DOCUMENT CONTROL

Document No. & Name:	**SC5 - Fees & Refunds Policy & Pprocedure V2 Jul 2025**
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Author:	**Atlas College**
Status:	**Approved**
Approved By:	**CEO**
Approval Date:	15/07/2025
Next Review Date:	**15/06/2027**
Standards:	Outcome Standards for Registered Training Organisations (2025), particularly Outcome 2.2 (Learner Suitability and Informed Choice) and Outcome 4.3 (Records and Risk Management); AQF Qualifications Issuance Policy (2023); Education Services for Overseas Students Act 2000; and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 – Standard 3.