

1. Purpose

- 1.1 The purpose of this policy is to set out the guidelines to ensure students at Quality College of Australia (QCA):
 - 1.1.1 Pay their tuition fees as outlined in their letter of offer.
 - 1.1.2 Are aware of the payment terms and conditions, including the timing in which invoices are issued and due.
 - 1.1.3 Are aware of the payment methods available to an overseas student to pay their tuition fee.
 - 1.1.4 Are aware that all fees are payable in Australian currency only (AUD).
 - 1.1.5 Are aware of the payment arrangement options available to an overseas student.
 - 1.1.6 Are aware of circumstances where non-payment of fees will affect the enrolment or where course duration may be varied or cancelled due to unpaid tuition fees.

2. Definitions

- 2.1 CoE – Confirmation of Enrolment
- 2.2 Home Affairs – Department of Home Affairs
- 2.3 ISSO – International Student Support Officer
- 2.4 QCA – Quality College of Australia
- 2.5 Intervention Strategy – is defined as an individual plan developed by QCA's ISSO in consultation with the student and relevant training staff. The primary purpose of the intervention strategy is to provide specific assistance and/or advice to address the issues preventing the student from achieving payment of tuition fees as outlined in the student's letter of offer.
- 2.6 Overseas Student – is defined as a person who currently holds a CoE with QCA or is a prospective student who has submitted an application to enrol with QCA and will require a CoE to commence study.
- 2.7 PRISMS – Provider Registration and International Student Management System
- 2.8 Semester – Two study periods (20 weeks) of study

3. Application fee

- 3.1 Overseas students must pay a non-refundable application fee of \$150 at the time of application. The application process will not proceed unless QCA has received the non-refundable application fee.

4. Material fees

- 4.1 Overseas students will be required to pay a once-off fee for course materials. This fee covers items such as:
- 4.1.1 Cookery Uniforms
 - 4.1.2 Management Uniforms
 - 4.1.3 Knife Kit
 - 4.1.4 Training Course Materials
- 4.2 Additional material fees may be charged, should the student choose to apply for further study with QCA.

5. Tuition fee

- 5.1 Tuition fees will be invoiced on a semester basis. An overseas student's total tuition fee and semester payment plan will be outlined in the Letter of Offer.
- 5.2 Tuition fees reflect the content of the course and any qualification received. Tuition fees do not reflect the duration of the course, meaning that there is not an automatic refund of tuition fees should you complete the course in a shorter period of time.
- 5.3 Fees may be reduced, or refunds may be approved, should the student be granted Recognition of Prior Learning (RPL) or Credit Transfer (CT) for units of competency. Please note that this may affect the duration of a student's course and impact on student visa conditions.
- 5.4 A student will not be issued with their official transcript and certificate if their full tuition fee associated with that qualification has not been received by QCA.

6. Other additional charges

- 6.1 Students may incur additional fees as during their study as per their letter of offer including but not limited to:
- Late payment fees
 - Re-sit fees for theory and practical session
 - Replacement of student ID card
 - Replacement of student name badge
 - Overseas Student Health Cover (OSHC)
 - And any other fees stipulated in the letter of offer.

7. Invoice and timing for payment

- 7.1 The total fees for the first semester of study must be paid at least 6 weeks prior to commencement of the course, including any applicable materials costs and health cover fees.
- 7.2 QCA reserves the right to defer a student's enrolment if the full payment of the first invoice has not been received 6 weeks prior to course commencement.

- 7.3 Invoices are issued to a student's email address which has been provided to QCA for all correspondence. It is a student's responsibility to notify the ISSO of any change to contact details.
- 7.4 All invoices are issued on a semester basis. QCA does not issue individual invoices for each instalment where a payment arrangement has been approved.
- 7.5 All invoices for subsequent semesters will be sent via email 4 weeks prior to the invoice due date.
- 7.6 All invoices for subsequent semesters are due 2 weeks prior to commencement of each semester.
- 7.7 Where a payment arrangement has been approved and students have previously provided bank account details, QCA will set up the direct debit via GoCardless.
- 7.8 A student is responsible to make sure that they have the funds to pay any issued invoice by the due date.
- 7.9 If payment has not been received, a first reminder will be sent via email to the student 2 weeks prior to the invoice due date.
- 7.10 If payment has not been received, a second reminder will be sent via email to the student 1 weeks prior to the invoice due date.
- 7.11 QCA will not accept a change of personal details as a reason for non-payment of fees, and late payment fees may be applied (refer to 10.2).

8. Payments

- 8.1 QCA's preferred methods of payment is direct bank transfer, Visa Card or MasterCard. A surcharge applies to credit card payments.
- 8.2 Payments by bank transfer must be made direct to the QCA account details that are stipulated on the invoice.
- 8.3 Under no circumstances will QCA accept payment of a student tuition fee from their education agent. Where a student does make payment of tuition fee direct to their education agent, the student is liable for any tuition fee that is not passed on to QCA from the education agent.
- 8.4 Where a student makes payment of their invoice via bank transfer, the invoice number or student name must be used as the reference.
- 8.5 Payments made by cash will not be accepted.

9. Payment arrangement

- 9.1 Where a payment arrangement is included in the letter of offer, a link will be sent direct to the student and they will be asked to provide bank account details. QCA will set up direct debit via GoCardless. This will be done before instalment 2 is due.
- 9.2 Where a payment arrangement is not included in the letter of offer, students can apply for a payment arrangement by contacting their ISSO.
- 9.3 QCA will only approve payment arrangements under compassionate and compelling circumstances.
- 9.4 Any student applying for a payment arrangement must follow the below process:
- Complete the payment arrangement application form. This will be provided to you by your ISSO.
 - Payment arrangement applications must be submitted with any supporting evidence to ISSO. Supporting evidence includes but is not limited to bank statements, pay slips, utilities bills, expenses incurred (medical, accidental etc.)
 - Applications that do not include supporting evidence will not be considered.
 - The ISSO may consult the student's education agent on the validity of the student's payment arrangement application.
 - If the payment arrangement application is approved, a link will be sent direct to the student and will be asked to provide bank account details. QCA will set up direct debit via GoCardless. There is no setup fee for GoCardless.
 - A payment arrangement can only be approved by staff at the campus in which the student is enrolled.
- 9.5 A semester invoice can be split into 3 equal instalments payable every 4 weeks, unless otherwise approved. The first instalment **MUST** be paid on the due date. Payment arrangements can only be extended for a maximum of 4 months from the invoice due date.
- 9.6 Instalment dates for your payment arrangement will be advised by ISSO.
- 9.7 Requests for 4 or more instalments will require approval from QCA Finance Department. The student's application and evidence will be reviewed. Only in extenuating circumstances will a student's payment arrangement be extended for more than 4 months.
- 9.8 Semester invoice **MUST** be paid in full before the commencement of the next semester.
- 9.9 A student will receive a written notification of the outcome of a payment arrangement application within 10 business days of the application being submitted.
- 9.10 Where a student requests a change to the instalment due date or amount, the ISSO may require supporting documentation to validate the student's request. To make a change a minimum of 2 working days prior to the next instalment due date is required.

10. Non-payment of tuition fees

10.1 Where a student has not made payment by the invoice due date or if a student has not made a payment as per their payment arrangement, QCA reserves the right to:

- Issue warning letter(s) to the student; and/or
- Suspend the student from class (which will affect attendance percentage and could put a student in breach of their visa conditions); and/or
- Refer the matter to a debt collector, where the student may incur additional costs; and/or
- Implement section 10.9

10.2 If a payment has not been made within 7 days of the due date, the student will incur a late payment fee of \$100. This fee will increase by \$25 for every week the invoice remains unpaid.

10.3 Where an invoice or instalment remains unpaid for 4 weeks or more, or a payment arrangement has not been approved the below process is to be followed.

- First warning letter will be issued.
- Students will be required to meet with ISSO to discuss their financial circumstances and any issues or problems that may affect their ability to pay their fees.
- The ISSO together with the student will determine a payment plan. ISSO will complete an intervention strategy to include a payment plan to assist the student to pay their fees by no later than the expected end date of their current CoE.
- If the student does not respond or meet with ISSO within 7 days of the first warning letter being issued, a second and final warning letter will be issued.

10.4 Following the implementation of the intervention strategy the ISSO will continue to monitor the progress of payments from the student.

10.5 Students who do not meet the requirements of the Intervention strategy will be issued a second and final warning letter. Students will also be required to meet with the ISSO to discuss the breach of the intervention strategy.

- At this meeting student will be required to explain the reasons for breaching the agreement and may be required to provide any supporting documentation to support their claim.
- Where a student is unable to provide genuine explanation for breaching the agreement after a second and final warning has been sent, a student will be considered in breach of QCA Fee Management Policy and will be issued an intention to report letter for non-payment of fees. The student will be provided with 20 working days to appeal QCA's decision to cancel the enrolment. Please refer to QCA's Complaints and Appeals Policy for more information on this process.

- 10.6 If the student does not respond or meet with ISSO after a second and final warning letter has been issued within the time frame specified in the warning letter, the student will be considered in breach of QCA Fee Management Policy and will be issued an intention to report letter for non-payment of fees. The student will be provided with 20 working days to appeal QCA's decision to cancel the enrolment. Please refer to QCA's Complaints and Appeals Policy for more information on this process.
- 10.7 A student will not be issued with their official transcript and certificate if their full tuition fee has not been received by QCA.
- 10.8 QCA reserves the right to cancel a student's enrolment for non-payment of fees as per Standard 9 of the National Code 2018,

Registered providers may suspend or cancel an overseas students' enrolment on the basis of:

- *the overseas student's failure to pay the required amount to undertake or continue the courses stated in the written agreement.*

The overseas student is to be given a notice of intention to report and provide 20 working days to appeal as per QCA's complaints and appeals policy.

Should QCA initiate a cancellation due to non-payment of fees, please refer to QCA's Refund and Cancellation Fee Policy.

11. Fee Protection Service (TPS)

- 11.1 The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist overseas students whose education providers are unable to fully deliver their course of study. The TPS ensures that Overseas students can either:
- I. Complete their studies in another course or with another education provider or
 - II. Receive a refund of their unspent tuition fees.
- 11.2 In the unlikely event that QCA is unable to deliver a course you have paid for and does not meet obligations to either offer you an alternative course that you accept or pay you a refund of your unspent prepaid tuition fees (this is called a provider's 'default obligations'), the TPS will assist you in finding an alternative course or to get a refund if a suitable alternative is not found.

Process for non-payment of tuition fees

Semester tuition fee remains outstanding for **7 days** after invoice due date, \$100 late payment fee is applied to the invoice



\$25 per week late payment fee is applied until the payment is made



Payment made or new payment arrangement approved



No payment received and no payment arrangement approved **within 4 weeks**



FIRST WARNING LETTER ISSUED
Student meets with ISSO to implement an intervention strategy within 7 days of letter being issued



Payment made or new payment arrangement approved



Breach of intervention strategy/ does not reply to warning letter within 7 days of first warning letter being issued



SECOND AND FINAL WARNING LETTER ISSUED
Student meets with the ISSO to discuss the breach of the intervention strategy



Reasonable adjustment to the intervention strategy



Student has no genuine explanation or proof provided/ does not reply to warning letter



Payment made or new payment arrangement approved



Breach of intervention strategy



Issue Intention to Report letter
Refer to QCA Complaints and Appeals Policy