

The Institute will operate a fair and equitable policy in relation to Fees, Charges and Refunds. All fees and charges will be provided to students together with the refund policy in student information or on the Institute's website and will form part of the enrolment acceptance agreement that students are asked to read and sign.

Any changes to fees will be published on the website also be available in hardcopy - available on request.

General Rules relating to fees:

- a) The basis of enrolment at the Institute is on a full-time, full fee paying basis only. It is neither a scholarship, employment nor an immigration program. All fees and charges that are required to be pre-paid will be identified.
- b) Students are required to pay the fees and any other charges (like re-assessment or re-enrolment fee, where applicable) by due date.
- c) If the payment is not received by the due date and remains outstanding, the student will be advised of the Institute's intention to cancel their enrolment. The notice to cancel will include clear information about having twenty working days to appeal this decision using the Institute's Complaints and Appeals procedures.
- d) If no appeal is lodged or the appeal is unsuccessful, the Institute will cancel the student's enrolment.
- e) For International students (on a Student visa), the Institute will also notify the Department of Home Affairs which may result in the cancellation of student's visa.
- f) Should the Institute subsequently agree to reinstate the enrolment, a fee of \$750 will be charged, in addition to the fees owing (including late fees).
- g) Outstanding fees may result in a student not being allowed to attend classes or they may be asked to leave class either by the trainers or other the Institute staff. Any classes and assessments missed as a result will affect the student's rights to re-assessment (see the Re-Assessment Policy and this may well include additional fees having to be paid).
- h) In all cases where fees are not paid, even after cancelling the enrolment, if the dues are still not cleared, the services of 'Credit Managers' or 'Debt Collector' may be enlisted for the recovery of the dues, in which case the personal contact details of the student will be shared with the Debt Recovery Agency. This will involve additional expenses to the student and may affect their credit rating.
- i) Nothing in this policy or any associated procedures attempts to remove a learner's rights as a consumer, and they may at any time seek redress through normal legal channels, however the complaints and appeals process (available on request or on the website) is designed to deal with any concerns or perceived injustices in a fair manner.
- j) This information will be made available to all students at the time of application and by way of the website, in the student handbook, and at orientation.

Payment in advance

Domestic Students:

The Institute will not collect more than \$1,500 (AUD) in fees in advance at any time. Outstanding fees must be paid before a student can enter class.

International Students:

Under the ESOS Act, these students may elect to pay as much of the fees upfront as they choose. They will explicitly demonstrate this on their application form if they choose to do so.

They will not be required to pay more than 50% of their course fees in advance, unless the course is of less than 25 weeks duration.

Initial payment for international students

International students are required to make an initial payment comprising the first semester's tuition fees, the overseas student health cover charge, and any other fees prescribed by the Institute prior to receiving a Confirmation of Enrolment (COE). The COE is used to support an application for entry to Australia for the purposes of study.

Fees paid by international students in advance are protected by the Tuition Protection Scheme.

Rights as a Consumer / Cooling Off Period

The Institute's primary aim is to ensure that the student as a consumer is provided with open and clear information and provides the highest quality services. The Institute also recognises that for whatever reason there are times when an applicant changes their mind and does not want to proceed with their application, for this the Institute provides a cooling off period.

Any changes to this policy or associated procedures and fees schedule will be notified to existing students, by way of notices or email or on the website.

All services contracted to by a student will be subject to a voluntary cooling off period of 10 working days for any agreements signed as a result of the student being approached either directly or through a third party. This will be documented in the student agreement, and an explanation of the cooling off period will be provided in the Student Handbook.

Following the cooling off period the application fee will become non-refundable.

Subsequent payments

- a) As a general rule, all tuition fees must be pre-paid 2 weeks in advance of the semester commencement date. After commencing studies at the Institute, you may be able to choose other payment options with the agreement of the Institute.
- b) All students are required to complete a Fee Payment Contract that details the dates for fee payment throughout their course. Students must pay the full semester's tuition fees and any other prescribed fees 2 weeks before the beginning of each semester and penalties apply for late payment. In exceptional circumstances, the Institute may agree to allow a student to pay the next semester's fees by monthly instalments.
- c) Where the Institute has agreed to allow the student to pay their fees by monthly instalments, each instalment must be received by the due date as per the Fee Payment Contract. A late payment fee of \$25 per day will be charged for every day up to 20 working days. If fees are not paid within 20 working days, the cancellation of enrolment process will commence. There is no automatic roll over of the monthly payments scheme.

Late payments

- a) Late payment will attract a penalty of AU \$25 per day for each day beyond the due date up to 20 working days, in addition to the overdue amount. Where you intend to pay beyond the due date you must include in the payment the appropriate late fee, as detailed in the policy.

- b) It is the student's responsibility to know and understand the Institute's fees policy. The Institute will not send an invoice for late payments. Where a student intends to pay beyond the due date he/she must include in the payment the appropriate late fee, as detailed in the policy.

Methods of payment

- a) The Institute accepts the following methods of fee payment: cash, EFTPOS, credit card, personal cheque, bank cheque, or electronic funds transfers. The Student Identification Number (SID), Name is to be mentioned as reference in all the transactions and details of payment e-mailed to info@hit.edu.au with your Student Identity Number (SID).
- b) Tuition Fee Payment Plan is identified in Schedule 1 of the Enrolment Acceptance Agreement. This is equivalent to the fees published in the prospectus or on the website.

Other Course Costs (that may be charged based on individual circumstances)

RPL Assessment	\$150.00 per unit	Change of Course	\$250.00
Credit Transfer	\$150.00 per application	Replacement Student ID	\$25.00
Re-conducting of Assessment / Re-Assessment (see re-assessment policy for more details)	(i) Cost of assessment for each method: \$50.00 - Cost of assessments on demand for each method (If approved by RTO Manager within 7 working days from the date of payment): \$200.00	Document Re-issue (subject to proof of identity)	\$50.00 lost documents \$150.00 certificate re-issue
		Pen	\$1.00
		Note Book (40 pages)	\$2.00
		Blank Paper	5c per sheet
Unit Re-Enrolments	\$300	Re-print of Receipt	\$20.00 per receipt
External Appeal Fees	\$0.00 (using Overseas Students Ombudsman, www.oso.gov.au)	Overseas Students Health Cover (subject to change from time to time)	\$_____ 1 Year Single
		Student Photocopying	10c per page
Airport Pickup (if opted in the application)	\$100.00	Accommodation (if opted in the application, as charged by the accommodation provider)	Range \$200.00 to \$400.00 per week
Re-issue or Certificate or Statement of Attainment	\$150.00		

Free of charge services:

Referral Services:

Any referral services provided by the Institute are free of charge. However the service itself may be free or fee for service by the referred service provider. A few of such services are:

- a) Referral services for external mediation (international students ONLY)
- b) In respect of Student Complaints and Appeals Process: for any external referral services required by the students, students are directed to OSO (Overseas Students Ombudsman) by the Institute. The referral service provided by the Institute is free of charge to you. For more details for external mediation, visit www.oso.gov.au.
- c) Accommodation assistance.
- d) Psychological counselling referrals: Psychological counselling referrals would be done at no cost to you. The third party counsellor may come to the Institute campuses to counsel students, who require these services on an individual basis. While the referral and coordination with the counsellors will be done at no extra cost, the personal fee for such counselling sessions may entail expenditure to the student, which has to be paid directly to the counsellors by you.
- e) Student Advocacy Services

REFUND POLICY (DOMESTIC STUDENTS)

1. Prior to Commencement

- a) A cooling-off period of 10 (ten) working days applies.
- b) If written notice of withdrawal is received from a candidate more than 60 days prior to the initial course commencement, 100% of the tuition fee and 100% course materials costs are refundable, less Administration charges of A\$250 and where applicable, any agent's fee.
- c) If written notice of withdrawal is received from a candidate less than 60 days but more than 28 days prior to the initial course commencement, 50% of the tuition fee and 100% course materials costs are refundable, less Administration charges of A\$250 and where applicable, any agent's fee and course materials costs.
- d) If written notice of withdrawal is received from a candidate less than 28 days prior to commencement of course date, no refund will be issued. Resource materials fee will be processed as per the condition 6 (a) of this refund policy.
- e) If students defer their course commencement date and then apply for a refund, no refund will be issued.

2. Post commencement

- a) If students withdraw or have their enrolment cancelled after their commencement date, no refund will be issued to them. This includes any amount paid or scheduled for payment for resource material fee/s.

3. Transfer/Cancellation

- a) In the event that the students seek and are granted approval by HTI to transfer to another provider, no refund of any course money paid in advance will be granted.
- b) In the event that their enrolment is cancelled because of infringement with HTI's disciplinary policy, no refund of any course money paid in advance will be granted.

4. Refund due to Provider Default

Provider Default occurs in the following circumstances:

- a) The course ceases to be provided at any time after it commences but before it is completed (or)
- b) The course is not provided in full to a student because a sanction has been imposed on the provider.
In the case of a Provider Default, the students can choose to either:
 - a. Receive a refund of tuition fee, which will be issued to them within 14 days (of the specified starting date or from the time the course ceases to be delivered. (or)
 - b. Receive placement in an alternative course with HTI or another provider. If they choose this option, they must submit a signed written request that indicates their agreement of placement.

5. Refund due to Student Default

Student Default occurs in the following circumstances and No refund will be made:

- a) Student cancels his/her enrolment in a course (this includes abandonment of course enrolled before its completion)
- b) Student fails to make payment of his/her fee
- c) Student breaches a condition of his/her student visa
- d) Student misbehaviour

6. Refund of Resource Material Fee

- a) If the student's refund application has been approved prior to course commencement, HTI will refund the Resource Material Fee. If he/she has commenced his/her studies, he/she will not be eligible for a refund of the Resource Material Fee.

7. Applying for a refund

- a) To apply for a refund, student must complete the Refund Application Form and attach any evidence or documentation relevant to the refund application. The form is to be submitted to Admissions for refunds prior to commencement; or Student Administration for refunds after commencement.
- b) A student will be notified of the outcome of their refund application in writing within 10 working days of the receipt of the Refund Application Form.

8. If a student is dissatisfied with the outcome of the refund application, he/she can lodge an appeal under the HTI's Complaints and Appeals Policy. To request the Complaints and Appeals Policy, one can email: info@hit.edu.au or visit our website www.hti.edu.au .

9. The Refund Policy and the Complaints and Appeals Policy does not remove the right for a student to take further action under Australia's Consumer Protection Laws.

REFUND POLICY (INTERNATIONAL STUDENTS)

Refund Policy

Fees will only be refunded in accordance with the Refund Policy below:

Cooling off period

If the learner is enrolled as a result of the learner being approached unsolicited (i.e. the learner is approached by a representative of the Institute) and signs enrolment documentation at that time, then the learner will be given 10 working days cooling off period before the contract becomes binding. If the learner elects to cancel their enrolment during that cooling off period, then they will receive a full refund of all monies paid.

1. Refund due to Student Default

1.1 Visa Refusal:

a. If a student was refused a student visa and the refusal was a reason for the student's failure to start the course on the agreed starting day for the course, or withdrawing from the course on or before the agreed starting date, course fee (tuition fee and the non-tuition fee) minus the lesser of the following will be refunded

a. 5% of the amount of course fees received by the provider in respect of the student before the default date

b. AU \$500.00

b. If a student was refused a student visa after the student commenced the course and that refusal has resulted in either the student withdrawing from the course or the student failing to pay an amount that he / she is liable to pay the Institute to undertake the course, tuition fee for the weeks in default period (unspent tuition fees) will be refunded. Non tuition fee paid will not be refunded

Refund amount = weekly tuition fee x weeks in default period

1.2 Prior to Commencement (Other than visa refusal)

a. If written notice of withdrawal is received from a student more than 60 days prior to the initial course commencement, total course fee (tuition fee plus non tuition fee) less AU \$500.00 is refundable

b. If written notice of withdrawal is received from a student less than 60 days but more than 28 days prior to the initial course commencement, 50% of the tuition fees plus 100% of the non-tuition fee is refundable

c. If written notice of withdrawal is received from students less than 28 days prior to commencement of course date or failed to commence the course on an agreed commencement date, no refund will be issued

d. If students defer course commencement date and then apply for a refund, no refund will be issued

1.3 Post commencement (Other than visa refusal)

Under following circumstances, no refund will be issued to students.

a. Students cancel their enrolment in a course after their commencement date (this includes abandonment of course enrolled in before its completion)

b. In the event that students seek and are granted approval by the Institute to transfer to another provider prior to completion of six months study of the principal course

c. In the event that the students enrolment is cancelled because of infringement with the Institute' Disciplinary Policy or breach of student visa conditions or fail to make scheduled payment of their fees and charges

1.4 If there is no written refund agreement

If the Institute didn't enter into a written refund agreement with student, the Institute will refund the unspent tuition fees to the student. The refund amount will be calculated as below:

Refund amount = weekly tuition fee x weeks in default period

2. Refund due to Provider Default

2.1 Provider Default occurs in the following circumstances:

- The course does not commence at the location on the agreed commencement date (or)
- The course ceases to be provided at any time after it commences but before it is completed (or)
- If a sanction has been imposed and the Institute was prevented from providing the course

2.2 In the case of a Provider Default, the Institute discharge its obligation to the students within 14 days from the day of the default. Student will be given the following options to choose from.

- Receive a refund of tuition fees for the weeks in default period (unspent tuition fees)

Refund amount = weekly tuition fees x weeks in default period

- Receive placement in an alternative course with the Institute or another provider at the provider's expense. If students choose this option, students must accept the offer in writing. All the unspent tuition fees will be transferred to the new course.

2.3 If the Institute fails to discharge its obligations (fails to provide a refund or place students in an alternative course), the Tuition Protection Scheme will be responsible for placing students in a suitable alternative course or refund the unspent tuition fees. More information on Tuition Protection Scheme is available on www.tps.gov.au website.

3. Refund of OSHC, Airport Pickup and Accommodation charges

- If students' refund application has been approved prior to course commencement, the Institute will refund the Overseas Student Health Cover (OSHC) amount paid by students to the Institute. If students have commenced their studies and require a refund of OSHC, Student will be required to apply to OSHC provider directly for reimbursement of amount paid
- If students refund application has been approved prior to course commencement, the Institute will refund any amount, which has not been paid to accommodation provider, Accommodation Placement Fee and Airport Pickup. In other circumstances, where the money have been paid for, students are required to apply directly to the accommodation provider and Airport Pickup service providers for a refund
- The Institute does not take responsibility and is not liable for the refund policies of those service providers

4. Applying for a refund

- To apply for refund students must complete the Refund Application Form and attach any evidence or documentation relevant to the refund application. Students must submit the form to the Admissions for refunds prior to arrival/commencement; or Student Services for refunds after commencement
- Students will be notified of the outcome of their refund application in writing and paid any refund calculated as per the policy within 10 working days of the receipt of the Refund Application Form

Note:

If students are dissatisfied with the outcome of their refund application, he/she can lodge an appeal under the Institute's Complaints and Appeals Policy. To request the Complaints and Appeals Policy, please email

info@hti.edu.au or refer to the Student Handbook or visit our website www.hti.edu.au

The Refund Policy and the Complaints and Appeals Policy does not remove the right for a student to take further action under Australia's Consumer Protection Laws.

Complaints or Appeals

If you are dissatisfied with the outcome of the refund application, you can lodge an appeal under the Institute Complaints and Appeals Policy. To request the Complaints and Appeals Policy, please email info@hti.edu.au or refer to the Student Handbook or visit our website www.hti.edu.au.