



PP32 – Fee Management and Refund Policy

1. Purpose

This policy ensures the RTO provides transparent, fair, and consistent processes for charging and refunding student fees and complies with:

- 2025 Standards for Registered Training Organisations – Outcome Standard 2.1 (VET student information) and Compliance Requirements section 18 (prepaid fee protection)
- Education Services for Overseas Students Act 2000, Education Services for Overseas Students (Calculation of Refund) Instrument 2024, and National Code 2018 – Standards 2, 3, 9 and 10
- *Australian Consumer Law (ACL)* obligations for student protection

It also defines how fees are published, managed, protected, and refunded and how students are informed of their obligations.

2. Scope

This policy applies to all prospective and current VET students, their authorised payers, and SIT personnel involved in enrolment, admissions, marketing, finance and administration. Provisions concerning student visas, CoEs, PRISMS, the TPS and the ESOS framework apply specifically to overseas and intending overseas students.

3. Definitions

Term	Definition
Prepaid Fees	Any fee relating to SIT services paid by or for an individual before those services are delivered, including training and assessment, specified training support services, and recruitment activities such as marketing, enrolment, induction and fee collection.
Tuition Assurance	A regulatory mechanism to protect student fees if the RTO is unable to deliver the course
Threshold Prepaid Fee	\$1,500 per individual for the same VET course. Section 18 applies to prepaid fees received for any student cohort. SIT may rely on TPS for international students but must use a separate approved measure, or limit collections to \$1,500, for domestic VET and other non-TPS students.
Non-Tuition Fees	Charges not related to training delivery, e.g. enrolment, materials, reassessment, ID reissue

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	1



Term	Definition
Cooling-Off Period	Most course enrolments do not have a cooling-off period. A 10-business-day cooling-off period applies only where SIT or its representative contacted the student without being asked and the enrolment is an unsolicited consumer agreement under the Australian Consumer Law. The right cannot be waived.
Course Fees (pre-commencement visa refusal)	The sum of all tuition fees and non-tuition fees received by SIT in respect of the student. The words 'received before the default day' apply only when calculating the 5% component of the permitted deduction under clause 7.3. They do not limit the course fees included in the refund base.
Default Day	The day determined under the ESOS Act for the relevant provider or student default. The statutory refund period is measured from this day where section 47E applies.

4. Legislative References

- National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025 – Standards 2.1, 4.1, 4.3 and 4.4
- National Vocational Education and Training Regulator (Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements) Instrument 2025 – sections 18 and 20
- Education Services for Overseas Students Act 2000 – sections 15, 27–29 and 46A–47H
- Education Services for Overseas Students (Calculation of Refund) Instrument 2024 – sections 8–10
- National Code 2018 – Standards 2, 3, 9 and 10; Australian Consumer Law (Schedule 2 to the Competition and Consumer Act 2010)

5. Policy Statement

The RTO:

- Provides clear and accurate information about fees, charges, refunds, and fee protection prior to enrolment
- Ensures all fees (tuition and non-tuition) are disclosed in:
 - Letter of Offer
 - Student Handbook
 - Marketing brochures
 - Website

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	2



- Separates prepaid-fee protection by student cohort. Section 18 of the 2025 Compliance Standards applies where prepaid fees received from or for any individual exceed \$1,500 for the same VET course; SIT's protection mechanism differs as follows:
 - (a) overseas and intending overseas students – SIT uses the Tuition Protection Service and separately complies with the ESOS fee-collection, designated-account, refund and provider-default requirements;
 - (b) domestic VET and other students not protected by TPS – SIT will not receive more than \$1,500 in prepaid fees per individual for the same VET course unless a separate section 18 measure is current; and
 - (c) Finance and Compliance maintain cohort-based reconciliations, payment-system controls and evidence of the applicable protection measure.
- Publishes and updates a full fee schedule, including:
 - Enrolment fees
 - Course fees
 - RPL, reassessment, reissue, withdrawal, and material costs
- For overseas and intending overseas students, enters into a compliant written agreement concurrently with or before accepting any tuition or non-tuition fees, and clearly states all fees, refund terms, refund recipients, claim processes and complaints and appeals rights
- Tells students that most enrolments do not have a 10-business-day cooling-off period. The Australian Consumer Law cooling-off rule applies only where SIT or its representative contacted the student without being asked and the resulting enrolment is an unsolicited consumer agreement. Where it applies, the right cannot be waived.
- Issues refunds fairly and in line with:
 - Written agreement terms, subject always to the ESOS framework, the Australian Consumer Law and any other mandatory statutory right
 - Compassionate or compelling circumstances
 - Visa-related issues (before and after commencement)
 - Provider default (e.g. course cancellation, TPS trigger)
- For overseas students, applies the controlling statutory deadline: 14 days after provider default; four weeks after the default day for visa-refusal refunds under section 47E; or four weeks after receiving a written claim for other refunds under a compliant written agreement. Domestic and other non-ESOS refunds are processed promptly under the written agreement, the Australian Consumer Law and any applicable section 18 protection arrangement. Internal assessment, approval and payment steps must be completed within the controlling deadline, and the calculation, reasons and appeal rights are recorded and communicated in writing
- Retains all written agreements and fee records for two years after the student ceases to be enrolled

Prepaid Fee Protection Measures

a. International Students – ESOS and Tuition Protection Service (TPS)

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	3



- SIT uses the TPS arrangements for overseas and intending overseas students. TPS supports students if SIT cannot deliver and does not discharge its provider-default obligations; it does not replace SIT's duty to calculate and pay refunds within the ESOS statutory periods.
- If SIT defaults, it must notify the ESOS agency and TPS Director in writing within three business days, notify affected students in writing, and discharge its obligations within 14 days by arranging an alternative course at SIT's expense which the student accepts in writing, or by paying the statutory refund of unspent tuition fees. SIT reports the outcome to the ESOS agency and TPS Director within seven days after the end of the 14-day obligation period.
- Before an overseas student commences, SIT will not receive more than 50% of total tuition fees unless the student or payer chooses to pay more, or the course is 25 weeks or less.
- Pre-commencement tuition fees are paid into SIT's designated account with an Australian ADI within five business days and the protected amount is maintained until the student starts or the money is lawfully used.

b. Domestic VET and Other Non-TPS Students

- Unless SIT has a separate current measure permitted by section 18, SIT will not receive more than \$1,500 in prepaid fees from or for a domestic VET or other non-TPS student for the same VET course. Online payment gateways, invoices and staff instructions must enforce this limit.
- If SIT intends to receive more than \$1,500 for such a student, the Compliance Manager must first verify and retain evidence of an unconditional financial guarantee from an Australian bank, current membership with a qualifying tuition assurance scheme operator, or another fee-protection measure approved in writing by ASQA. Finance reconciles the protected amount monthly and restricts withdrawals to authorised purposes.

6. Fee Schedule

Fee Type	Amount	Frequency/Conditions
Enrolment/Application Fee	\$500	At enrolment – generally non-refundable for ordinary withdrawals, subject to the written agreement, the Australian Consumer Law and mandatory statutory rights. It is included in course fees for the qualifying pre-commencement visa-refusal calculation.
Course Tuition Fee	As stated in the current course fee schedule and the student's signed written agreement	Per course/term

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	4



Fee Type	Amount	Frequency/Conditions
RPL Fee	\$150 per unit	Non-refundable if SOA issued
Supplementary Assessment	\$350	After 2 free attempts
Unit Repeat	\$1,500	Full unit retake
Certificate Reissue	\$50	Upon request
Change of CoE	\$300	On application
Late Payment Fee	\$50	Weekly charge per invoice/Instalment
Placement Fee	\$2,000	Where applicable
Kitchen Kit	\$550	Specific course only
Airport Pickup	\$350	Refundable if cancelled pre-arrival
Deferment Fee	\$300	On application
Re-enrolment Fee	\$400	After CoE cancellation
All listed fees	As applicable	A fee is charged only where it was clearly disclosed before enrolment or before the student incurred it. Refundability depends on whether the service or item was supplied and remains subject to the written agreement, the ESOS framework and the Australian Consumer Law.

7. Refund Conditions (Summary)

Situation	Refund Entitlement
7.1 SIT cancels course before commencement	100% refund of all amounts received, including the enrolment/application fee, under this policy. Where the cancellation is a provider default, SIT must discharge its ESOS obligations within 14 days after the default day.

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	5



Situation	Refund Entitlement
7.2 SIT cannot deliver the course in full (provider default)	For an overseas student, within 14 days after provider default: an alternative course offered at SIT's expense and accepted by the student in writing, or a statutory refund of unspent tuition fees. For a domestic VET or other non-TPS student, SIT activates the applicable section 18 protection arrangement and provides the agreed remedy or refund for services not delivered under the written agreement and Australian Consumer Law.
7.3 Student visa refused before course commencement	Where the visa refusal causes the student to fail to start the course at the location on the agreed day: Refund = A minus the lesser of B or \$500, where A is the sum of all tuition fees and non-tuition fees received by SIT in respect of the student, and B is 5% of the course fees received by SIT in respect of the student before the default day. The enrolment/application fee is included in A and is not separately excluded.
7.4 Student visa refused after course commencement	Where the visa refusal causes withdrawal or failure to pay after commencement: weekly tuition fee × weeks in the default period, calculated under section 10(4) of the 2024 Refund Instrument.
7.5 Ordinary withdrawal at least 10 weeks before commencement	Refund of course fees received less a single administration amount equal to the lesser of 5% of course fees received or \$500. The enrolment/application fee forms part of, and is not retained in addition to, that administration amount. This is SIT's contractual ordinary-withdrawal term, not the statutory visa-refusal formula, and remains subject to the Australian Consumer Law.
7.6 Ordinary withdrawal 4–10 weeks before commencement	70% tuition refund; enrolment/application fee retained, subject to the Australian Consumer Law and any mandatory statutory refund right.
7.7 Ordinary withdrawal less than 4 weeks before commencement	25% tuition refund; enrolment/application fee retained, subject to the Australian Consumer Law and any mandatory statutory refund right.

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	6



Situation	Refund Entitlement
7.8 Ordinary withdrawal after course commencement	No refund for tuition already delivered. Any refund for future services is determined under the written agreement and applicable law, with compassionate or compelling circumstances considered.
7.9 Student default due to misconduct or non-compliance	Any refund or amount retained is calculated under the written agreement and applicable law. Fees are not automatically forfeited where a mandatory statutory right applies.
7.10 RPL assessment completed and Statement of Attainment issued	No refund where the RPL assessment service has been completed and the Statement of Attainment has been issued, subject to the Australian Consumer Law.
7.11 Apparent abandonment or loss of contact	Treat as a potential student default after reasonable contact attempts. Calculate any refund or amount lawfully due under the written agreement and applicable law; do not impose a penalty or charge for services not provided.
7.12 Application not accepted by SIT	If SIT does not accept the application or declines to enter into the written agreement, SIT refunds all amounts received, including the enrolment/application fee.
7.13 Visa cancellation, withdrawal or expiry that is not a visa refusal	The statutory visa-refusal formula does not apply. SIT assesses the event under the signed written agreement, the ordinary-withdrawal terms, the Australian Consumer Law and any other applicable law.
7.14 Compassionate or compelling circumstances	SIT may approve a full or partial refund or waive an amount after considering documented individual circumstances, costs already incurred, services delivered, consistency with comparable decisions and any mandatory statutory right. Written reasons must be given.

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	7



Situation	Refund Entitlement
7.15 Mandatory rights, consistency and fairness	All refund outcomes remain subject to the ESOS Act, the 2024 Refund Instrument, the Australian Consumer Law and the student's complaints and appeals rights. A label such as 'non-refundable' or 'no refund' does not override mandatory rights. Any amount retained must not operate as an unfair or disproportionate penalty. SIT assesses the evidence and circumstances of each case, applies comparable cases consistently, and gives the student the calculation and written reasons.

8. Late Payment and CoE Cancellation Process

Step	Action	Responsible Officer	Details / Notes
1	Monitor Payment Due Dates	Accounts Officer / Admin Officer	Check due dates for student tuition or scheduled instalment payments weekly.
2	Identify Late Payments	Accounts Officer	Flag students who have not made payment by the due date (1–3 days late).
3	Send 1st Reminder Notice	Accounts Officer	Issue a polite reminder via email/SMS (attach invoice copy). Allow 5 working days to pay.
4	Send 2nd Warning Notice	Compliance Manager	If no payment after 5 days, send a formal warning letter with a 10-day final payment deadline. Notify of risk to CoE.
5	Offer Support Options	Student Support Officer	Contact student to check if support or payment plan is needed (keep records).
6	Final Notice (Intention to Report)	Compliance Manager	After 10-day warning period lapses, send written Notice of Intention to Report for Non-Payment. Give student 20 working days to appeal.

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	8



Step	Action	Responsible Officer	Details / Notes
7	Wait for Appeal Period	Compliance Manager	Monitor for appeals within 20 days. If student appeals, handle under complaints and appeals process.
8	No Appeal Received	Compliance Manager	If student does not respond or appeal, proceed to cancel CoE on PRISMS. Document all steps.
9	Report on PRISMS	Compliance Manager	Log into PRISMS and report student under non-payment of fees. Cancel CoE. Retain confirmation.
10	Update Internal Records	Admin Officer	Update SMS (Student Management System), finance system, and compliance registers with cancellation and notes.
11	Audit Readiness	Compliance Manager	Ensure all email logs, notices, PRISMS evidence, and forms are filed and ready for audit.

9. Cooling-Off Period

Most students do not receive 10 business days to cancel simply because they enrolled in a course. The 10-business-day cooling-off rule applies only when SIT or its representative contacted the student without being asked and the enrolment was then agreed by telephone or away from SIT's normal business premises, such as through door-to-door selling or an unsolicited approach in a public place. It does not automatically apply where the student chose to contact SIT, applied online or attended SIT to enrol. Where the rule applies, the period starts on the first business day after an in-person agreement is made, or on the first business day after the student receives the agreement document for a telephone agreement. The student may cancel verbally or in writing without giving a reason. During that period:

- No services will be delivered
- No fees will be collected
- The student cannot waive these statutory cooling-off rights

10. Refund Process

Documents to submit with a refund request

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	9



Refund situation	Documents or evidence to submit
All student-initiated requests	A completed SIT Refund Request Form; a written request or withdrawal notice stating the reason and relevant date; student name and student ID; and current contact details. Provide payment evidence or secure bank-account details only where SIT cannot verify them from its own records.
Student visa refused before or after commencement	The documents above plus the official Department of Home Affairs visa-refusal notification showing the student, decision and decision date. SIT checks the agreed start date, actual commencement, fees received and default day from its own records. A visa-refusal refund must not be delayed solely because SIT's form is incomplete where SIT already has enough reliable evidence to calculate and pay the statutory refund.
Ordinary withdrawal or cancellation by the student	The completed Refund Request Form and SIT withdrawal form or other clear written notice confirming the requested withdrawal date and reason. If another provider or agent submits the request, include the student's written authority.
Compassionate or compelling circumstances	The documents for the underlying refund request and reasonable evidence relevant to the circumstances, such as a medical certificate, hospital document, bereavement evidence, police report, government notice or evidence of a serious travel restriction. SIT requests only information reasonably necessary to decide the application.

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	10



Refund situation	Documents or evidence to submit
Overpayment, duplicate payment or payment error	The Refund Request Form and a receipt, transaction reference or bank record if the payment cannot be confirmed in SIT's finance system. Unrelated transactions and account balances may be redacted.
Payment made by a parent, sponsor, employer or other person	The documents for the relevant refund situation, the payer's details and any written authority needed to confirm the lawful refund recipient. For an overseas student, SIT follows the recipient stated in the written agreement and the controlling ESOS requirement.
SIT course cancellation or provider default	No student refund form is required before SIT acts. SIT initiates the process using its enrolment, written-agreement and payment records, contacts affected students, and asks only for information needed to arrange an accepted alternative course or securely pay the refund.

Step	Action	Responsible Person	Timeframe
1	Student reviews the refund conditions outlined in the Letter of Offer, Student Handbook, and Fee Management Policy.	Student	Prior to withdrawal
2	Student supplies a Refund Request Form and available supporting documents (for example, a withdrawal notice or visa-refusal notice). SIT must not delay or deny a mandatory refund merely because its internal form is incomplete where SIT otherwise has sufficient evidence of the default.	Student	As soon as practicable; statutory deadline remains controlling
3	Admin Officer logs the request in the Refund Register and sends an acknowledgement email.	Admin Officer	Within 2 business days

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	11



Refund situation		Documents or evidence to submit	
4	Compliance Manager identifies the student cohort and applicable protection mechanism, then verifies the default type and default day, enrolment and commencement status, SMS/PRISMS records where applicable, visa-refusal evidence, all tuition and non-tuition fees received, the signed written agreement, any agent-collected fees, and the applicable statutory or contractual calculation.	Compliance Manager	Within 5 business days and early enough to meet the statutory deadline
5	Compliance Manager submits findings and recommendation to the CEO.	Compliance Manager	Immediately after assessment
6	CEO reviews the calculation and evidence. A mandatory statutory refund is not discretionary and must not be refused or reduced by an inconsistent policy or written-agreement term. Any refusal or adjustment must state lawful reasons.	CEO	Within 3 business days of submission and within the controlling deadline
7	Finance Officer pays the legally required recipient: the student for a section 47E refund, or the student or other person specified in the written agreement for a section 47D refund. Finance verifies payment details and records the calculation, approval and payment evidence in the Refund Register.	Finance Officer/ Student support	Overseas students: no later than 14 days after provider default, 4 weeks after the default day for section 47E refunds, or 4 weeks after a written claim for section 47D refunds. Other students: promptly within the applicable written-agreement, ACL or section 18 timeframe
8	Compliance Manager issues a written outcome stating the evidence considered, calculation, amount, payment date, reasons and internal and external complaints and appeals rights.	Compliance Manager	As soon as practicable and early enough for payment by the applicable deadline

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	12



Refund situation		Documents or evidence to submit	
9	If dissatisfied, the student may use SIT's Feedback, Complaint and Appeal Policy and, after the internal process, seek external review including by the Commonwealth Ombudsman where it has jurisdiction. A complaint does not remove or postpone a mandatory payment deadline.	Student / Compliance Manager	As needed; without delaying a mandatory refund
10	If SIT defaults for an overseas student, the CEO coordinates with the TPS and arranges an alternative course at SIT's expense which the student accepts in writing, or pays the statutory refund of unspent tuition fees. For a domestic VET or other non-TPS student, the CEO activates SIT's applicable section 18 protection arrangement and the written-agreement or ACL remedy.	CEO	Overseas students: within 14 days after provider default. Other students: promptly within the applicable protection arrangement and law
11	Where a refund is provided under section 47E, notify the ESOS agency and TPS Director of the outcome and retain the notice and submission evidence.	Compliance Manager	Within 7 days after the end of the four-week provider obligation period
12	For an overseas-student provider default, notify the ESOS agency and TPS Director of the default, notify affected students in writing, and after discharge report whether an alternative course or refund was provided, including the required supporting details.	CEO / Compliance Manager	Initial agency and TPS notice within 3 business days of default; remedy within 14 days; outcome notice within 7 days after the end of the 14-day obligation period

11. Related Documents

- Refund Request Form
- Student Handbook
- Written Agreement
- Letter of Offer and Acceptance
- Feedback, Complaint and Appeal Policy

Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	13



- Continuous Improvement Register
- PP30 – Marketing and Advertising Policy
- PP31 – Enrolment Policy
- Payment warning letters

12. Flow chart



Version	V 3.2	Document Name	Fee Management and Refund Policy
CRICOS Code.	03984H	RTO Name	Stanford Institute of Technology
RTO Code.	45808	Page number	14