



# Student Fees and Refunds Policy



## Purpose

The purpose of this policy is to ensure that potential students, current students, employers and employment service providers are provided accurate, timely and sufficient information regarding fees and refunds associated with Kirana Colleges' products and services.

## Responsibility

Chief Executive Officer and Chief Financial Officer

## Legislation/Contracts

- SRTO 2015 – Clauses 5.2, 5.3, 7.3

## Related Policies and Procedures

- Financial Management Policy
- Advertising and Marketing Policy
- Student Enrolment Policy
- Special Considerations Policy
- Complaints policy

## Definitions

**Employment Service Provider** – An Employment Service Provider who has referred the student to Kirana Colleges and will be covering all or part of the cost of the course fees on the students behalf.

**Employer** – The employer of a student undertaking a course with Kirana Colleges.

**Course** – A nationally recognised qualification being delivered by Kirana Colleges as a course.

**Course Fee** – Is the total cost of doing the course that is payable by the student, employer or employment service provider.

**Kirana Colleges** - Refers to services delivered through its Registered Training Organisation, Maxis Solutions Pty Ltd

**Student** – Student enrolling in, is currently enrolled in or has completed a course with Kirana Colleges.

## Our Policy

Kirana Colleges will charge a range of fees and charges for programs and courses based on government contractual requirements and cost of running the course.

Students will be made aware of the fees payable for their chosen course prior to enrolment through the pre-enrolment information. Students are required to pay any applicable fees at enrolment to finalise their application into their chosen course.

Students are required to accept the terms and conditions set out in the student enrolment form and supporting information prior to or concurrently with payment of their fee.



# Student Fees and Refunds Policy



Students may request a copy of their signed Student Enrolment Form acknowledging the terms and conditions there within prior to commencing the program or course.

Enrolment is not complete until fees are paid or a payment plan is entered into.

With the exception of granting RPL and/or credit transfer, there is no provision for a student to reduce their course duration from the dates shown on their enrolment form/ confirmation of enrolment.

Kirana Colleges will not issue any qualification prior to the full payment of any fees and charges applicable to that program or course. The company may at its discretion vary this condition.

Kirana Colleges reserves the right to suspend or cancel training if the student fails to pay any part of the course fee as and when it becomes payable.

## Inclusions and Extras

Kirana Colleges is entitled to charge fees for services provided to students. These charges are generally for items such as course materials, textbooks, student services and training and assessment services.

Kirana Colleges' course fees cover:

- Administration of the course
- Course application
- Online learning materials and assessments
- Access to Kirana Colleges' online learning portal
- Training and Assessment services (up to 2 resubmissions of assessments)
- Support services
- Issuing of a student's certificate or Statement of Attainment\*

\*Subject to competency of one or more units of competency being completed and the course fee being paid in full.

Any course materials that Kirana Colleges provides to the student will become their property. However, the content of the course materials, including copyright and all other such intellectual property rights contained therein, remain the property of Kirana Colleges or a nominated third party.

Kirana Colleges' course fees **do not** cover:

- Course extension fees
- Any postage requirements to Kirana Colleges i.e., posting of completed assessments or Work placement documents for marking
- Any materials/ resources that are not listed as part of a student's course
- Printing of learning materials that are made available online
- Additional assessment requirements (beyond the 2 included resubmissions of assessments)
- Replacement copy of a student's certificate
- Technology device loans or purchasing of software (i.e., MS Office suite)



# Student Fees and Refunds Policy



## Payment Options

Course fees will be paid at the time of enrolment or in accordance with the agreed Payment Plan.

Employment Service Providers or Employers may pay the fees in full or can pay an initial deposit of one semester’s fee which is payable on enrolment.

Individual students may not pay more than \$1500 prior to course commencement or in advance of services provided. Where course costs are greater than \$1500, a payment plan must be implemented.

Dependent upon the course being completed, Kirana Colleges offers the following payment options:

- Electronic Fund Transfers
- Payment Plan - Direct Debit
- Credit Card (Visa and MasterCard only)

### ELECTRONIC FUNDS TRANSFER

| Account                      | Account Details  |
|------------------------------|--|
| Maxis Solutions Bank Account | ANZ Bank<br>BSB: 012-325<br>Account No: 286810411<br>Account Name: Maxis Solutions Pty Ltd |

The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

### PAYMENT PLAN - DIRECT DEBIT

We offer payment plans for the convenience of students and employers. The payment plan is set to take out payments in instalments (as agreed on the enrolment form) from either the bank or credit card of the students each fortnight.

Payment plans will follow the settings outlined below, Kirana Colleges is willing to negotiate a custom payment plan which must be approved by our Special Considerations Committee.

The instalment will be calculated weekly but can be taken out from the student’s account weekly, fortnightly or monthly as agreed between the student and the Course and Careers Advisor (e.g. the student is to be conveyed “The fee for this qualification is \$25 per week, to be taken out fortnightly etc”).

For individual students paying their own fees, payment plans must ensure that students are not required to pay more than \$1500 in advance of services provided.





# Student Fees and Refunds Policy



If the student is paying by instalments, they must:

- Pay all such instalments on or before the due date;
- If the instalments are being paid by direct debit, the student must ensure that they maintain sufficient funds in their account to meet the instalment payments.
- Inform Kirana Colleges of any changes at least 48 hours before the payment date
- Student can request an update on the outstanding balance from the Student Support team at any time should they wish to receive an account statement. A final receipt will be provided to the student once all payments are received, and invoice is fully paid.

If funds are not available in your nominated account to meet the direct debit arrangement, Debitsuccess may apply a dishonour fee. If these fees remain unpaid and if Debitsuccess are unable to arrange payment with you, your balance may be referred to an external collections company for recovery. Additional recovery fees and charges may apply.

As such, we encourage students to notify Kirana Colleges as soon as you become aware of any circumstances that will impact on their ability to make payments so that we can assist them before this occurs.

## CREDIT CARD (VISA AND MASTERCARD ONLY)

We accept credit card payments by Visa and Master card via the payment portal. The below link allows a student to make online credit card payments securely:

<https://kiranacolleges.edu.au/domestic-payment/>

A transaction fee of 1.75% + \$0.30 per transaction will apply.

The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

## Financial Hardship

Students experiencing financial hardship are encouraged to contact our Student Support team.

The allocation of fee exemptions and determination of exemption amounts is at the discretion of the Special Considerations committee and are determined on a case-by-case basis. Student are required to provide current and valid evidence to substantiate their claim.



# Student Fees and Refunds Policy



## Special Considerations

We understand there may be exceptional circumstances beyond a student's control that could affect their ability to complete their course and meet their existing financial obligations. In such circumstances, we have a process in place to support our students and provide assistance through our Special Considerations process.

Please note, it is the responsibility of the student to notify Kirana Colleges as soon as they become aware of any circumstances that may impact on their ability to complete the course.

A refund of course fees paid will not be provided as an outcome to a Special Consideration application on the grounds of financial hardship, as the Special Consideration process relates to future financial obligations to Kirana Colleges only.

Please refer to our full policy for more information on this process and ensure you meet the eligibility requirements before contacting our Student Support team to apply.

## Withdrawal and Refunds

Students who withdraw within 7 days of submitting their application for enrolment will receive a refund, less the \$250 administration fee.

Students who withdraw 7 days after submitting their application for enrolment, will not be entitled to a refund of any of the Fees, and will be liable to pay the same for the entire duration of the Course.

If the student fails to notify Kirana Colleges of their withdrawal in writing they will be deemed as still enrolled and they will be liable to pay the course fee in full.

Requests for re-scheduling of any program or course or subject may incur an additional fee. Enrolment in a new course will incur any new fees as applicable.

Fees will not be transferred to another educational institution.

## Our Guarantee to Clients

Kirana Colleges may at its discretion defer the commencement date, cancel or vary a program or course prior to commencement. In the event of deferral or cancellation before the program or course commencement the company will refund fees in full and the student agrees that there shall be no further entitlement to damages whatsoever.

A full refund of tuition fees paid will be issued to students, within 28 days of the default, if Kirana Colleges defaults for any of the following reasons:

- The course does not begin on the agreed commencement date, or
- The course ceases to be provided at any time after it commences but before it is completed, or
- The course is not provided in full to the student because a sanction has been imposed on the registered provider.



# Student Fees and Refunds Policy



## Outstanding Fees

Irrespective of the student's progress throughout the program or course, if a student fails to pay any instalment by the due date and fails to make contact with Kirana Colleges, the total outstanding balance of the course fee will become immediately due and payable.

As per our policy of debt collection, students will receive a combination of email reminders and collection calls on accounts which fall 3 month or more overdue.

Kirana Colleges reserves the right to take further action on accounts which are overdue and have not made any reasonable attempt in settling the fee, despite our efforts. These actions may take the form of referring the student's account to a professional debt collection agency and/or adverse reporting to a credit rating agency.

## Payment of GST

GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for 'professional or trade course' is a GST-free education course.

ATO reference: <http://law.ato.gov.au/atolaw/view.htm?docid=GST/GSTR20031/NAT/ATO/00001>

Where a student is enrolled in a course which is offering units of competency or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST. GST does apply on the payment of some miscellaneous charges where these charges are in addition to and outside the normal services offered in a course.

## Student complaints about fees or refunds

Students who are unhappy with Kirana Colleges' arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Kirana Colleges' complaints policy and procedure.