Student Fees and Refund Policy

Purpose

This policy outlines Kirana Colleges approach to the setting, collection, and refunding of student fees, ensuring transparency, fairness, and compliance with the 2025 Standards for Registered Training Organisations and relevant consumer protection legislation.

Scope

This policy applies to all prospective and current students and to staff involved in the administration of fees, charges, and refunds.

Policy Statement

Kirana Colleges is committed to providing students with clear, accurate information about all applicable fees and charges before they enrol. Fees will be managed in a fair and transparent manner, with processes in place to ensure that any refunds are assessed and issued in accordance with legislative requirements, the 2025 Standards for Registered Training Organisations, and this policy.

Kirana Colleges does not require individual students to pay their tuition fees in full prior to the commencement of their course. This business practice has been implemented to align with the 2025 Standards for Registered Training Organisations and to safeguard students by ensuring prepaid fees remain within the permitted threshold. Prepaid fee protection arrangements are therefore not required for individual student enrolments. The only circumstances in which tuition fees are collected in full prior to course commencement are where the payer is a business or employer, as expressly permitted under the Standards. This policy operates in addition to a student's rights under Australian Consumer Law.

Key Principles

- All fees and charges are published in the Course information pack or Schedule of Administration Fees and made available prior to enrolment.
- Students are informed of all applicable fees, charges, and refund conditions before committing to enrolment.
- Refunds are processed in accordance with this policy and relevant legislation.
- Refund applications must be submitted in writing and will be assessed promptly.
- Refunds will be issued to the original payer through direct deposit to a bank account, unless otherwise agreed in writing.
- Refunds will be processed within 7 calendar days of approval, unless otherwise agreed with the student.
- Any outstanding fees must be paid in full before the issuance of a qualification or statement of attainment.
- Additional services (e.g., extensions, replacement certificates) may attract additional fees as outlined in the Schedule of Administration Fees.

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Payment Plan Fees:

Kirana Colleges uses Debit Success to manage student payment plans. Applicable fees associated with the establishment and ongoing management of a payment plan may be passed on to students.

Payment plan fees may include:

Bank Account (Direct Debit): $1.85 per transaction

Establishment Fee: $12.00 per payment plan *(one-off fee added to the first debit)*

Dishonour Fee: $14.95 *(only applies where a scheduled payment is dishonoured)*

From 1 October 2026, Kirana Colleges does not apply a surcharge to payments made by credit or debit card, in line with changes to card payment rules in Australia.

Students are advised of any applicable payment plan fees prior to enrolment, with current fees also outlined in the Schedule of Administration Fees.

Responsibilities

- **Course and Careers Advisors and Admissions Team** – Provide accurate fee and refund information to students before enrolment.
- **Finance Team** – Manage invoicing, payments, and refund processing.
- **Managers** – Approve refunds in line with policy and oversee compliance.

Related Standards / Legislation

- 2025 Standards for Registered Training Organisations
- Australian Consumer Law (ACL)
- Privacy Act 1988

Related Documents

- Schedule of Administration Fees
- Student Enrolment Policy
- Extension and Deferral Policy
- Complaints and Appeals Policy

Student Fees and Refund Policy

Document Title	Version	Approval Date	Approved by	Details of Change
Student Fees and Refund Policy	1.3	30/09/2026	General Manager	Removal of credit card surcharges payable by students and change of section title – Payment Processing Fees to Payment Plan Fees
Student Fees and Refund Policy	1.2	27/01/2025	General Manager	Updated transaction fee amounts
Student Fees and Refund Policy	1.1	15/01/2025	General Manager	Inclusion of transaction fees payable by students
Student Fees and Refund Policy	1.0	01/07/2025	Operations Manager	Initial Release