

Fees, Charges, Refunds & Provider Default Policy

(Including Tuition Protection Service Requirements)

1. Purpose

The purpose of this policy is to ensure that Contempo College:

- Manages fees, charges, refunds, and defaults transparently and ethically
- Protects the financial interests of learners
- Complies with the **Standards for RTOs 2025**, **ESOS Act**, **National Code 2018**, and **Australian Consumer Law**
- Meets obligations under the **Tuition Protection Service (TPS)** for overseas students

2. Legislative and Regulatory Framework

This policy is informed by and complies with:

- Standards for Registered Training Organisations (RTOs) 2025
- Education Services for Overseas Students (ESOS) Act 2000
- Education Services for Overseas Students Regulations 2019
- National Code of Practice for Providers of Education and Training to Overseas Students 2018
- Tuition Protection Service (TPS) requirements
- Australian Consumer Law

3. Scope

This policy applies to:

- All domestic and overseas students
- All nationally recognised courses delivered by Contempo College
- All staff involved in fee setting, invoicing, refunds, and student administration

4. Fees and Charges

4.1 Fee Disclosure

Contempo College ensures that all students receive **clear, accurate, and current information** prior to enrolment regarding:

- Tuition fees for the full course
- Non-tuition fees (e.g. materials, resources, accommodation services where applicable)
- Payment schedules and due dates
- Refund conditions

Overseas students receive this information through the **Letter of Offer and Written Agreement**.

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4.2 Fee Collection

- Fees are collected in accordance with legislated requirements
 - Overseas students are **not charged more than 50% of tuition fees prior to course commencement**, unless otherwise permitted
 - Payment plans may be offered in accordance with policy and regulatory limits
- All fee transactions are accurately recorded.

5. Refunds – General Principles

Contempo College manages refunds in a manner that is:

- Fair and transparent
- Consistent with legislative requirements
- Documented and communicated clearly to students

Refunds are processed within reasonable timeframes in accordance with this policy.

6. Refunds – Domestic Students

Domestic student refunds are managed in accordance with:

- This policy
- The Fees and Refunds section of the Student Handbook
- Australian Consumer Law

Refund eligibility may depend on:

- Timing of withdrawal
- Commencement status
- Fees already incurred
- Circumstances of withdrawal

7. Refunds – Overseas Students (CRICOS)

Refunds for overseas students are managed in accordance with:

- The **ESOS Act**
- The **National Code 2018**
- The **written agreement** signed by the student

7.1 Provider Default

A **provider default** occurs if Contempo College:

- Fails to start the course on the agreed date, or
- Ceases to provide the course wholly or partly

In the event of provider default, the student is entitled to:

- A refund of unspent tuition fees **or**

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- Placement in an alternative suitable course

TPS requirements are followed in all provider default situations.

7.2 Student Default

A **student default** occurs if the student:

- Fails to commence the course
- Withdraws after commencement
- Does not pay required fees

In student default situations:

- Refund eligibility depends on timing and circumstances
- Administrative and non-tuition fees may be non-refundable

8. Tuition Protection Service (TPS)

Contempo College:

- Is registered with the **Tuition Protection Service**
- Complies with TPS reporting obligations
- Provides information to overseas students about TPS coverage

TPS ensures overseas students either:

- Complete their studies with another provider, or
- Receive a refund of unspent tuition fees

9. Non-Refundable Fees

Non-tuition fees may be non-refundable where:

- Services have been provided
- Administrative costs have been incurred

All non-refundable fees are clearly identified prior to enrolment.

10. Method of Refund

Refunds are:

- Processed in Australian dollars (AUD)
- Paid to the original payer wherever possible
- Issued via electronic transfer unless otherwise agreed

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11. Records and Financial Accountability

Contempo College maintains:

- Accurate fee records
- Refund calculations and approvals
- TPS and PRISMS reporting records

All records are stored securely and are available for audit.

12. Roles and Responsibilities

- **Principal Executive Officer (PEO)**
 - Holds overall accountability for fee integrity and compliance
- **Campus Manager**
 - Oversees implementation of this policy
 - Ensures correct fee disclosure and refund processing
- **Finance and Administration Staff**
 - Process payments and refunds accurately
 - Maintain financial records

13. Monitoring, Review and Continuous Improvement

This policy is monitored through:

- Internal audits
- Financial reconciliation
- Complaints and appeal trends
- Regulatory updates

Improvements are recorded in the **Continuous Improvement Register**.

14. Related Policies

- Student Admission & Enrolment Policy
- Complaints & Appeals Policy
- Governance, Risk & Compliance Policy
- Overseas Student Course Progress & Attendance Policy
- Deferral, Suspension & Cancellation Policy
- Document & Records Management Policy

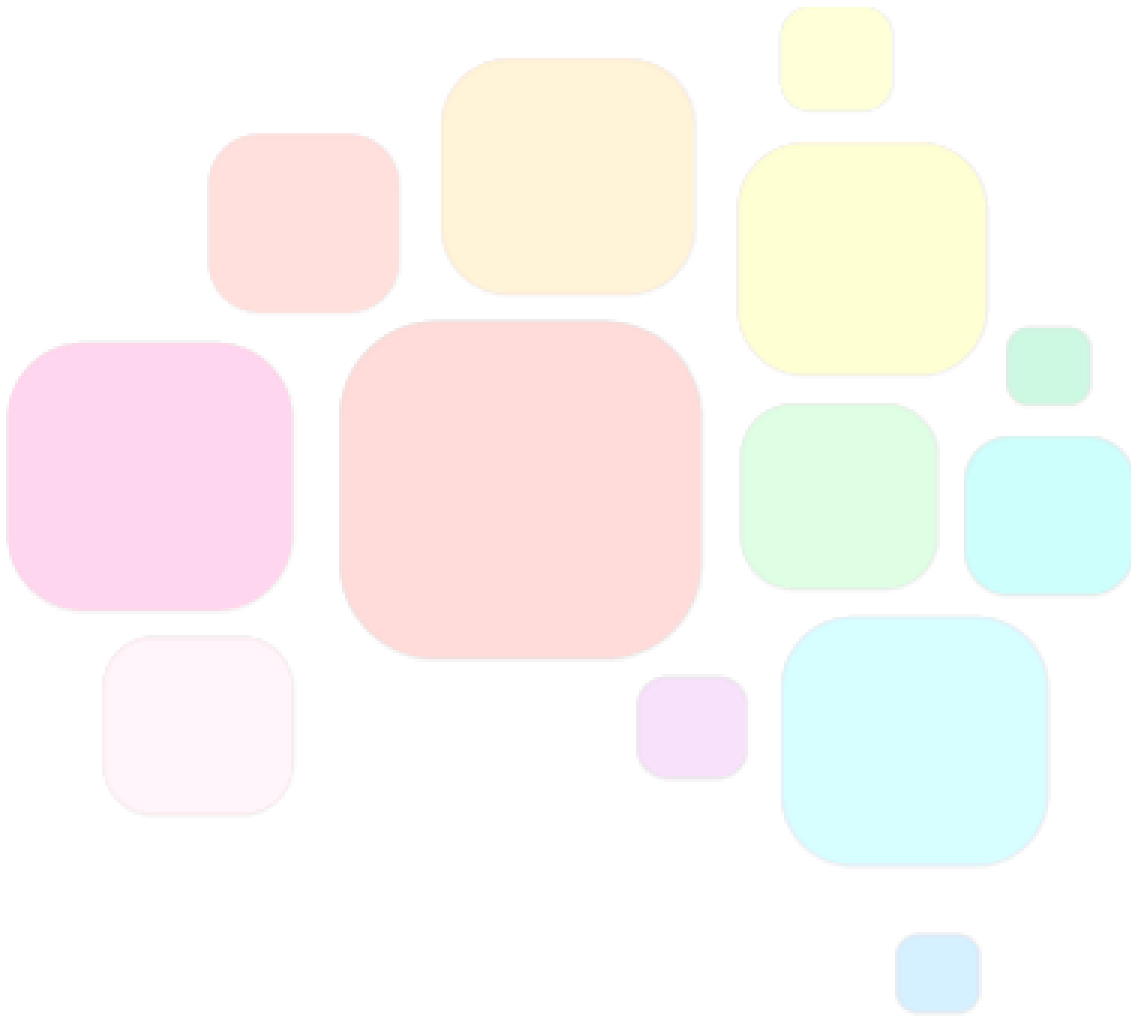
15. Status

This policy satisfies:

- Consumer protection requirements
- Financial transparency obligations

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- CRICOS and TPS obligations
- One of ASQA's **most frequently audited areas**



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