

Fees and Refund of Fees Paid-Policy - Domestic Students

Purpose

The purpose of this policy is to outline Melbourne City Institute of Education's (MCIE) approach to the setting, collection, and refunding of tuition and non-tuition fees for domestic students. It ensures that all fee and refund processes are transparent, equitable, and compliant with legislative, regulatory, and contractual requirements.

This policy aims to:

- Provide clear and accessible information to students and stakeholders on fees, concessions, waivers, payment arrangements, and refund conditions,
- Ensure that all fees and refund practices align with the Standards for RTOs 2025, the Skills First Funding Contract, and applicable consumer protection laws,
- Support procedural fairness in the assessment and processing of refund applications,
- Protect students' rights and entitlements while maintaining MCIE's financial viability; and
- Promote accurate and compliant financial record-keeping for audit and reporting purposes.

Scope

This policy applies to:

- All prospective and current domestic students of MCIE, including Skills First-funded students, fee-for-service students, apprentices, trainees, and VET Delivered to Secondary Students (VETDSS) participants,
- All tuition and non-tuition fees, including deposits, instalments, and other charges identified in the Statement of Fees or Enrolment Agreement; and
- All circumstances in which a fee refund may be requested or required, including:
 - Withdrawal prior to or after course commencement,
 - Course cancellation by MCIE,
 - Changes to course delivery that impact a student's ability to continue,
 - Compassionate, compelling, or exceptional circumstances; and
 - Eligibility for Skills First fee waivers or concessions.

- It covers:
- Fee schedules, concessions, and waivers,
- Invoicing, payment, and collection processes,
- Refund application and assessment procedures,
- Interaction with the complaints and appeals process for fee disputes; and
- Record-keeping and reporting requirements under the Standards for RTOs 2025, the Skills First Funding Contract, and applicable consumer protection legislation.
- This policy should be read in conjunction with MCIE's Financial Management Policy, Student Code of Conduct, Complaints and Appeals Policy, and the Guidelines About Fees (Skills First).

Legislative, Regulatory and Contractual References

This policy supports compliance with the following requirements:

Standards for RTOs 2025

- Standard 2.1 – Provision of accurate, accessible, and current information to students on fees, refunds, and payment terms
- Standard 2.2 – Enrolment processes, including transparency of fees and charges prior to commencement
- Standard 2.7 – Feedback and complaints management (linking refund disputes to the complaints process)
- Standard 4.3 – Risk management (managing financial and contractual risks related to fees and refunds)
- Schedule 6 of the Standards for RTOs 2025 Compliance Requirements Instrument – Prepaid Fee Protection Measures

Skills First

- VET Funding Contract 2024–25 – including:
 - Guidelines About Fees (Sections 1.2, 2, and 3) – Statement of Fees, fee waivers, and concessions
 - Fee Concession Contribution arrangements
 - Clause 4.5 (equitable treatment of students)
 - Clause 10 (records management)
 - Clause 12 (audit and cooperation requirements)

- **Other Applicable Legislation & References**

- National Vocational Education and Training Regulator Act 2011 (Cth)
- Australian Consumer Law (Schedule 2 of the Competition and Consumer Act 2010) – consumer rights relating to refunds and fair trading
- Privacy Act 1988 (Cth) – protection of personal and financial information
- Equal Opportunity Act 2010 (Vic) – equitable access to fee concessions and waivers
- Relevant State-based statutory cooling-off period provisions (e.g. 10 business days in Victoria)

Responsibilities

This policy is the responsibility of the [Finance Manager](#) and is to be adhered to by the members of the [Finance Department](#) and [Business Development](#) teams.

Scope

This policy applies to full fee-paying domestic students, who have enrolled or intend to enrol at MCIE and who wish to [withdraw](#) from the Course:

For the purposes of this policy:

[Full fee-paying students](#) – students who pay the published course fees in full, without government subsidy.

[Withdraw from the Course](#) – a student's cancellation of enrolment in any VET unit of study.

[Course fees](#) – the total cost of the course in which a student is enrolled.

[Administration fee](#) – the fee charged by MCIE for processing a student's enrolment.

Compliance requirements

[Requirement 18 – Prepaid Fee Protection Measures](#)

MCIE will comply with the fee-protection requirements in Schedule 6 of the [Standards for RTOs 2025 Compliance Requirements Instrument](#), including:

- limits on advance payments
- holding prepaid fees in trust
- clearly defined refund triggers

Skills First-funded students (Victoria)

Under the Skills First VET Funding Contract, MCIE will implement the Department's Guidelines About Fees by reference, including:

Statement of fees (Section 1.2)

- Each student issue a clear statement of total course cost, any concessions or waivers, and the government subsidy, before training begins.

Fee waivers (Section 2)

- Grant and report any mandatory waivers (e.g. Aboriginal/Torres Strait Islander access) per the Guidelines.

Refund policy

- Publish and adhere to a fair, transparent refund policy covering student withdrawals and provider defaults alongside that Statement of Fees.

Fee concessions for domestic funded students

Who is entitled to a concession?

Card holders

Candidates who apply for training at a Certificate IV level or below and in approved skill sets who hold a:

- current and valid health care card issued by the Commonwealth
- pensioner concession card
- veteran's gold card

Dependants

Students who are a dependant spouse or a dependant child of a card holder are entitled to a concession.

The dependant is usually listed on the card. If they aren't, ask the student about their dependant relationship to the card holder as part of enrolment. Attach this information to the student's file with the card evidence.

Asylum seekers

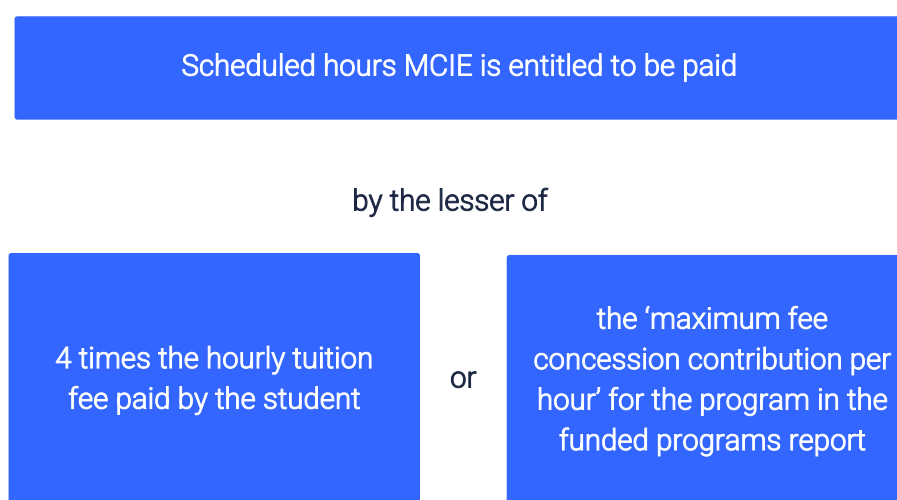
Even if they don't have a concession card, Skills First students enrolled under the Asylum Seeker VET Program are entitled to a concession for training at Certificate IV level or below, or in a skill set.

Maximum fee that can be levied by an RTO

MCIE must not charge a concession student any more than 20% of our published standard tuition fee. The standard fee is the amount MCE charges a non-concession student in the same program at the same time.

Skills First contribution to cover eligible concessions

Under the Skills First contract the Department will pay a contribution towards the revenue lost by MCIE when applying a concession rate. This is called the [Fee Concession Contribution](#). SVTS calculate the fee concession contribution by multiplying:



Tracking Skills First concession activity

Use the SVTS claim status export report in the 'Claims' section of SVTS.

Concession contributions are not paid when:

MCIE is not required to grant a concession on [non-tuition fees](#) (for example, materials fees). If we do, SVTS will not pay a concession contribution for it.

MCIE may charge any student lower or zero tuition fees if we choose, for example, if the student is in financial hardship. But SVTS will only pay a fee concession contribution if the student has a concession entitlement.

Checking entitlement

Check before training starts, and as part of the enrolment process.

Concession applies for the full qualification.

Having established that the student is entitled to a concession as part of enrolment, the concession applies to all [tuition fees](#) for the program. This applies even if:

- MCIE sets up a payment plan and the student is not required to pay all fees for the program in one instance (for example, MCIE can charge per year, semester or by unit or unit group)
- the card will expire before training starts
- the card will expire before the program ends

Grace period

If a student can't show MCIE their concession as part of enrolment, MCIE can allow a grace period for them to show it after training starts.

If MCIE allow a grace period, we must confirm that the concession was current on or before the date training started. Keep a record of this for audit or review.

MCIE's grace period allows:

- students a one-week grace period, except where there is significant delay in Centrelink processing the student's application for a concession.
- MCIE Course Advisors and administrative staff check evidence and retain records of the evidence of concession's start date, ensuring all staff are clear about requirements.
- MCIE details the workings of the grace period in the [Determination of eligibility and suitability form](#), explaining the process to students before they enrol.

MCIE fee concession policy for SVTS funded students

Fee concession policy: Concession is obtained after commencement of training.

MCIE complies with Skills First funding guidelines regarding fee concessions. If you become eligible for a [Fee Concession](#) after the commencement of training and your tuition fees have not been fully charged, the concession rate will be applied to any remaining unpaid tuition fees.

Where MCIE charges tuition fees progressively (e.g. term-by-term or monthly):

1. If you obtain a valid concession entitlement (e.g. Health Care Card, Pensioner Concession Card) after the course has commenced, you may submit this to the MCIE Finance Team.
2. Upon verification, MCIE will apply the Fee Concession to your future unpaid tuition fees, not yet invoiced or collected.
3. MCIE is not required to refund or adjust fees previously invoiced or paid before concession eligibility was granted.

Protecting student privacy

The customer reference number (CRN) on Commonwealth-issued concessions is a particularly sensitive form of personal information.

A CRN can't be changed if it is subject to a security breach, unlike other forms of identity evidence where a new card or document number can be issued.

To protect student privacy, we [don't keep a copy of the CRN](#) when evidencing Skills First concession entitlement. Instead, we sight it and retain a declaration. See the table [Sighting and retaining evidence](#) on the next page for details.

MCIE [only keeps a copy of the CRN if we must do so for other purposes](#), for example when using Centrelink confirmation e-services.

Sighting and retaining evidence

At MCIE we:

Sight	Retain
1. Either: - the original card - correspondence from the card issuer confirming they can start claiming their entitlement - the concession card displayed on a Digital Wallet through a Centrelink Express Plus mobile app.	A written declaration stating we've sighted the evidence showing the: - name of our authorised delegate who sighted the evidence - date the evidence was sighted - concession holder's name - card type. - don't keep a copy of the CRN
2. A record from Centrelink confirmation e-services	An extract showing the date it was made and card type.
3. Confirmation the student's name and concession card number match a current and valid record of a concession entitlement in the Document Verification Service (DVS). The DVS doesn't show what type of concession card the student holds or if they are a dependant, so ask the student as part of your enrolment process.	A transaction record that shows: - the concession holder's name - that their name and card number were verified to match a current and valid concession entitlement in the DVS. Also retain a record of the card type and the student's relationship to the cardholder if they're a dependant.

Reporting concession fee

These are the 2 key reporting fields for reporting concession:

- [Fee concession/exemption type identifier](#), which identifies the fee concession you granted.
- [Client tuition fee](#), which records in cents, the hourly fee charged to the student –that is, the concession amount we have charged.

Enrolment

The student will pay MCIE the course fees and charges as listed in the [Statement of Fees](#) and MCIE will enrol the student in the course listed in the enrolment application.

MCIE will not issue a qualification until:

- the student has finished the course they are enrolled in
- all the fees listed in the Statement of Fees as payable (but not the fees which are listed for the student's reference) have been paid in full

Recognition of Prior Learning, (RPL) and obligations to recognise AQF qualifications

- MCIE will ensure that enrolling student's prior knowledge and skills are recognised, where they can demonstrate and provide evidence of having satisfactorily achieved performance outcomes within the course requirement.
- An assessment fee is charged for RPL, calculated according to the number of hours spent by MCIE staff to determine competence.

Fees payable

Course fees do not include the cost of any additional documentation and some additional supports, including for example the [re-issuance](#) of certificates, see the list below for a full list. These fees are only payable on access or provision of the service or item.

Service or item	Fee
Replacement Student ID	\$20
Replacement qualification certificate /Statement of Attainment (only relevant to completions before March 30, 2024, certificates issued after this date are electronic only)	\$50

Service or item	Fee
MCIE T-Shirt – Work-placement uniform (if applicable)	\$40
Commercial Cookery – Took Kit and Uniform sets	\$400
Reprint of Workplace Logbooks	\$50
Transfer Fee – to move from one class to another	\$100
Postage Fee – Certificate, Textbook, MCIE T-Shirt, – by weight per delivery	From \$10
Administrative processing fee for withdrawal and cancelation	\$200
RPL assessment fee – charged per hour minimum 2 hours	\$200
Archived file retrieval	\$100
EFTPOS surcharge, per transaction	2%
NYC - Theory Assessment, per assessment	\$300
NYC Attempt 3 – Practical assessment, per unit	\$400
Catchup class, per class	\$100
Late fee surcharge % of overdue amount	10%
Ongoing late payment fee, Per week	\$50
Short course cancellation at least 5 days prior to scheduled delivery, less a short course cancellation fee	\$50

Fee payment

- Fees can be paid by credit card, in cash or bank drafts payable to MCIE Unit Trust and via telegraphic transfer.
- New fees may be charged, if the student changes to a new course.
- Late payment of fees may incur a 10% penalty.
- MCIE may restrict or withhold services or materials from the student once fees become overdue.

- All fees should be paid to a member of the Finance or Student Support (Reception) teams. MCIE will provide a receipt to confirm that payment has been received.
- A course fee for a VET unit of study must be paid in full in advance on or before the commencement of the unit of study, unless a payment plan is made with the Institute.
- Students are required to pay for their own uniforms and for a range of additional services provided by MCIE, which they may require from time to time. In addition, students undertaking Hospitality courses are required to purchase their own Tool Kit.
- Course fees and charges are itemised in the student's [Statement of Fees](#).
- MCIE does not request prepaid tuition fees from domestic students in excess of \$1500. Where the fees of the course are in excess of \$1500, the fee payment plan will be implemented to ensure that students never have a credit of more than \$1500 at any one point in time.
- MCIE accepts Tuition fees by a bank draft, credit card or direct deposit into the MCIE Bank account.

Bank details

Bank	National Australia Bank (NAB)
Account Name	MCIE Unit Trust
BSB Number (Branch)	083-004
UMD Account No	81-251-2108
S.W.I.F.T. Code	NATAAU3303M
Reference:	Use your student's name

Course abandonment

In the event of a student abandoning the course, all fees due are payable to MCIE as per the Statement of Fees.

Conditions for refund eligibility

Refunds

- MCIE reserves the right to apply an administrative processing fee for any refund.
- If the student terminates their enrolment agreement before the commencement of the course and returns, all textbooks and resources in an acceptable condition, a full refund including the deposit will be provided.
- If MCIE postpones a program for more than 8 weeks from the original start date and no suitable program is available and the student returns all materials in an acceptable condition, a full refund including the deposit will be provided.
- If the student terminates their enrolment agreement on or after the date of commencement of the program, no refund will be provided.
- If MCIE terminates a student's enrolment agreement due to a breach of the student code of conduct, no refund will be provided.
- If the student re-enrols and commences a program under a new agreement, funds will not be transferrable, thus the student will not be entitled to any refund pertaining to the original course enrolment.
- If a statutory cooling-off period applies within the State where the education program is delivered, a refund will be applicable in accordance with such statutory requirements.
- Refund of fees can be requested in writing at time of withdrawal from course, all refunds will be processed within 28 days from request date.

Short course refunds

- If MCIE postpones a program for more than 4 weeks from the original start date. A full refund will be provided, on request.
- If the student terminates their enrolment, no refunds will be provided, the student may transfer their course to another student.
- If the student is unable to attend the class on the original start date:
 - the student may nominate someone else to take their place or
 - may be able to transfer to the next available class by giving at least five working days' notice in writing.
 - The application must be approved by a member of the finance team, and a minimum \$20 short course cancellation fee applies.

Refunds are subject to the following conditions

- the student must have paid fees for refunds to be made available
- these fees must have been cleared and received by MCIE
- the student must pay any debt in full to MCIE before refunds can be issued or the outstanding amounts will be deducted from the refund
- MCIE reserves the right to apply an administrative processing fee of up to \$200 for any refund.

Course payments and refund of fees policy

Under the [Skills First Program](#) and fee-for-service arrangements, MCIE's course fee policy applies to all new and re-enrolling students unless otherwise specified. MCIE reserves the right to cancel or postpone any course prior to its scheduled commencement. If a course is postponed by more than four weeks and the student cannot transfer into a comparable MCIE offering, all prepaid fees will be refunded in accordance with the [Course payments and refund of fees policy](#) below.

1. Policy table – Course payments and refund of fees policy

Description	Policy
If students start the course after the scheduled date	No reduction in fee and the student must pay the balance of all outstanding fees per Fee Payment Schedule including all tuition fees, cost of learning and assessment resources, OSHC (where applicable) and uniform and kit costs for cookery qualifications.
Enrolment is cancelled due to student's misconduct or non-compliance with the rules and regulations set by the Australian Government	No refund and the student must pay the balance of all outstanding fees per Fee Payment Schedule including all tuition fees, cost of learning and assessment resources, and OSHC (where applicable) and uniform and kit costs for cookery qualifications.
Student abandons the course without notice	No refund and the student must pay the balance of all outstanding fees per Fee Payment Schedule including all tuition fees, cost of learning and assessment resources, and OSHC (where applicable) and uniform and kit costs for cookery qualifications.

Description	Policy
MCIE is unable to start the delivery of a course on the agreed starting date (course withdrawn by MCIE before the agreed start date)	Full refund including enrolment fee within 2 weeks of cancellation, or the agreed starting date, whichever is applicable.
MCIE is unable to provide the course after the agreed start date (for which the original offer was made) or ceases to deliver the course before it is completed	Return of unused tuition fees. Pre-paid fees may be transferred to an alternative enrolment where the student agrees.
The course is not provided fully to the student because MCIE has a sanction imposed by a government regulator	Return of unused tuition fees.
Recognition of Prior Learning (RPL) fees	No refund if Statement of Attainment has been provided to the student.
EFTPOS and/or credit card payment surcharge and any transaction fees	No refund

2. Refund

All refund requests are conditional on the following:

- MCIE must have received funds for any refunds to be made available (i.e. electronic transfers have been received)
- any debts to MCIE must be paid in full or the outstanding amounts will be deducted from the refund
- MCIE reserves the right to apply administrative processing fee as per the Policy table above.

3. Refunds where MCIE is unable to start or deliver the course

In an unlikely event that MCIE is unable to start or deliver the course, the student can choose to accept either:

- a refund of course fees, which will be issued to the student within 14 days.

- or be placed in an alternative course with MCIE or another provider. If the student chooses this option, they must sign a new written agreement to indicate they have accepted the placement. If the student chooses to receive a refund of course fees, MCIE will calculate the unspent portion of tuition fees paid to date (i.e. tuition the student has paid for, but which has not been delivered by MCIE). The refund will be paid within 14 days after cessation of the course

4. Request for refund

Students who wish to apply for a refund of course fees in accordance with the [Course payments and refund of fees policy](#) should do so by completing an online request using the [Student request form](#) on MCIE's website.

5. Refund approvals

All refunds must be approved by the Finance Manager. Exemptions to any of the above conditions may only occur where the student can provide evidence that they have extenuating circumstances which may be considered on compassionate grounds.

6. Calculating refunds for full fee-paying students

MCIE may, in its absolute discretion, refund some or all course fees where it determines that there are extenuating or compassionate circumstances. A refund for the remaining part of a course fee will be calculated on a pro-rata basis less an administration fee of up to \$200. The pro-rata fee is calculated on fees paid excluding the enrolment fee. The enrolment fee is a portion of fees is not eligible for refund.

7. Special circumstances

Where a student withdraws from the course because of exceptional and extenuating circumstances of a compassionate nature, such as a death or severe illness in the immediate family, 100% of all the unspent fees paid will be refunded.

8. Cooling off period

MCIE recognises a cooling off period in line with State regulations. Where a statutory cooling off period applies within the State where the education program is delivered, a refund will be applicable in accordance with state statutory requirements. (The cooling off period in the state of Victoria is 10 business days from the day of acceptance of the enrolment agreement).

9. Refund procedure

The student must complete the online [Student request form](#). to apply for a refund and attach all evidence and supporting documents. Such documents may include, but are not limited to:

- qualification or course details, course start and end dates, trainer name if known
- proof of extenuating circumstances of a compassionate nature

The Finance Manager or the officer nominated by the Finance Manager must approve all student refunds.

Approved refunds will be made within 28 working days of the student's written notification being received by MCIE.

Refunds will be paid in Australian dollars to the student or to the person nominated by the student on the refund application.

Details of refunds provided will be maintained in the student's file.

10. Student's right to appeal

Any student who is refused a refund by the Institute may appeal within 14 days in writing to the Finance Manager.

The Institute's appeal process does not restrict the student's right to pursue other legal avenues.

The availability of a complaints and appeal processes does not remove the right of the student to take action under Australia's consumer protection laws.

Student guidelines

MCIE will:

- ensure that students are provided with access to the [01-1003 Domestic student complaints and appeals process](#)
- pay a refund by direct credit transfer
- pay refunds within two weeks of submission of the online [Student request form](#) and any documentation required

"This agreement, and the availability of complaints and appeals processes, does not remove a student's right to take action under Australia's consumer protection laws"

Changes to agreed services

MCIE reserves the right to alter any course, subject, admission requirement or fee without prior notice. Where there are changes to agreed services, MCIE will advise students, in writing as soon as practicable, changes notified may include but are not limited to:

- admission requirements

- changes to unit of competency electives that make up a qualification
- course duration
- course fees
- delivery location
- a change in ownership
- changes to existing third-party arrangements

Note: Students will not be entitled to a refund of any course fees if they are removed from the course for any breach of the MCIE [student code of conduct](#) or other serious misconduct.

Reference

- Relevant ACTS and regulations
- Statement of fees
- RPL application form
- RPL evidence form

Related documents

- POL-13_01-1027_Student Code of Conduct and Discipline Policy and Procedure_12092024

Related policy

- POL-13_01-1027_Student Code of Conduct and Discipline Policy and Procedure
- POL-30_03-1000 Financial Management Policy
- POL-04_01-1003 Domestic student complaints and appeals process
- POL-25_01-1112 Deferment, suspension or cancellation of overseas student's enrolment policy

Related forms

- 04-3009 Pre-Training Review - VTG - Statement of fees
- Online student request form
- Determination of eligibility and suitability form online

Version control and change history

Issue date	Page no	Version	Changes made	Approved by	Next Scheduled review
2015		1	First iteration	MD	2016
10/03/2016		1.2	General update	MD	2017
02/04/2018		1.3			
04/02/2019	All	1.4	Combined Fees Policy and Refund Policy	DQ&G	03/02/2020
06/05/2022	4,5 & 6	2	Changed Refund Policy to Course payments and refund of fees policy.	FM	06/05/2023
28/09/2023	1,3,4,5,6,7 & 8	3	Addition of Columns to refund table to advise which apply to Domestic Students and which apply to Overseas Students	FM and DQ&G	29/09/2024
03/01/2024	6	3.1	Added information about Non refundable deposits. Refund advice for the refund of prepaid fees at 10 weeks prior, 4 weeks prior and less than 4 weeks prior to course commencement have been removed.	FM and DQ&G	03/01/2025
17/07/2024	1 & 7	3.2	Moved from the policy purpose, page 1 the following statement: MCIE reserves the right to apply an administrative processing fee of up to \$200 for any refund. And added it to the Refunds section on Page 7.	DQ&G	17/07/2025
19/05/2025	2 & 3	4	update fees schedule, formatting, update compliance requirements for Standards for RTOs 2025	DQ&G	19/05/2026