



4.14 Fee and Refund Policy and Procedures

Policy Number	MACI-GOV-4.14
Standard Reference	RTO Standards 2025 National Code 2018 — Standard 3 ESOS Act 2000 Tuition Protection Service (TPS)
Responsible Officer	CEO / Administration Manager / Accounts
Review Cycle	Annual

4.14.1 Purpose

This policy establishes MACI's approach to student fees and refunds in a fair, transparent, consistent, and fully compliant manner. This policy applies to all students enrolled at MACI and to staff responsible for processing fees and managing fee-related enquiries.

4.14.2 Definitions

Term	Definition
Tuition Fees	Fees directly related to the provision of training and assessment services.
Non-tuition Fees	All other fees including but not limited to application fees, administration fees, materials fees, reassessment fees, and other service-related charges.
Provider Default	Occurs where MACI is unable to deliver the course as agreed, including failure to start on the agreed commencement date, cessation of the course after commencement, or failure to deliver the course in full.
Student Default	Occurs where the student fails to meet course or visa requirements, withdraws from the course, or otherwise fails to meet their obligations under the Written Agreement.
Written Agreement	The formal agreement signed by the student and MACI prior to course commencement, which outlines all fee obligations, payment schedules, and conditions relating to fees and charges.
TPS	Tuition Protection Service — the Australian Government's safety net for international students where a provider is unable to deliver a course.

4.14.3 Fee Policy Principles

MACI ensures that all fee-related processes are:

- Fair, transparent, and clearly communicated to students prior to enrolment through the Letter of Offer and Written Agreement.
- Managed in a consistent and compliant manner.
- Subject to ongoing monitoring and continuous improvement.
- Compliant with applicable legislative and regulatory requirements including the ESOS Act 2000, National Code 2018 Standard 3, and RTO Standards 2025.

This policy is to be read in conjunction with each student's Written Agreement and Letter of Offer, which outline the specific terms and conditions relating to fees and refunds.

4.14.4 Fee Schedule

MACI charges the following fees and charges:

Fee Type	Amount
Application Fee (Non-refundable)	\$250.00
Administration Fee (Change of Confirmation of Enrolment — ECOE)	\$200.00



Late Payment / Payment Plan Late Fee Penalty	\$100.00
Credit Card Surcharge — Visa / MasterCard	1% of transaction amount
Credit Card Surcharge — American Express	3% of transaction amount
Re-issuance of Student ID	\$20.00
Re-issuance of Course Completion Letter	\$20.00
Re-issuance of Certificate, Statement of Attainment and/or Record of Results	\$50.00 per document
Recognition of Prior Learning (RPL) — per unit (non-refundable)	\$200.00
Extension of CoE — Weekly Fee	Cost will vary per course
Reassessment Fee — per unit	\$250.00
Bank Charges on Refund Processing (e.g. Telegraphic Transfer)	Maximum bank fee of \$40.00 deducted from refund

4.14.5 Payment Terms and Conditions

1. Students are required to pay all course fees in accordance with the agreed payment schedule outlined in the Written Agreement.
2. Fees are paid in advance and are categorised as Tuition Fees or Non-tuition Fees as defined above.
3. MACI reserves the right to change fees prior to enrolment. Once a student has entered into a Written Agreement, fees will not be increased for the duration of the agreed course.
4. MACI will not require international students to pay more than 50% of total tuition fees prior to course commencement, unless the student voluntarily chooses to pay a greater amount, in which case written evidence of the student's choice is retained on file.
5. All fees paid in advance are protected in accordance with applicable regulatory requirements. For international students, MACI is a participant of the Tuition Protection Service (TPS) — refer to tps.gov.au.
6. Payments may be made via bank transfer, credit card, or other approved payment methods.
7. If a student fails to make payment in accordance with agreed terms, MACI may: (a) charge a late payment fee of \$100.00; (b) recover all debt recovery costs incurred; (c) withhold supply of services and materials; (d) take legal action to recover money owing.
8. Certain courses require purchase of prescribed textbooks; students are required to bear the cost of these resources.
9. Where a student must repeat a unit, the full unit reassessment fee applies.
10. All payments must be recorded in the student management system, receipted, and allocated against the student's fee record.

4.14.6 Overdue Fees Procedure

MACI adopts a staged and supportive approach to managing overdue fees, in accordance with the Written Agreement and applicable regulatory requirements:

Stage	Action	Responsibility
Stage 1 — Reminder	Optional initial contact via phone, SMS, email, or other appropriate means to remind student of overdue fees.	Administration / Accounts
Stage 2 — First Warning	1st Warning Letter issued. A meeting may be arranged to discuss outstanding fees and explore support options including payment arrangements.	Administration / Accounts
Stage 3 — Second Warning	2nd Warning Letter issued if payment remains unresolved. A further meeting may be arranged to	Administration / Accounts



	review the student's situation.	
Stage 4 — Final Warning	Final Warning Letter (Notice of Intention to Cancel/Report) issued. Student is given 20 working days to access the Complaints and Appeals process.	Administration Manager
Stage 5 — Outcome	If no action within 20 working days: international students reported via PRISMS for non-payment; domestic students may have enrolment suspended or cancelled.	Compliance Manager / CEO

4.14.7 Refund Policy

4.14.7.1 Provider Default

Provider default applies where MACI is unable to deliver the course as agreed. In these circumstances:

- Students will be offered: a refund of any unused tuition fees paid in advance; OR an alternative course at no additional cost (subject to student agreement).

The refund amount is calculated as follows:

Refund amount = Weekly tuition fee × Number of weeks in the default period

Where: (a) Weekly tuition fee = Total tuition fee ÷ Total calendar days in the course × 7; (b) Default period = Calendar days from default date to end of prepaid period ÷ 7.

- Refunds will be processed within 4 weeks of the default occurring.
- If an alternative course is offered and accepted, the student must confirm acceptance in writing.
- If MACI is unable to meet its obligations, the Tuition Protection Service (TPS) will assist students with placement or refund.

4.14.7.2 Visa Refusal Before Course Commencement

Where a student's initial visa application is refused prior to course commencement:

Refund = Total course fee minus 5% of the amount received (up to a maximum deduction of \$500).

- Students must submit a written refund request with evidence of visa refusal issued by the relevant authority.
- Requests must be submitted within four (4) weeks of the visa refusal date.
- Refunds will be processed within 4 weeks of receiving a complete request.

4.14.7.3 Package Programs — Visa Refusal After First Course Commences

Where a student is enrolled in a package program and the visa is refused after the first course has commenced but before the second course begins:

For the commenced course: Refund = Weekly tuition fee × Number of weeks in the default period (as per formula above).

For any subsequent course not yet commenced: Refund = Total course fee minus 5% of amount received (up to maximum deduction of \$500).

Supporting documentation requirements and timeframes are as per Section 4.14.7.2 above.

4.14.7.4 Visa Refusal — No Supporting Evidence

Refunds based on visa refusal are only assessed upon receipt of appropriate supporting evidence issued by the relevant authority. Where sufficient evidence is not provided, the refund request cannot be processed.

4.14.7.5 Visa Refusal After Course Commencement

Where a student's visa is refused after the course has commenced:

Refund = Weekly tuition fee × Number of weeks in the default period (as per formula above).

Non-tuition fees are not included in the calculation. Supporting documentation requirements and timeframes are as per Section 4.14.7.2 above.

4.14.7.6 Cancellation Before Commencement Date

Where a student cancels their enrolment prior to the course commencement date and submits a written refund request:

Cancellation Timing	Refund Entitlement
10 weeks or more prior to commencement	70% of tuition fees paid
6 to 9 weeks prior to commencement	50% of tuition fees paid



5 weeks or less prior to commencement	No refund of tuition fees
Deferral prior to commencement	No refund of initial deposit; deferral processed without refund

4.14.7.7 Withdrawal On or After Commencement

Where a student withdraws from the course on or after the course commencement date:

- Tuition Fees: Tuition fees paid are considered fees for services already provided or committed and are not refundable.
- Non-tuition Fees: Non-tuition fees (including OSHC, accommodation, airport transfer) are not refundable where services have been arranged or provided.

4.14.7.8 Student Default

Student default includes, but is not limited to: failure to pay fees; breach of student visa conditions; misconduct; or failure to commence or continue the course. In such cases, fees already paid will not be refunded and any outstanding fees remain payable.

4.14.7.9 Additional Circumstances

The following circumstances also result in no refund of fees already paid:

- Failure to attend: where a student fails to commence or attend the course.
- Transfer to another provider: where a student is granted release to transfer prior to completing six months of their principal course.
- Instalment payment arrangements: instalments paid are considered fees for services already provided or committed.

4.14.8 Additional Refund Conditions

11. Credit Transfer (CT) and RPL: At enrolment, CT/RPL applications are assessed with supporting evidence. Where CT/RPL results in a reduced course duration, pro-rata fees will be calculated and offered. Once accepted, no further fee reduction applies.

12. Fee Variations: Fees not specified in this policy are not refundable. Once enrolment is completed, fees are fixed for the standard course duration. Extended duration fees are payable at the applicable rate.

13. Deferment and Withdrawal: Where a student withdraws after one or more deferrals, the original CoE start date is used to determine the course commencement date for refund policy purposes.

14. Refund Recipient: Refunds will be paid to the person or entity who originally paid the fees, unless otherwise authorised in writing.

15. Provider Closure: If MACI is unable to deliver the course or ceases operations, the Tuition Protection Service (TPS) will assist students at tps.gov.au.

4.14.9 Fee and Refund Procedures

Procedure / Action	Responsibility
All students must sign a Written Agreement prior to course commencement. The agreement must document: total tuition fees, initial deposit, instalment amounts, due dates, payment obligations, and consequences of non-payment.	Administration Team / Accounts
A receipt is issued to the student for each payment received. All payment records are retained for a minimum of 2 years after the student ceases enrolment.	Administration Team / Accounts
Outstanding payments are monitored weekly via the student management system. Overdue accounts are managed in accordance with the overdue fees procedure (Section 4.14.6).	Administration Team / Accounts
Refund requests must be submitted in writing using the MACI Refund Application Form, accompanied by supporting documentation. Requests are assessed in accordance with this policy.	Administration Manager / Accounts



Approved refunds are processed within 4 weeks of receipt of a complete refund request. The refund amount is calculated in accordance with the applicable scenario above.	Accounts / CEO
All refund decisions, calculations, and payments are documented and retained on the student file.	Administration Manager / Accounts
Fee-related complaints are managed in accordance with MACI's Complaints and Appeals Policy and Procedure.	Administration Manager

4.14.10 Related Documents

- Refund Application Form
- Deferment, Suspension and Cancellation Request Form
- Written Agreement / Letter of Offer
- MACI Complaints and Appeals Policy and Procedure