



Fees Payment Policy and Procedure

Version Control

Date	Version	Changes made	Author
Nov 2018	V1.0	Released for approval	Compliance Officer
May 2019	V1.1	Updated policy and procedures in line with the National Code 2018	Compliance Officer
Jan 2021	V2.0	Reviewed and updated fee protection scheme	Compliance Officer
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Aug 2024	V3.1	Updated bank details, Admin and services charges.	K Adhikari
July 2025	V4.0	Revised for Standards for RTOs 2025 compliance (added domestic fee protection section, updated references and requirements)	K Adhikari R Pokharel

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1. Purpose

This policy provides a documented process outlining student fees, information regarding such fees, and the mechanisms for protection of prepaid fees by Axis Institute. It ensures compliance with relevant standards and legislation, including the Standards for Registered Training Organisations 2025 and applicable ESOS requirements.

2. Scope

This policy applies to:

- Fee-for-service overseas students both offshore and onshore
- Fee-for-service or government funded domestic students studying

It outlines requirements and procedures for payment of all course tuition and administrative fees.

3. Responsibility

Director of Operations/Campus Manager – Accountable for overall implementation of this policy.

Marketing Manager – Responsible for accurate communication with education agents and prospective students. The Marketing Manager ensures all marketing materials (printed or online) reflect current fees and policy statements so that students are well informed and not misled.

Finance Manager – Responsible for managing and monitoring the charging and collection of fees in accordance with this policy, and ensuring compliance with the ESOS Act and the Standards for RTOs 2025 (including fee disclosure and fee protection requirements). The Finance Manager also oversees issuance of receipts and execution of refunds in line with policy and legislative requirements.

4. Compliance/legislation

Clause/standard	Requirement
Clause 2.1 of the Standards for RTOs 2025	Each learner is properly informed and protected with clear and accurate fee information provided before enrolment (e.g. all tuition and non-tuition fees, payment terms, and refund policy are disclosed in the Letter of Offer, Student Agreement, handbook, marketing brochures, and website).
Compliance Requirements 18 & 19 (Standards for RTOs 2025)	The RTO implements prepaid fee protection measures to safeguard fees paid in advance by students. The RTO must not collect more than \$1,500 in fees in advance from any student unless it has an approved protection arrangement (such as a bank guarantee or tuition assurance scheme) in place
Compliance Requirement 6 (Standards for RTOs 2025)	The RTO issues AQF certification documentation (qualifications or statements of attainment) to students within 30 calendar days of completion or withdrawal, provided all agreed fees have been paid

Section 29 of the Education Services for Overseas Students (ESOS) Act 2000	Obligations in relation to account keeping of overseas student fees (e.g. holding prepaid tuition fees in a designated account and refunding as required).
Standards 2 and 3 of the National Code 2018	Requirements for tuition fees information (Standard 2.1.7 – clear disclosure of fees to overseas students) and formalisation of enrolment (Standard 3 – written agreements including fees, refunds, and TPS protection for overseas students).
Section 9 of the Corporations Act 2001 & Paragraph 51(xiii) of the Australian Constitution	Definition of an Authorised Deposit-Taking Institution (ADI) or State Bank – relevant to where student fee trust accounts must be held for protection.

5. Definition

Administration Fee	A non-refundable fee charged for administrative services (e.g. processing applications).
Agreed Start Date/Course Commencement	The date on which a course is scheduled to start, as per the student's Confirmation of Enrolment (CoE) or a later date agreed between the College and the student.
Course Fees	The sum of tuition fees and any non-tuition fees (e.g. materials, health cover) received from the student.
Enrolment Fee	A non-refundable fee for processing a student's enrolment application.
Full fee-paying student	A student enrolled in a course for which the College does not receive government funding on that student's behalf (i.e. the student or a third party pays the full cost).
Institute Default	Occurs when: (i) the course does not commence on the agreed start date, or the course ceases to be provided at any time after it starts but before completion; and (ii) the student has not withdrawn before the default day. (This can include situations where a sanction on the provider prevents the course from being delivered.)
Late Fee	An additional fee charged to students who fail to pay an owed amount by the due date.
Letter of Offer and student agreement	The contract (Letter of Offer) provided by Axis Institute to a prospective student, outlining course details, fees, and terms. The Student Agreement is signed acceptance of all terms, conditions, and policies of the College.
Materials Fee	A fee covering the cost of course materials and other incidentals. (For example, in hospitality courses the materials fee covers items like training materials and basic equipment.)
OSHC	Overseas Student Health Cover, which is mandatory health insurance for international students in Australia.
Pre-paid tuition fees	Tuition fees received by the College before the agreed starting day of a student's course or first study period. (For overseas students this includes any tuition payments made before commencement; for domestic students this includes advance payments for training yet to be delivered.)
Payment schedule	is the itemisation of payable Course Tuition Fees for particular study period due on or before the prescribed dates

Protected amount (Overseas students)	The portion of course fees received in advance from overseas students before course commencement, which is required to be held in a designated account for protection.
Relevant student (Overseas student)	An overseas student who has paid course fees but has not yet commenced their course (i.e. a student for whom the College holds a protected amount).
Tuition Fee	They are fees received by a provider (from or on behalf of an overseas student or intending overseas student) that are “directly related to the provision of a course that the provider is providing, or offering to provide, to the student”. Tuition fees are typically compulsory fees for the delivery of the enrolled course and include items such as:
	<ul style="list-style-type: none"> • tutorials and tutoring sessions • Lectures • additional requisite training including practicums and practice hours • ancillary costs for fieldwork, excursions or laboratories • specialist materials that are mandatory and relate to the provision of the course
TPS	Tuition Protection Scheme – a government-backed scheme to protect students by ensuring they receive a refund or alternate course placement if their provider cannot fully deliver a course.
Student Default	Occurs when Axis Institute refuses to provide (or continue providing) a course to a student due to one or more of the following: (i) the course starts on the agreed date, but the student does not commence (and hasn't withdrawn); (ii) the student withdraws from the course (before or after start date); (iii) the student fails to pay an amount they are liable to pay in order to undertake the course; or (iv) the student is terminated for serious misconduct.
Unit repeat fee	A fee charged for repeating a unit of competency. (Axis Institute allows one re-assessment attempt at no cost. If a student is still Not Yet Competent and must repeat the unit in a later term, a repeat fee may apply.)

6. Policy

6.1 Fees payment policy

- 6.1.1 Axis Institute implements this Fees Payment Policy in accordance with the Standards for RTOs 2025 and the ESOS National Code 2018. The policy ensures that all students (domestic and international) are fully informed of their fees and protected by appropriate fee safeguards.
- 6.1.2 Axis Institute will levy various fees (mostly non-refundable administrative fees) to facilitate its operations. All fees are reviewed periodically and may be adjusted. **The most current schedule of fees is published on the Axis Institute website and in relevant marketing materials.** The College will update these sources promptly whenever fees change.
- 6.1.3 Prospective **international** students must pay applicable fees as outlined in their Letter of Offer in order to secure enrolment. These typically include an Enrolment Fee, OSHC (Overseas Student Health Cover), tuition fees for the initial study period, and any materials fee (non-tuition fees).

- 6.1.4 Axis Institute will not accept any course fees from a student (either domestic or international) until that student has signed or otherwise accepted the Letter of Offer and Student Agreement. The Student Agreement clearly itemises the course fees, payment schedule (by study period or invoice due dates), and the terms and conditions including refund policy.
- 6.1.5 Axis Institute will **not collect prepaid fees in excess of \$1,500** from any domestic student prior to or during their course, **unless** the College implements an approved fee protection arrangement for the amount over \$1,500. Acceptable protection measures include (but are not limited to) an unconditional bank guarantee, membership in an approved tuition assurance scheme (such as TPS), or other approved methods as permitted under the Standards for RTOs 2025. This requirement aligns with Compliance Requirement 19 of the Standards for RTOs 2025, which is designed to safeguard students' prepaid fees.
- 6.1.6 Under ESOS legislation for **international** students, Axis Institute does not require students to pay more than 50% of their total tuition fees upfront before the start of their course. However, international students (or the person responsible for paying their fees) **may choose** to pay more than 50% upfront if they wish. The option to pay above 50% is provided in the Enrolment/Application Form, Letter of Offer and Student Agreement, in accordance with the National Code 2018.
- 6.1.7 Axis Institute may approve an extension of a due date for tuition fee payment under exceptional or compelling circumstances (e.g. serious illness or unforeseen hardship). Such extensions must be requested in writing and are granted at the discretion of the Finance Manager.
- 6.1.8 Axis Institute may offer flexible payment plans to allow students to pay their fees in instalments, as agreed in the Student Agreement or via a separate payment plan agreement. This is to assist students in meeting their financial obligations in a timely and manageable way.
- 6.1.9 Fees paid by students upon enrolment are recorded in the PRISMS system (for international students) as they are received. Any **protected amount** (prepaid tuition fees from overseas students) is deposited into a designated trust account (see section 6.2) and reflected as held for the student until they commence their course.
- 6.1.10 In case of payment default (non-payment of fees by the due date), Axis Institute will initiate debt recovery actions as appropriate. In accordance with the Deferment, Suspension and Cancellation Policy, the College may cancel a student's enrolment (CoE) for non-payment of outstanding fees. Prior to cancellation, the student will receive due warnings (as detailed in the Payment Procedure section 7.5–7.6) and will have 20 working days to appeal or rectify the situation, as per the Complaints and Appeals Policy.
- 6.1.11 If unpaid fees are referred to an external debt collection agency, the student will also be liable for all related costs, including the outstanding amount and a debt collection fee (20% of the referred balance as of July 2025)
- 6.1.12 Students must be up to date with all fee payments to be eligible to request official letters or documents from the College (e.g. enrollment confirmation letters, transcripts, or graduation certificates). The College may withhold issuance of such documents if fees are outstanding.
- 6.1.13 A student applying for an approved leave of absence must have no outstanding fees at the time of the leave request. The College may decline or delay processing a

leave request if the student is not fee-compliant for the period of leave. (Note: Payment of fees does not guarantee that leave will be approved; all leave requests are subject to the Deferment, Suspension and Cancellation Policy and approval criteria.)

- 6.1.14 Students must be up to date with their fee payments before commencing any vocational **work placement** that is part of their course. If a student has unpaid fees, they may be prevented from starting their placement until the fees are brought up to date.
- 6.1.15 Students who fail to pay fees by the due date may incur additional **late payment charges**. Refer to the “Fees and Charges (Non-Refundable)” schedule in section 6.3 of this policy for details of applicable late fees or administrative charges for overdue payments.
- 6.1.16 Once a student has completed all required assessments for their course **and** paid all outstanding fees, Axis Institute will issue the student’s AQF certification documentation (qualification testamur or statement of attainment) within **30 calendar days**. This is in accordance with the Standards for RTOs 2025. (Certificates or statements may be withheld beyond 30 days only if the student has not yet paid all fees due.) The College ensures timely issuance of certification as part of its commitment to student service and compliance.

6.2 Fees protection policy (Overseas Students)

- 6.2.1 Axis Institute maintains a designated separate bank account for holding prepaid tuition fee payments from overseas students who have not yet commenced their course (i.e. relevant students with protected amounts). This designated trust account is used to protect student fees in advance, as required under the ESOS Act.
- 6.2.2 The separate account for protected amounts is maintained with an **authorised deposit-taking institution (ADI)** or a State Bank. (ADIs and State Banks are defined under Section 9 of the *Corporations Act 2001* and Paragraph 51(xiii) of the Australian Constitution.) This ensures funds are held with a regulated financial institution.
- 6.2.3 Funds in the protected account (protected amounts) are **not available** to pay general debts of the College. These funds cannot be used for any purpose other than refunding fees to the overseas students to whom the money belongs, except as allowed by law. In other words, money held on behalf of overseas students as prepaid tuition fees is **segregated and safeguarded** until the student commences and the fees are earned.
- 6.2.4 The protected amount is not liable to any court order or attachment for recovery of debts of the provider. It is protected by law from being seized by creditors (other than the entitled students) even in enforcement scenarios.
- 6.2.5 Funds from the protected account may **only** be withdrawn or used in the following circumstances:
- 6.2.6 To **refund** an overseas student in the event of provider default (e.g. the College cannot deliver the course or the course does not commence).
- 6.2.7 To **refund** an overseas student in the event of student default, in accordance with the terms of the written agreement (Letter of Offer and Agreement) between the student and the College.

- 6.2.8 To **refund** an overseas student as per an agreement that was not signed by the student (if such circumstances arise, e.g. if a student paid without a signed agreement in place).
- 6.2.9 To **refund** an overseas student whose **visa was refused** (in this case refunds are handled per Section 47E of the ESOS Act and the refund policy).
- 6.2.10 To **pay for an alternative course (placement)** for a student, in the event of provider default, where the student accepts an offer to study a different course at another institution as an alternative arrangement.
- 6.2.11 To **pay the Tuition Protection Service (TPS) Director** in cases where the TPS Director has arranged a refund or alternative placement for the student (i.e. payment to TPS under ESOS tuition assurance obligations).
- 6.2.12 Once a student **commences** their course, they are no longer considered a “relevant student” holding a protected amount. At that point, the funds that were held as prepaid tuition for that student are no longer required to be held in the separate account. The College may gradually draw down the protected account as each student commences and the corresponding portion of their prepaid fees is earned as tuition. (For example, if a student paid \$5,000 in advance for future study periods, and \$1,500 of tuition is delivered in the first study period, then \$1,500 can be transferred out of the protected account after that study period, while the remaining balance stays protected until those study periods commence.)
- 6.2.13 Axis Institute will maintain its ongoing membership and participation in the national **Tuition Protection Scheme (TPS)** for international students. This ensures that in the unlikely event of provider default, affected students will be supported to either complete their studies with an alternative provider or receive the appropriate refund of unused fees, as governed by the ESOS Act and TPS framework.

6.3 Fees and Charges (Non-Refundable)

Table-1: Admin and services charges

Description	Form type/Contact office	Amount \$AUD
Application fee (new enrolment) -Non-refundable	Via Application form/Online	\$350
Interim transcript (progress or partial transcript)	Online request form	First copy free; additional copies \$50 each
Student ID card	Reception	First card free; replacement card \$20
Change of commencement date/deferral/suspension of the course	Enrolment Variation form	\$250 or; Free to the applicants due to delayed visa processing, and caused by serious medical illness
Change of course	Enrolment Variation form	\$250
RPL application and information collection	RPL/Credit transfer application form	\$250 administration fee
Credit transfer	RPL/Credit transfer application form	\$250 administration fee

Early Termination request	Enrolment Variation form	Nil
Qualification and final transcript	Online request form	1 st copy free. Thereafter: \$50
Statement of attainment	Online request form	1 st copy free. Thereafter: \$50
Express service for certificates	Reception	\$20 for the next day, \$50 same day Extra \$20 for the express post
Refund Attraction Fee	Tuition fee refund application	\$250
Re-assessment Fee – per additional re-assessment attempt (after first free attempt) (Theory)	Reception	\$250 per unit after the first attempt (total 3 attempts)
Unit Repeat Fee – enrolling in a repeat of a unit of competency	Reception	Pro-rata tuition fee for the unit (calculated based on unit's portion of course fees)
Kitchen Practical Class Make-up Fee (Hospitality courses) – for each missed commercial kitchen session that requires a make-up class	Reception	\$600 per missed practical class session
Theory Class Make-up Fee – for each week of theory classes missed that requires special catch-up session	Reception	\$200 per week of theory classes missed
Appeal of assessment / re-assessment outcome	Reception	Nil
Printing and photocopy	Reception	Free for 300 pages per course. Thereafter: \$20 per 100 pages.
Leave request ¹	Leave request form	Nil
Late Payment Fee – overdue tuition payment (applied each time a scheduled payment is missed)	Accounts Department	\$50 per week/invoice overdue (applied after one week past due date, until payment is made)
Replacement of textbook and/or learning materials	Written application	As applicable
Accommodation Placement Fee	Admissions Team	\$250
Airport Pickup fee	Admissions	\$250

Material Fees

This Materials fees vary by course. The materials fee covers the cost of essential training materials or other consumables provided by the College. (For example, hospitality courses include a materials fee for ingredients and classroom consumables; this fee does not include personal items like knife

¹ There should be no outstanding fees at the time of the leave application, as the request may not be processed otherwise. Students must clear all applicable fees for the entire duration of the requested leave. Please note, payment of fees does not guarantee leave approval.
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kits or uniforms, which students may need to purchase separately.) Where an additional incidental cost is required for a course (e.g. tools, personal protective equipment, etc.), the student will be informed prior to enrolment of the nature of this cost and that they have the option to source the item independently if they prefer, as long as it meets the course requirements.

Note: All administrative charges are subject to periodic review and may change. Axis Institute will publish any changes to fees on its website and inform current students in advance when applicable.

6.4 Domestic Student Fee Payment and Protection

(This section addresses fee arrangements and protections for domestic students, in accordance with Compliance Requirement 18 of the Standards for RTOs 2025.)

6.4.1 Fee Disclosure

Domestic students (including fee-for-service and government-funded learners) are provided with clear, accurate information about all tuition and non-tuition fees (e.g. materials, administrative charges), payment schedules, and refund conditions before enrolment.

This information is documented in the Letter of Offer, Student Agreement, Student Handbook, and relevant course marketing materials to ensure full transparency.

6.4.2 Prepaid Fee Limits

Axis Institute will not require any domestic student to prepay more than \$1,500 for tuition or services yet to be delivered unless appropriate fee protection measures are in place.

If a course's tuition fees would exceed this threshold, the payment schedule will be adjusted, or an approved protection mechanism will be implemented.

6.4.3 Approved Fee Protection Measures

Where more than \$1,500 is collected in advance (e.g. multiple term payments upfront), Axis Institute will safeguard the excess using one or more of:

- an unconditional bank guarantee,
 - membership in a TPS-type tuition assurance scheme for domestic learners (if available), or
 - another safeguard approved by the VET regulator.
- These measures ensure that any prepaid amounts above \$1,500 are refunded or otherwise protected if Axis Institute cannot deliver the course.

6.4.4 Third-Party Payments

Fees paid on behalf of a domestic student by a third party (e.g. employer, government agency, sponsor) are treated as if paid by the student for fee protection purposes.

The \$1,500 prepaid fee protection rule applies to these payments, and all advance payments are tracked per individual student.

6.4.5 Government-Funded Students

For students under government funding or traineeship arrangements, Axis Institute will comply with the funding contract's specific rules on fees, concessions, exemptions, and Statements of Fees.

Any subsidies, co-contributions, or concessions will be explained before enrolment and applied according to funding guidelines.

6.4.6 Refunds (Domestic)

Refund eligibility and processes are set out in the Refund Policy and Student Agreement. Refunds are processed within 20 working days of a valid request or notification of entitlement.

Decisions are provided in writing, and students may appeal through the Complaints and Appeals process.

6.4.7 Provider Default (Teach-out Commitment)

If Axis Institute cannot deliver a course or part of a course to domestic students, the College will either:

- arrange completion in an equivalent course at another RTO at no extra cost, or
- refund prepaid tuition fees for undelivered training. This ensures students are not disadvantaged and fulfils Standards for RTOs 2025 obligations.

6.4.8 Records and Receipts

Invoices, receipts, and refund records for each domestic student are kept for at least two years after the student ceases enrolment.

Students may request a copy of their payment history at any time, and official receipts are issued for all payments.

6.4.9 Cooling-Off Period

If a domestic student enrolls following unsolicited marketing (e.g. telemarketing, door-to-door sales), they are entitled to a 10 business day cooling-off period under Australian Consumer Law.

During this time, the enrolment can be cancelled without penalty, and all fees paid will be refunded.

7. Fees – Invoicing, Payment, and Overdue Management Procedure

7.1 Information and Invoicing

Axis Institute ensures all marketing materials, prospectus, student handbook, website, and related policies contain accurate, current information on fees and payment terms.

Once a student accepts an offer and signs the Student Agreement, the Admissions/Finance team issues an invoice for the initial deposit or instalment as per the agreed payment plan, detailing the amount, due date, and payment methods. Students may contact the College for clarification or payment plan adjustments.

7.2 Initial Deposit Payment

After signing the agreement, students must pay the initial deposit by the invoice due date. Enrolment is confirmed (subject to any offer conditions) once payment is received. A receipt is issued, and the student's financial record is updated.

7.3 Prepaid Fee Handling

- Overseas students – Prepaid tuition fees (protected amounts) are deposited into the designated trust account within five (5) business days, in line with Section 29(2) of the ESOS Act.
- Domestic students – Upfront payments are monitored against the \$1,500 threshold, with excess amounts subject to approved protection measures or refund in line with policy.

7.4 Enrolment in Study Periods

Students are enrolled in units or study periods only once tuition fees for that period have been paid or arrangements confirmed. Timetables and confirmations of enrolment are issued after payment is settled.

7.5 Overdue Fees – Reminder Process

- First Reminder: Issued within one week after the due date, advising of the overdue amount and providing a new payment deadline (typically one

week). Follow-up may occur via email, phone, or in person.

- Final Notice: Issued two weeks after the original due date if payment remains outstanding, warning that enrolment cancellation will be initiated if unpaid after the final grace period.

7.6 Intention to Cancel & Consequences

If the student misses two consecutive payments or ignores the final notice, an **Intention to Cancel Enrolment** letter is issued, giving 20 working days to appeal or pay before cancellation. While overdue:

- Access to services (library, LMS, computer labs) may be suspended.
- Academic results and documents (transcripts, certificates) are withheld.
- Attendance may be barred for severe arrears.
Students are encouraged to contact the College to negotiate payment plans or appeal decisions.

7.7 Debt Collection Referral

7.7.1 If overdue fees remain unpaid after the final notice and cancellation procedures, Axis Institute may refer the debt to an external collection agency. In such cases, the student is liable for:

- The referred overdue amount; and
- Debt collection charges (currently 20% of the outstanding balance).

7.7.2 These costs will be added to the student's account, and the student must settle them in full. Referral to debt collection does not limit Axis Institute's right to pursue other remedies under applicable laws or policies.

7.8 Payment Methods

- Bank Transfer (EFT) – Domestic or international transfer to Axis Institute's account; include Student ID and name.
- Credit/Debit Card – Secure online gateway, EFTPOS, or campus payment; surcharges may apply for some card transactions.
- Direct Debit (EzyCollect) – Automatic instalment payments; no surcharge, but failed payments may incur penalties.

7.9 All payments are receipted and recorded. Students should retain receipts as proof of payment and contact the Finance Manager for alternative arrangements if needed.

8. Complaints and Appeals

Axis Institute's Complaints and Appeals Policy and procedure and associated forms are easily available from the college reception and website.

9. Associated documents

- Deferral Suspension and Cancellation of Enrolment Policy and Procedure
- Student Handbook
- Letter of Offer and Student Agreement
- Refund policy and procedure
- Complaints and Appeals Policy and procedure
- [Certificate/Document Request form](#)