LATROBE COLLEGE OF ART AND DESIGN

POLICY & PROCEDURE

VET Student Loan Rules 2016, ESOS National Code 2018 //
Standards for RTOs 2025

FEE INFO & REFUNDS

POLICY

To ensure that all prospective and enrolled students at LCAD, both international and domestic, receive accurate, timely, and transparent information about all fees, charges, obligations, enrolment terms, and entitlements related to their training. This policy aligns with:

- Standards for RTOs 2025 Standard 2.1(c)(iii)-(iv) and (d)(i)-(ii),
- VET Student Loans Rules 2016, Section 93, and
- ESOS National Code 2018, Standards 2.1.7, 3.1, 3.3.4 to 3.4.8, 3.4, and 3.4.1-3.4.2

This applies to all VET and CRICOS-enrolled students and staff at LCAD involved in marketing, enrolment, finance, student support, and delivery.

LCAD is committed to ethical recruitment, transparent enrolment processes, and fair management of all student fees. Students are informed in advance about:

- All tuition and non-tuition fees,
- Their total financial liability,
- Payment terms, refund options, and withdrawal procedures,
- Training delivery details and third-party arrangements,
- Government entitlements and protections (e.g. TPS).
- RPL fees

Ethical Recruitment (ESOS 2.1.7)

- All information provided to prospective students is accurate and relevant.
- LCAD and its agents recruit responsibly - and in the student's best interest.

Pre-Enrolment Disclosure (RTO 2.1, ESOS 3.1): Information is provided through:

- Course information is provided on LCAD's website, the Overseas Student Info Pack, the interview session, the Letter of Offer and the Acceptance Form. Before enrolment or fee collection, students are provided with details on:
    - Course name, content, outcomes, and CRICOS code.
    - Tuition and non-tuition fees.
    - Refund policies.
    - Entry requirements and support services.
    - Overseas student visa conditions and obligations (international students).
    - Eligibility conditions.

Tuition and Non-Tuition Fees (RTO 2.1(c)(iii), VSL 93, ESOS 3.3.4–3.3.9)

- All fees are necessary, reasonable, and clearly disclosed.
- Non-tuition fees include materials, amenities, administrative costs, and equipment.

- Tuition Fees are documented in the Acceptance Form and course information on the college's website
- A guide to other non-tuition fees is documented in the Acceptance Form and the Overseas Student Info pack.
- Extended details of material and equipment requirements are contained in the Orientation Info handout.
- LCAD does not charge fees for enrolment or academic suitability assessments.
- Receipts are issued and records maintained.

Written Agreement Requirements (ESOS 3.1–3.3.9): All international students must sign a written Acceptance Form that includes:

- Tuition and non-tuition fees and refund terms.
- TPS protection and LCAD obligations.
- Work-based training, if applicable.
- Third-party delivery details, if applicable.
- Student responsibilities (USI, attendance, progress).
- Acknowledgement that students keep copies of the agreement and receipts.
- Information disclosure to government agencies as per the ESOS Act and the college's Privacy Policy.

Refund Policy (RTO 2.1(d), ESOS 3.4, 3.4.1)

- Fee-paying students cancelling enrolment, withdrawing, or deferring will be refunded or not refunded depending on the timing of their decision (see further below).
- Domestic students will not be charged their term fees if they withdraw before census day as detailed on the Schedule of VET Tuition Fees.
- Students are welcome to access LCAD's Complaints and Appeals process if they feel they have been unfairly treated.

PROCEDURE

Domestic Full-time and Part-time VET Student Loans (VSL) and Fee-Paying Students

Course fee tuition payments are made term by term. Each term is a new payment period. Students can pay their full fees in three equal instalments per term or defer their fees through VET Student Loans (VSL) if they qualify. Students enrolled in single-subject programs cannot access VSL.

VET Student Loans is an Australian Government loan program that helps eligible Australian citizens, qualifying New Zealand citizens, and holders of a permanent humanitarian visa pay for their tuition fees. A VET Student Loan is a debt that must be repaid to the Commonwealth.

If, after accepting a place in the course, the student wishes to withdraw, they must do so in writing (email) or complete the Deferral, Suspension, Withdrawal Application form. The college must be notified as soon as possible, and it must receive the notice no later than 5:00 pm on or before census day.

If a domestic student withdraws on or before census day, they will not incur a penalty or a FEE-HELP debt, and any monies paid will be refunded to the student, except for materials or equipment purchased outside the college, as detailed on their Acceptance Form.

If a student withdraws after Census Day, they will incur a FEE-HELP debt for that term period. Enrolment periods are for one term period only.

Census Day is the last date on which a student can withdraw from their course without incurring a FEE-HELP debt. Census days are approximately 3 to 4 weeks after classes start. Classes may start at Orientation. The census day for each study unit is published on the college's website at https://www.lcad.edu.au/policies-and-information; locate the Schedule of VET Tuition Fees.

LCAD will refund payments made for the term in which they have enrolled if their course is suddenly cancelled, or course commencement is postponed by more than four weeks, unless they can make alternative arrangements acceptable to the student.

Special circumstances allow a student to apply to have their FEE-HELP recredited if they withdraw after census day.

Overseas Visa Students

LCAD will refund all payments made by a student if their course is cancelled or the college postpones course commencement by more than four weeks, unless the college can make alternative arrangements acceptable to the student.

If, after commencement, the student wishes to withdraw, they must do so in writing (email). All payments for the current term enrolled in will be forfeited, and all unpaid fees for the term undertaken must be completed and paid for as arranged.

General Services Fee	$300
Tuition Fees	
Visa refused prior to course commencement	Full refund less General Services Fee
Withdrawal at least 10 weeks prior to agreed start date	Full refund less General Services Fee
Withdrawal less than 10 weeks prior to agreed start date	No refund of $1450 deposit
Withdrawal after the agreed start date	No refund (limited to one term's fees)
Visa cancelled due to actions of the student	No refund
Course withdrawn by college	Full refund
The College is unable to provide the course for which the original offer was	Full refund
Visa extension is refused	Return of unused tuition fees less
Withdrawal from Studies	No refund of term fees. Remaining term fees or instalments to be paid.
Suspension of Studies	No refund of term fees. Remaining term fees or instalments to be paid.
Deferring enrolment before start	No refund of $1450 deposit. Fees paid will be applied to next elected term entry.

Single Subject students

If after commencement the student wishes to withdraw, they must do so in writing (email). All payments for the current term enrolled will be forfeited, and all unpaid fees and instalments for the term undertaken must be completed and paid for as pre-arranged. Students enrolled in single subjects are deemed casual and cannot access VSL.

- In respect of the cooling-off time, if the student enrols and changes their mind within 2 days of the enrolment time, then all their fees are returned to them. If the change of mind occurs after the 2-day cooling-off period, the college may retain the $300 Single Subject General Services charge.

Refund & Dispute Process

The following procedures ensure all students are treated fairly and with integrity when applying for refunds. All Applicants must complete the Refunds Application Form, submit it to admin or the coordinator, and follow the procedures below when assessing the application. Process applications within seven business days (7) of receipt.

Any dispute regarding the refund amount payable must be documented in writing by the student and will follow the procedures outlined in the College's Complaints and Appeals policy.

All refund information is available to students through the enrolment process, and the Acceptance Form includes a link, which the student signs before acceptance into a course of study and before fees are accepted.

Refunds Due to Non-Delivery of Course

Tuition Fees and General Services Fees to be refunded in full if:

- The course does not start on the agreed starting date, which is notified in the Letter of Offer.
- The course stops being provided after it starts and before it is completed. Any unused tuition fees will be refunded.
- The course is not provided fully to the student because the college is sanctioned by a regulator
- If the course defaults, refunds will be granted in accordance with the provisions of the ESOS Act 2019 and the ESOS National Code of Practice 2018.

Refunds under the above conditions will be paid in full to the student within fourteen business days (14).

The college may arrange another course, or part of a course, to be provided to students at no (extra) cost as an alternative to refunding course money. Where the student agrees to this arrangement, the college will not be liable to refund the money owed for the original enrolment.

Appealing Refund Decisions

- The students can refer to the college's Complaints and Appeals policy if they wish to appeal the refund offered to them.
- This policy and the availability of complaints and appeals processes do not remove their right to act under Australia's consumer protection laws.
- The college's dispute resolution processes do not remove the student's right to pursue other legal remedies where they feel necessary.

Further Information

- The college reserves the right to withhold any Statements of Attainment or qualifications achieved by the student if the student's fees remain outstanding.
- The college will refund any money due to the overseas visa student to the student's education agent (where applicable).
- Any information that is provided to the college or that the college collects about the student may be given to authorised State and Commonwealth Agencies and the ESOS Assurance Fund Manager as stated under the college's privacy policy.

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Application For a Refund

- All applications for refunds must be on the Refunds Application Form.
- Enrolled students must also submit a completed Change My Enrolment Form.
- All forms can be obtained from LCAD's admin or at https://www.lcad.edu.au/policies-and-information.

Refunds are generally paid within twenty-eight business days (28) of the college receiving the application and will be paid directly into a nominated bank account in Australian dollars.

Recrediting of FEE-HELP Debt

Special circumstances allow a student using VET Student Loans to apply to have their FEE-HELP debt re-credited. See VSL Rules 89 Re-Crediting HELP Balance

Documentation and Record Keeping (VSL 93, RTO 2.1(d))

- All agreements, schedules, notices, and communications are retained for at least seven years (7).

Responsibilities

See Organisation Chart

Continuous Improvement

- Policy reviewed annually or earlier if required by legislative or audit findings.

Related Documents

- Acceptance Form
- Overseas Student Info Pack
- Student Handbook
- Refund Application Form
- Schedule of VET Tuition Fees
- Orientation Info handout
- Complaints and Appeals Policy
- LCAD Enrolments and Withdrawals policy
- Deferral, Suspension, Withdrawal Application policy
- Change My Enrolment Form