Fees and Refunds

Policy and Associated Procedures

September 2026

Pioneer Education Institute Pty Ltd t/a Pioneer College

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1. Purpose and Scope

1.1 This policy and associated procedures outline Pioneer College's (hereafter referred to as 'Pioneer') approach to the effective and fair management of fees, charges and refunds. This ensures that support is provided to students to assist them to complete their studies.

1.1.1 This policy and associated procedures meet the requirements of Standards 2.1 of the Outcome Standards for RTOs and marketing and advertising requirements, AQF certification documentation and prepaid fee protection measures in Compliance Requirements, as well as Standards 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as the ESOS Act 2000 and the ESOS (Calculation of Refund) Instrument 2024.

1.1.2 This policy applies to all international and/ or domestic students, prospective students, current students and where applicable, staff members of Pioneer.

2. Related Documents

Student Handbook

Refund Request Form

Course Transfer Policy and Associated Procedures

Deferral, Suspension and Cancellation Policy and Associated Procedures

Student Enrolment and Completion Policy and Associated Procedures

Complaints and Appeals Policy and Associated Procedures

3. Related Legislation

3.1 *Education Services for Overseas Students (ESOS) Act 2000*, specifically the *National Code 2018*

3.2 *National Vocational Education and Training Regulator (NVETR) Act 2011*, specifically the *2025 Standards for Registered Training Organisations (RTOs)*

This policy and associated procedures will contribute to Pioneer complying with other requirements such as included in the:

- *Education Services for Overseas Students Regulations 2019*
- *ESOS (Calculation of Refund) Instrument 2024*
- *Privacy Act 1988*
- *ELICOS Standards 2018*
- *Australian Consumer Law; Competition and Consumer Act 2010*
- *Tuition Protection Service (TPS) Framework*

4. Definitions

Fee	A payment made to a professional in exchange for a service or product. Within the context of an RTO, it can apply to; a total of tuition, materials, application and any other monetary amount paid during study.
Materials Fee	The cost of learning materials and resources provided by the RTO.
Administrative Charges	Services that fall outside the standard tuition fee and are used solely to recover Pioneer's reasonable administrative costs. These charges reflect actual costs associated with delivering services.
Application Fee	A non-refundable fee to cover the costs associated with processing a student's application for enrolment. This fee reflects the administrative work required and is disclosed to the student.
OSHC	Overseas Student Health Cover: A mandatory health insurance required for all international students for the full duration of their stay in Australia. This covers the cost of medical and hospital care and other medical related services while the student is in Australia.
Tuition Fee	The cost of providing the course of study at the RTO. Tuition Fee does not include Overseas Student Health Cover (OSHC), administration costs including enrolment related fees, home stay booking fees, airport pick-up fees and costs related to equipment or training material purchases and materials fee.
Refund	An amount paid by the consumer of the service or good, which is returned to the original party under specific circumstances.
Withdrawal	The formal process by which a student notifies the RTO of their intention to discontinue enrolment in a course or unit.
Provider Default	When the RTO fails to start a course on the agreed date, ceases to deliver a course after commencement, or is unable to fully deliver the course to the student.
Student Default	When a student withdraws from a course, fails to start on the agreed date, or breaches their visa or enrolment conditions resulting in cancellation.
Default Date	The date on which a provider or student default occurs, used to determine refund eligibility and timeframes.
Tuition Protection Service (TPS)	An Australian Government initiative that assists international students and eligible domestic students in VET student loan courses to continue their studies or receive a refund if their education provider cannot fully deliver the course.

5. Policy Statements

5.1 Information about Fees and Charges

5.1.1 Pioneer is committed to providing students with transparent information about all fees and charges associated with a course, as well as its refund policy and processes.

5.1.2 Prospective students can access information about fees and charges and refunds in the Student Handbook and Pioneer's official website, as well as this policy.

5.1.3 Enrolling students are fully informed of all fees and charges and the refund policy in the Offer Letter and Student Agreement.

5.1.4 The Offer Letter and Student Agreement includes details of all applicable fees and charges, including the application fee, tuition and non-tuition fees and the payment schedule for such and payment options. It also describes the student's consumer rights, including the right to a cooling off period depending on the relevant state/territory requirements.

5.1.5 Students are advised of the potential for fees and charges to change over the duration of their course.

5.1.6 Students are advised of any statutory cooling off period in their Offer Letter and Student Agreement.

5.1.7 All fees and charges will be reviewed annually, and all marketing material and student information will be updated accordingly. New fees and charges will generally only apply to incoming students.

5.1.8 Additional fees that may apply in addition to tuition and non-tuition fees include:

ADDITIONAL FEES THAT MAY APPLY	AMOUNT
Deferral fee	$60.00
Suspension fee	$60.00
Transfer fee	$60.00
Re-issuance of CoE/ VoE	$30.00
CoE/ VoE extension fees: ***[Tuition fees / course duration] X extension duration]***	Refer to formula
Re-issuance of Certificate / Statement of Attainment	$100.00
Re-issuance of Student Workbook	$50.00
Evaluation of Credit Transfer (CT) per unit	$125.00
Evaluation of Recognition of Prior Learning (RPL)	Application fee: $250.00 Per unit fee: $500.00
Re-issuance of Student ID Card	$25.00
Catch up session per class (practical class)	$300.00

Catch up session per class (theory class)	$125.00
Assessment resubmission fee (per assessment) Students have 3 attempts, any attempts thereafter will incur the stated fee	$50.00
Fees for late payment of course fees	After 7 days late an additional 5% penalty will apply on all of the dues.
Late Assessment penalty fees (per assessment) (An additional $5 penalty charge per day thereafter. Applicable 7 days after agreed due date by Trainer.)	$60 + $5 per day after 7 days
Re-assessment theory / per theory assessment	$100.00
Re-assessment practical / per practical assessment	$200.00
Re-enrolment per unit	$180.00 (1 week unit) $360.00 (more than 1 week unit)
**Note: Fees stated are subject to change*	

5.2 Fee Protection

5.2.1 Fees paid by students are protected as follows:

5.2.1.1 Domestic students: students pay up to a maximum of $1,500 in advance for services not yet provided.

5.2.1.2 International students: international student fees are protected through the following mechanisms:

(a) Maintaining a sufficient amount in Pioneer's account so that it is able to repay all tuition fees already paid.

(b) Through membership of the Tuition Protection Scheme (TPS). The role of the TPS is to assist international students where the Registered Training Organisation is unable to fully deliver their course of study. The TPS ensures that international students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.

(c) In addition, International students are not required to pay more than 50% of their total tuition fees for a course before the course commences, except where the course has a duration of 25 weeks or less. However, a student, or a person responsible for paying the student's tuition fees, may choose to pay more than 50% of the total tuition fees before the course commences.

5.3 Payments

5.3.1 Payment options are specified in the Offer Letter and Student Agreement. All payments are to be made in Australian Dollars (AUD).

5.3.2 All fees and charges are to be paid by the date indicated on the invoice. However, where a student is unable to make a payment by the specified date, alternative arrangements may be made by contacting the office.

5.3.3 Rescheduling of any course or unit of competency may incur variations in fees and charges such as an increase to be paid or an amount to be refunded.

5.3.4 Pioneer will provide students with information regarding available methods of payment prior to payment being required. Accepted methods may include online payments, payments via card or cash, or other platforms as approved by Pioneer. Pioneer may amend the payment methods available and will communicate any changes to terms with students prior to payment.

5.3.5 Students who experience financial difficulties or unforeseen circumstances may request a payment plan by instalments. If an instalment plan is approved, a revised payment schedule will be determined.

5.3.6 Payments including fee deposits are not accepted from students until Pioneer receives their signed Offer Letter and Student Agreement.

5.3.7 Each subsequent term tuition fee shall be payable before the commencement of the term.

5.3.8 Pioneer may restrict or withhold services or materials from students if fees are overdue.

5.3.9 Where fees are overdue and the student has not made alternative arrangements, a payment reminder and a notice of intention to report regarding non-payment of fees will be sent to the student as follows:

5.3.9.1 Payment reminder: failing to pay an invoice within 5 days of receipt or contacting Pioneer to make alternative arrangements.

5.3.9.2 Notice of intention to report: failing to pay an invoice within 5 days of receipt of the payment reminder or contacting Pioneer to make alternative arrangements. The notice will state the reasons and advise the student of their right to access Pioneer's internal complaints and appeals process within 20 working days.

5.3.10 Following cancellation of enrolment due to non-payment of fees, the debt will be referred to a debt collection agency.

5.3.11 All receipts of payments are kept for a minimum of 2 years following the student's completion of their course.

5.4 Outstanding Fees

5.4.1 In the case of a cancellation by the student or Pioneer, any outstanding fees become due within 7 (seven) days.

5.4.2 Any costs incurred by Pioneer to recuperate outstanding fees will be charged to the student.

5.4.3 Unpaid fees will be recorded as a debt and recovered by action in a court of competent jurisdiction.

5.4.4 Pioneer will not release any testamurs /awards to students until all agreed fees associated with the training product have been paid.

5.5 Credit Transfer and RPL – VET Students Only

5.5.1 A reduction of fees can apply for any units granted through credit transfer and RPL. The course tuition fees should be divided by the number of units and then the reduction applied per unit for the applicable number of units. This should be shown on the invoice.

5.6 Refunds

5.6.1 Refunds for international students are calculated in accordance with the ESOS framework.

5.6.2 All application fees are non-refundable except where Pioneer cancels a course prior to commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on Pioneer, or where a refund is required under section 47E of the *ESOS Act (Calculation of Refund) Instrument 2024*, in which case the application fee forms part of the course fees for the purposes of the refund calculation.

5.6.3 Where Pioneer cancels a course either before or after commencement, students will receive an automatic refund and do not need to complete the Refund Request Form. This will be provided within 14 Calendar days[1] of the default.

5.6.4 In all other circumstances, students are required to complete a Refund Request Form which can be accessed from our office. This form should be submitted within 14 Calendar days of the event that led to the request for the refund. The date on which the written application is received will be used for the calculation of any refund. The outcome of the refund assessment will be forwarded to the student in writing within 14 Calendar days, and any applicable refund will be paid within 4 weeks (28 Calendar days[2]).

[1] *Education Services for Overseas Students (ESOS) Act 2000,* s46D(2)
[2] *Education Services for Overseas Students (ESOS) Act 2000,* s47D(4)

5.6.5 Refunds may be considered under special circumstances where circumstances beyond the student's control prevent continuation of studies and supporting documentation is provided.

5.6.6 If a student is applying for special circumstances, the student must submit a written statement addressing their special circumstances. The refund will be assessed by the Campus Manager to ensure they meet the circumstances where a refund will be paid.

5.6.7 Refunds will be deposited into the student's bank account, as nominated on the Refund Request Form.

5.6.8 No refunds will be paid to a third party unless directed by the student on the Refund Request Form.

5.6.9 All refunds will be paid in Australian Dollars.

5.6.10 The refund policy does not remove the right of the student to take further action under Australian Consumer Law.

5.7 Domestic Student Refunds – VET Courses Only

5.7.1 In addition to the above circumstances, refunds for domestic students will be calculated as follows:

CIRCUMSTANCE	REFUND DUE
Pioneer cancels course before commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on Pioneer (known as provider default).	Full refund of all fees.
Pioneer cancels course following commencement due to unforeseen circumstances, including a sanction being imposed on Pioneer (known as provider default).	Application fee not refunded. Full refund of all unspent fees calculated as follows: • Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges.
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.

Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
The student has supplied incorrect or incomplete information causing Pioneer to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.

5.8 International Student Refunds – VET and ELICOS Courses

5.8.1 In addition to the above circumstances, refunds for international students will be calculated as set out in the table below. Note the weekly tuition fee and weeks in the default period have the meaning as set in the ESOS (Calculation of Refund Instrument) 2024.

CIRCUMSTANCE	REFUND DUE
Pioneer cancels course before commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on Pioneer (known as provider default).	Full refund of all fees.
Pioneer cancels course following commencement due to unforeseen circumstances, including a sanction being imposed on Pioneer (known as provider default).	Full refund of all unspent fees calculated as follows: • Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Pioneer has not provided an Offer Letter and Student Agreement that meets the requirements of the National Code 2018.	Full refund of all unspent fees calculated as follows: • Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges.
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.

The student does not commence on the agreed start date and has not previously withdrawn.	No refund. Fees for full study period (term) to be paid.
Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.
Student breaches a visa condition.	No refund. Fees for full study period (term) to be paid.
The student has supplied incorrect or incomplete information causing Pioneer to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (term) to be paid.
The student is refused a visa because they did not start their course at the agreed location on the agreed starting day or they withdrew from their course with Pioneer or they did not pay an amount due.	No refund. Fees for full study period (term) to be paid.
The student is refused a visa and therefore does not commence their course on the agreed starting day or withdraws from the course on or before the agreed starting day because of the visa refusal.	The refund amount is calculated as follows: • The total amount of all course fees received before the default day minus either 5% of the amount of course fees or $500 – whichever is the lesser amount. As an example, to illustrate this, if Raj has paid $1,500 in course fees but has his visa refused, 5% of $1,500 is $75. As this is a lesser amount than $500 this is what will be paid as a refund i.e., the refund amount will be $1,425.
The student is refused a visa and has already commenced their course.	The refund amount is calculated as follows: • The weekly tuition fee x weeks in the default period. As an example, to illustrate this, John is studying a 52-week course. If each term has 10 weeks study period. The total fees for John's course are $12,000 in course fees and $3000 in material fees. John pays the first term's course

	fees of $3,000 plus the material fee of $3000. However, John completes 2 weeks (14 days) of his course but then has his visa refused. • The weekly course fees for this course amount to $300 per week. • The number of weeks in the default period is 8 weeks (56 days) i.e., to the end of the first term. John is therefore eligible to receive a refund of $2,400 i.e., the weekly course fees of $300 x the number for weeks in the default period of 8 weeks. John will not be eligible to have the material fees refunded.

5.9 College Assistance and OSHC Arrangements

5.9.1 Where requested by the student, Pioneer may assist in arranging OSHC through an approved Australian health insurance provider as part of the enrolment or admissions process. However, responsibility for maintaining valid and adequate health insurance coverage at all times remains with the student as part of their student visa requirements.

5.9.2 Students remain financially responsible for obtaining and maintaining OSHC for the full duration of their enrolment, visa period and any additional periods required for processing or extensions. Any associated costs including policy extensions and upgrades resulting from changes to the course or enrolment remain the responsibility of the student.

5.9.3 Approved OSHC providers in Australia includes:

- *Allianz Care Australia*
- *Bupa Australia*
- *Medibank*
- *nib OSHC*
- *ahm OSHC*
- CBHS International Health

5.9.4 Students may choose their preferred approved provider unless otherwise specified as part of a packaged enrolment arrangement. OSHC fees are separate from tuition fees and other associated costs, unless otherwise specified in the student's written agreement.

5.9.5 Where the college assists in arranging the OSHC on behalf of the student, the applicable costs will be included within the student invoice. Any refunds relating to OSHC are subject to the terms and conditions of the health insurance provider and will be processed in accordance with the requirements.

5.9.6 Pioneer does not provide health insurance services directly and acts solely as an administrative intermediary.

5.9.7 Refer to the Student Handbook for more information.

6. Procedures

6.1 Process Invoices

6.1.1 Set up invoices in the accounting system as per the payment schedule in the signed Offer Letter and Student Agreement.

6.1.2 Send out invoices to students according to the payment schedule.

6.1.3 Once the invoice has been paid, send out a receipt of payment from the accounting system.

6.1.4 Record payment in PRISMS following recording payment instructions included in the PRISMS user guide.

6.1.5 Keep all receipts of payments for a minimum of 2 years after the student has completed their course.

6.2 Manage Overdue Fees

6.2.1 Check accounting system for overdue payments requiring follow up.

6.2.2 Send out a formal payment reminder advising the student of fees outstanding and provide a further five (5) days for payment or for the student to contact Pioneer on the matter.

6.2.3 Where the outstanding amount remains unpaid following the payment reminder, issue the student with a Notice of Intention to Report for Non-Payment of Fees. Advise the student of the proposed action, reasons for action and the student's right to access the complaints and appeals process.

6.2.4 The student has twenty (20) working days from the date of the Notice of Intention to Report to access Pioneer's internal complaints and appeals process. Pioneer will process any appeals in accordance with the Complaints and Appeals Policy and Associated Procedures and applicable regulatory requirements.

6.2.5 Where the student does not pay their fees and does not appeal the decision, report Pioneer's decision to cease enrolment for non-payment of fees on PRISMS within 31 days of the withdrawal being processed and according to the instructions provided in the PRISMS user guide.

6.3 Process Refunds

6.3.1 For provider default notify students in writing within 3 working days of the default occurring.

6.3.2 Transfer the refund to the person who made the payment, or the nominated person specified in the written agreement.[3]

6.3.3 Process all other refunds according to the refund table and on receipt of a request for refund from a student on the Refund Request Form.

6.3.4 Update the accounting system with details of payments made.

6.3.5 Where a refund has been paid to an international student, Pioneer will record the discharge of obligations within PRISMS in accordance with the Tuition Protection Service Act 2012.

6.4 Notify of Provider Default

6.4.1 In relation to provider default, notify in writing ASQA and the TPS of the default within 3 working days of it occurring.

6.4.2 Submit a Notice of Discharge of Obligations to ASQA and the TPS advising of the actions taking and within 7 days of completing all required actions.

7. Policy Review

7.1 Policy review is undertaken by the CEO with input from relevant staff.

7.2 Policy reviews are identified by an annual review cycle, or through audit and continuous improvement activities. An earlier review may occur if legislative or regulatory changes occur, or if a significant incident or near miss occurs.

7.3 The CEO actions the changes and updates the policies and associated procedures manual accordingly.

7.4 The CEO communicates amendments to policies and associated procedures to all relevant staff via email and/ or staff meetings.

7.5 Changes will be recorded in the updated version control and Document History.

8. Responsibilities

8.1 The CEO/PEO is responsible for, but not limited to:

8.1.1 Provider default notification.

8.1.2 Authorising the approval of fees and refunds in relation to this policy, and in the case of discretionary or exceptional circumstances that may go beyond standard provisions.

8.1.3 Ensuring appropriate financial management is in place to safeguard student fees paid in advance.

[3] *Education Services for Overseas Students (ESOS) Act 2000,* s47D(3)

8.1.4 Assessing refund applications and approving refund payments, that come through the Campus Manager.

8.2 The Campus Manager is responsible for, but not limited to:

8.2.1 Assessing refund applications.

8.2.2 Co-ordinating with the Trainer Co-ordinator in adjusting student financial arrangements if required.

8.2.3 Providing guidance on fee information to students and assisting with refund requests.

8.2.4 Monitor outstanding fee-related issues.

8.2.5 Ensuring that all staff responsible for administering student fees and maintaining accurate student records, understand and comply with the requirements of this policy and legislation.

8.2.6 Co-ordinating with the relevant departments and staff members to maintain accurate administration of fees, refunds and financial records.

8.3 The Finance team are responsible for, but not limited to:

8.3.1 Issuing invoices.

8.3.2 Following up on overdue fees.

8.3.3 Issuing payment reminders and a notice of intention to report for non-payment of fees.

8.3.4 Processing and issuing refunds.

8.3.5 Maintaining accurate records of student payments and requests.

8.4 The Academic Manager/ Trainer Co-ordinator is responsible for, but not limited to:

8.4.1 Identifying and discussing financial difficulties with students and assisting in intervention strategies to support a resolution of outstanding fees. This may include adjustments to an agreed payment plan or referring the student to appropriate support or relevant management.

8.4.2 Notifying senior management if a student ceases attendance or circumstances which may affect their fee or refund eligibility.

8.4.3 Ensuring course delivery and scheduling changes are communicated in a timely manner to avoid implications with any fees or refunds.

8.5 The Marketing Executive is responsible for, but not limited to:

8.5.1 Ensuring all published information about fees is accurate and current.

8.5.2 Ensuring international education agents are aware of Pioneer's refund and fees policies and procedures and represent it accurately during student recruitment.

Any complaints or breaches in relation to this document should be reported to the Chief Executive Officer in person or by email to: ceo@pioneercollege.edu.au