



Document Type	Policy
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1. Purpose

This policy:

- Outlines the basis on which the Analytics Institute of Australia (AIA) charges students' fees.
- Defines the types of fees and charges and provides the authority to determine the types of fees; provisions for refunds; penalties for non-payment; and payment plans.
- Provides guidance and information about fee refunds that are applicable to domestic and international students, the process for application of refunds and circumstances under which refunds are to be provided; and
- Sets out the requirements for student payment of tuition and other fees in accordance with the agreement between AIA and students represented by enrolment in an AIA course and sets out penalties for late or non-payment.

2. Scope

This policy applies to all domestic and international students enrolled with or intending to enroll with AIA, including those completing non-award or professional education courses.

3. Principles

- a. AIA may charge fees for admission, enrolment, tuition, examination, granting of degrees and such other activities as the Board of Directors (Board) may determine. The Board has approved the following categories of fees:
 - Application Fee for international students
 - Tuition Fees for international students
 - Tuition fees for domestic students
 - Tuition fees for courses which do not lead to an award of AIA, including professional development and continuing education courses.
 - Student Services and Amenities Fee
 - Ancillary Fees
- b. AIA reserves the right to increase tuition and non-tuition fees on an annual basis by an amount that will not exceed 10% each year. Tuition fees are rounded up to the nearest \$10 per credit point increment, and so the actual fee increase may exceed 10%. Should AIA decide to increase its fees, enrolled students will be notified at least one trimester in advance, and any increase will take effect on 1 January of the following year.

Application and Tuition Fees for International Students

- a. A person lodging an application for admission as an international student is required to pay an application fee. An application fee is a non-refundable fee under all circumstances.
- b. International students are required to pay tuition fees.
- c. The tuition fee is calculated on the basis of the number of units of study the student is enrolled in for the relevant teaching period.
- d. If an enrolled student is approved to transfer to another AIA course, the student will be liable for the tuition fee applicable to the new course for students admitted in that year.

Overseas Student Health Cover

- a. It is a condition of an international student visa that the student obtains and maintains Overseas Student Health Cover (OSHC) for the duration of their visa period in Australia.
- b. To ensure international students meet this visa condition, AIA collects the fee for OSHC for the entire duration of a student's visa prior to their commencement. This fee is forwarded to AIA's OSHC provider, unless the student can provide evidence that they have acquired this cover independently.
- c. Payment to AIA is required prior to the student being issued the Confirmation of Enrolment.
- d. If a student cancels their AIA arranged OSHC prior to arrival in Australia, they will be entitled to a refund from the AIA's provider. If a student cancels their AIA arranged OSHC after arrival in Australia, they will need to contact the AIA's provider to request a refund.
- e. Students may arrange their own OSHC for the length of their visa and forward proof of that cover to AIA instead of payment. Students who arrange their own health cover should consult their provider about refund provisions in the event of cancellation.

Domestic Undergraduate Tuition Fee

- a. The domestic tuition fee applies to students who are Australian citizens or holders of an Australian permanent residency visa or holders of an Australian permanent humanitarian visa or New Zealand citizens.
- b. The tuition fee is charged per unit of study according to the student's enrolment in the teaching period at the census date. The Fee Schedule is available on the AIA website.
- c. Domestic students are required to pay a minimum of 50% of the tuition fees for the trimester at the beginning of each trimester with the balance fully paid by the trimester's census date.

Non-Award Tuition Fees

- a. This fee applies to students who are Australian citizens or holders of an Australian permanent residency visa or holders of an Australian permanent humanitarian visa or New Zealand citizens.
- b. Students who are enrolled as non-award students are required to pay tuition fees.
- c. The tuition fee is charged per unit of study according to the student's enrolment in the teaching period at the census date. Refer to the Fee Schedule available on the AIA website.

Student Services and Amenities Fee

- a. The student services and amenities fee is a charge for student services of a non-academic nature.
- b. The student services and amenities fee is embedded in the tuition fee for both domestic and international students.
- c. The student services and amenities fee is charged per unit of study for courses with an on-campus location.
- d. The student services and amenities fee is payable for each unit of study in which a student is enrolled.

Initial Tuition Fee Deposit for International Students

- a. International students who receive an offer of admission are required to pay an Initial Tuition Fee Deposit, normally one trimester's (4 units of study) tuition fee in advance, and prior to commencement of studies, in order to secure their place. The amount of the deposit required is stated in the AIA offer/student agreement letter.
- b. Where an international student is allowed to pay less than one trimester's (4 units of study) tuition fee in advance and prior to course commencement, the remaining trimester's fees must be paid on or before course commencement.

Ancillary Fees

- a. Charges in respect of transaction fees, late fees, penalty fees, service fees and other administrative and miscellaneous charges are approved by the Executive Leadership Group and set out in the Ancillary Fees schedule available on the AIA website.
- b. Such ancillary fees can be changed from time to time.

FEE- HELP – Domestic students only (if applicable)

- a. The FEE-HELP Loans Scheme provides a loan for eligible students who are required to pay tuition fees for their study in undergraduate, postgraduate and research award courses or approved cross-institutional studies. Under FEE-HELP eligible students may choose to defer some or all of their tuition fees for each teaching period by means of a loan from the Commonwealth Government.
- b. The provisions of FEE-HELP are determined by the Commonwealth Government. AIA policy on FEE-HELP is always subject to the Higher Education Support Act 2003, as amended, and its related Guidelines.
- c. Information on FEE-HELP can be obtained from Student Support.

Payment Plans

- a. Students who can demonstrate genuine financial hardship may be permitted to pay certain fees and charges over a period of time in the form of a payment plan.
- b. The payment plan facility is available in respect of Tuition fees. It is not available in respect of penalty charges, library fines, or other Ancillary Fees.
- c. To access a payment plan, a student is required to provide all information, requested on an appropriate Payment Plan Agreement form, to Student Administration.

- d. The Chief Operating Officer (or delegate) will consider and decide all requests for payment plans.

Census Date

- a. The census date is the cut-off date for any change to unit enrolments for both domestic and international students.
- b. The census date is also the due date for domestic students to pay their tuition fees for each trimester.
- c. The census date does not apply to international students for the scheduled payment of their fees for each trimester, which is due at the commencement of the trimester, unless there are special arrangements.
- d. If a student is allowed to withdraw from any unit of study after the census date, without replacing the withdrawn unit for another unit of study, any fee paid towards that withdrawn unit of study shall be non-refundable.

4. Principles for Refunds

Domestic Students:

- a. A refund can only occur if a student has a current credit on their student finance account.
- b. Refunds will be processed after all other financial obligations to AIA have been discharged, including any Miscellaneous charges.
- c. Refund payments are normally made directly into a bank account. Bank details are required for all refund requests, to ensure payment can be finalised.
- d. All refunds are made in Australian dollars and are payable to the student's nominated account, or the student's sponsor's bank account.
- e. Refunds may be transferred to another registered higher education provider if authorised in writing by the student or, where appropriate, the student's sponsor, with the student's consent.
- f. Students retain the right to make a complaint or appeal or take action under the Australian Consumer Law in relation to refunds.

International Students:

- a. Students seeking a refund must contact the AIA Student Administration to complete all relevant documentation.
- b. A refund can only occur if a student has a current credit on their student finance account.
- c. Refunds will be processed after all other financial obligations to AIA have been discharged, including any Miscellaneous charges.
- d. Refund payments are normally made directly into a bank account. Bank details are required for all refund requests, to ensure payment can be finalised.
- e. All refunds are normally made in Australian dollars and are payable to the student's nominated bank account, with the following exceptions in the case of International Students:
 - The student is supported by a recognised third-party sponsor and that sponsor is entitled to the refund (as per the Education Services for Overseas Students (ESOS) Act, s.47D(3)(b)).

- In the event a country is subject to financial sanctions, refunds cannot be paid to a bank in a sanctioned country.
- f. Refunds may be transferred to another registered higher education provider if authorised in writing by the student or, where appropriate, the student's sponsor only after the requirements for provider transfer for international students are met under Standard 7 of the National Code (2018) as set out in the *AIA Provider Transfer Policy and Procedure*.
 - g. Students retain the right to make a complaint or appeal or take action under the Australian Consumer Law in relation to refunds.
 - h. Under the ESOS Framework, international student fees and refund obligations are protected through the Australian Government's Tuition Protection Service.
 - i. If an applicant's student visa is rejected, AIA will refund all prepaid unused tuition fees, less 5% or \$500 whichever is lower. Unused tuition fee will be any tuition fee paid by the student less any tuition fee utilised by enrolling in a unit/units while awaiting a visa outcome. Any fee used towards enrolling in a unit/units of study will not be considered as 'unused tuition fee' for this purpose.
 - j. Applicants must provide valid proof that their visa has been refused and the reason for the rejection of the visa, to receive the refund. If unable to substantiate, at its own discretion AIA may not refund the fees paid to the applicant.

Note: For further information refer to Section 6 'Circumstances and applicable refund' of this policy.

5. Procedures for Refunds

Domestic Students:

- a. All refund requests must be submitted in writing to AIA Student Administration and must be accompanied by official documentary evidence of the grounds for the request.
- b. Where a commencing student applies for a refund of the fees without making an appeal for special circumstances, the refund will be assessed by AIA Student Administration and cleared for payment by the Chief Operating Officer, or delegate.
- c. All refunds to students will be paid within four weeks of the date of approval of the refund request.

International Students:

- a. All refund requests must be submitted in writing to AIA Student Administration and must be accompanied by official documentary evidence of the grounds for the request.
- b. Students who have accepted an offer by the AIA but do not commence (commencing students) may be eligible for a refund of any OSHC fees paid to the Institute. The amount refunded will be determined by the policies of the AIA's OSHC provider.
- c. Where a commencing student applies for a refund without making an appeal for special circumstances the refund will be assessed by AIA Student Administration and cleared for payment by the Chief Operating Officer.

- d. All refunds to students will be paid within four weeks of the date of receipt of the approval of the refund request to a nominated account in the student’s home country unless the student can demonstrate grounds for the refund to be made in Australia. Such grounds may include that:
- The student has enrolled in a course at another Australian education institution (copy of letter of offer from the other institution must be provided).
 - The student has obtained or applied for another kind of visa to remain in Australia (copy of visa or application must be provided).
 - The student has a fee credit, due to overpayment, for the study period.
- e. Delays may occur for receipt of payments to overseas bank accounts. Any foreign exchange rate difference or any bank charges for such a refund transaction will be passed on to the student.

6. Circumstances and applicable refund

The following section sets out the various circumstances in which students are eligible for fee refunds. In case of any discrepancies with any other section in this policy or any other policy, the explanation in this table shall prevail.

Refund of Tuition Fees – Commencing Student

A commencing student is an international student or domestic student commencing with AIA or enrolled in their first period of study at AIA.

Reason for refund	Refund payable	Time to pay refund
Provider Default		
AIA is unable to provide the course or course does not start on the agreed start date for which an offer has been made.	AIA will endeavor to offer an alternative course or location or the student can choose to receive a full refund of pre-paid tuition fees. For International Students, In the unlikely event that AIA is unable to meet these obligations, the Tuition Protection Service (TPS) will assist international students in finding an alternative course or to get a refund if a suitable alternative is not found.	14 days from the date the course ceases to be provided.
Student Default		
Reason for refund	Refund payable	Time to pay refund
The student provides documentary evidence that their application for a visa has been refused.	Refund of any pre-paid unused tuition fees less an administration charge of \$500 or 5% of such unused tuition fees (whichever is the lesser amount).	28 days after receiving a complete refund application from the student.

The student is unable to satisfy prescribed conditions stipulated in the AIA letter of offer and AIA determines the student made a genuine attempt to meet the conditions.	Full refund of any unused pre-paid tuition fees less an administration fee of \$500 or 5% of such unused tuition fees (whichever is less)	28 days after receiving a complete refund application from the student.
The student withdraws their acceptance(s) of Offer or cancels their enrolment in writing at any time prior to the agreed course start date and for domestic students only, up until the census date.	Refund of any unused pre-paid tuition fees less \$4000.	28 days after receiving a complete refund application from the student.
The student is granted Australian permanent residency and subsequently withdraws their Acceptance(s) of Offer or cancels their enrolment in writing at any time prior to the first day of teaching and does not apply for a place as a domestic student.	No Refund.	
The student cancels their enrolment in a course or takes leave of absence from a course or withdraws from a course for any reason after agreed course start date and for domestic students only, after the census date.	No refund	
The student is found to have provided fraudulent documents or incorrect or misleading information with their application for admission.	No refund	
AIA cancels a student in a course due to non-enrolment at course commencement and for domestic students only, after the census date.	No refund	
AIA cancels a student in a course due to failure to pay a required amount to the Institute.	No refund	
AIA cancels a student in a course due to breaching the Code of Conduct	No refund	

Refund of Tuition Fees – Continuing Student

A continuing student is an international or domestic student enrolled in their subsequent period of study at AIA.

Reason for refund	Refund payable	Time to pay refund
Provider Default		
AIA ceases to provide the course for which an offer has been made after it has started, but before it is completed by the student.	AIA will endeavor to offer an alternative course or location or the student can choose to receive a full refund.	14 days from the date the course ceases to be provided.
Student Default		
The student provides documentary evidence that their subsequent application for a visa has been refused, and written notification is received from the student prior to the commencement of trimester.	Refund of any unused pre-paid tuition fees less an administration charge of \$500 or 5% (whichever is the lesser amount).	28 days receiving a complete refund application from the student.
The student cancels their enrolment in the course or requests leave of absence from the course, and written notification is received from the student prior to the commencement of trimester and for domestic students only, prior to the census date.	Full refund of any pre-paid tuition fees less \$4000. Any outstanding student fees should be settled in full prior to the processing of cancellation or leave of absence.	28 days after receiving a complete refund application from the student.
The student cancels their enrolment in the course or requests leave of absence from the course, and written notification is received on or after the first day of teaching and for domestic students only, after the census date.	No Refund	
The student is granted Australian permanent residency and subsequently cancels their enrolment in writing at any time prior to the first day of teaching and does not apply for a place as a domestic student.	No Refund Any outstanding student fees should be settled in full prior to the processing of cancellation or leave of absence.	
The student is excluded from AIA for failing to satisfy academic progress requirements.	All fees paid in respect of the teaching period from which the exclusion takes effect are refundable. Any outstanding student fees should be settled in full prior to exclusion being finalized.	28 days after receiving a complete refund application from the student.
The student's enrolment is cancelled for non-payment or partial payment of fees by the due date and payment is subsequently received, but it is so late in the teaching period that reinstatement of enrolment is denied on academic grounds.	Full refund of any unused pre-paid tuition fees after deducting ANY previous outstanding fees. Alternatively, the payment will be applied against the fees for the next teaching period.	28 days after receiving a complete refund application from the student.

AIA cancels a student in a course due to non-enrolment after the census date.	No refund The student remains liable for any outstanding fees	
The student breaches their student visa conditions, and their student visa is subsequently cancelled by the Department of Home Affairs.	No refund The student remains liable for any outstanding fees.	
The student is found to have provided fraudulent documents or incorrect or misleading information and the student is subsequently cancelled for student misconduct.	No refund The student remains liable for any outstanding fees.	
AIA cancels a student in a course due to breaching the Code of Conduct	No refund The student remains liable for any outstanding fees.	

Special Consideration

- a. A student may apply for a refund on the basis of compassionate and compelling circumstances. Such special circumstances could include but are not limited to:
 - Serious illness or mishap, or other compassionate grounds such as death in the immediate family.
 - Political, civil, or natural events which prevent full payment of fees.
- b. A case for fee refund with Special Consideration should be made to AIA Student Administration and will be decided by the COO.

7. Late Payment of Fees

Procedures

Domestic students:

- a. Domestic students are required to pay a minimum of 50% of the tuition fees at the beginning of each Trimester and the balance by the census date of the relevant trimester.
- b. A \$100 late payment charge will be applied to each instalment paid after its due date. The maximum late payment charge is \$200 per trimester for tuition fees.
- c. Domestic students who find that they cannot meet the minimum 50% upfront payment must contact AIA Student Administration at the beginning of the trimester, prior to the instalment payment deadline, and apply for a payment plan. If the student is permitted to pay their fees under a payment plan and if the terms of the payment plan are not respected, a \$100 fee will be charged when an overdue fee letter is sent to the student.

International students

- a. International students are required to pay 100% of their tuition fees at the beginning of each trimester.
- b. If the tuition fee payment is overdue for 5 business days or less, a \$100 late payment fee will be charged.
- c. If the tuition fee payment is overdue for more than 5 business days, a \$200 late payment fee will be charged.
- d. If a student finds that they cannot meet the tuition fee payment, they must contact AIA Student

Administration prior to the commencement of the trimester, to apply for a payment plan.

- e. If the student is permitted to pay their fees under a payment plan and if the terms of the payment plan are not respected, a \$100 fee will be charged when an overdue fee letter is sent to the student. No further payment plans will be approved for this student.

Continued non-payment

- a. At the end of each trimester, students with outstanding fee balances will not be allowed to re-enroll in the new trimester or access facilities.
- b. Three weeks after the commencement of the new trimester, students who have not re-enrolled and have outstanding fees, the same follow up procedure is applied as for Withdrawing/Discontinued Students.

Withdrawing or Discontinued Students

- a. If a student with outstanding fees withdraws or applies for deferral, a standard letter is sent to them requesting payment of the outstanding balance prior to such a request being considered for approval.
- b. Two weeks later, if the balance is still outstanding, a final standard letter is sent giving the student 14 days to pay before the debt is transferred to a debt collection agency.
- c. If the process listed above fails to collect the debt and the debt is over \$100, the debt is transferred to the debt collection agency for collection.
- d. Legal/Debt Collection charges of 12% of the outstanding amount will be charged on top of any outstanding debt.

Eligibility for Graduation

- a. As set out in the AIA [Graduation and Certification Policy](#), to be eligible for conferral of a higher education award and graduation, students must have no outstanding administrative encumbrance with AIA, including having no financial debt.

8. Record Keeping

All receipts of payments made by students under the written agreement are retained by AIA for at least 2 years after the person ceases to be an accepted student.

9. Responsibility

The Chief Operating Officer is responsible for maintenance and implementation of this Policy.

10. Legislation and Associated Documents

The following Standards in the Higher Education Standards Framework are relevant to this Policy: 1.1.2a-c, 2.4.2, 7.2.4

11. Supporting Information

The following AIA Policies, Procedures, Forms and Documents are relevant to this Policy

- AIA Schedule of Fees and Charges
- Ancillary Fee Schedule
- Complaints and Appeal Policy
- Complaints and Appeal Form
- Course Enrolment Policy
- Course Withdrawal Policy
- Graduation and Certification Policy
- Provider Transfer Policy and Procedures
- Refund Request Form
- Records Management Policy and Procedures
- Student Grievance and Resolution Policy and Procedures
- Tuition Protection Policy and Procedures

Version history

Version	Approved by	Approval Date	Details
1.0	Board of Directors	30/10/2020	
2.0	Board of Directors	06/04/2023	Clarification on “census date” and whether it applies to overseas students. Clarification regarding outstanding fees in different scenarios. Corrections.
3.0	CEO	25/03/2024	Corrections and clarifications, including changes to section 6 table.

Document owner: Chief Executive Officer