

PP2.8.1 Fee and Charges Payment Policy and Associated Procedure

Policy Area	Student Support
Standards	Outcome Standards for RTOs, Standard 2.1 and 4.3 Compliance Standards for RTOs, Standard 18 ESOS (Education Services for Overseas Student) Act 2000-Standard 3 Formalisation of Enrolment and Student Agreement
Responsibility	CEO/PEO, Accounts Manager, Compliance Manager
Classification	Internal Only

1. Purpose

The purpose of this policy is to ensure that Sydney City College of Management (SCCM) clearly communicates all financial arrangements, including tuition fees, additional charges, payment terms, and refund conditions, to students, clients, and sponsors in a transparent and compliant manner. This aligns with the requirements of the revised Standards for RTOs 2025, relevant government funding contracts applicable only for domestic students, and **the Education Services for Overseas Students (ESOS) Act 2000**. SCCM is committed to protecting students' financial interests by implementing robust fee protection mechanisms and ensuring that accurate information is accessible through printed and electronic formats, including via the SCCM website, Letter of Offer, Student Handbook, and enrolment documentation. Where applicable, specific arrangements related to government-funded training or VET Student Loans will also be communicated clearly and consistently to all stakeholders.

2. Policy Principles

- SCCM will provide accurate and timely fee-related information before enrolment.
- Fees will be communicated clearly through multiple channels (website, Letter of Offer, Student Handbook, enrolment agreements).
- All fees collected in advance will be managed and protected in accordance with legislative requirements.
- Students will be informed of any changes to fees or payment terms in writing.

3. Fee Information Disclosure

SCCM is committed to providing all prospective and enrolled students with accurate, accessible, and comprehensive information about fees and charges associated with their

course of study. This ensures that students can make informed decisions and understand their financial obligations prior to enrolment.

3.1 Tuition Fees

All tuition-related fees are clearly outlined and communicated to students before enrolment. The full schedule of fees is available through the following channels:

- SCCM official website
- Course brochures and marketing material
- The Letter of Offer
- The Student Agreement
- International Student Handbook

Tuition fees may include the following components:

- **Course Tuition Fees:** The base cost of training and assessment services required to complete the qualification. This is calculated based on the course duration, delivery method, and training resources required.
- **Enrolment/Application Fees:** A non-refundable fee charged at the time of application to cover administrative costs associated with processing a student's application.
- **Administration Charges:** Fees incurred for administrative services such as issuing replacement documents, processing changes to enrolments, or additional administrative support.
- **Materials or Equipment Fees:** Charges for course-related materials and equipment that are supplied by SCCM, which may include learner guides, software access, uniforms, or industry-specific tools.
- **Re-Assessment and Re-Enrolment Fees:** Fees applicable when a student is required to undertake additional assessment attempts beyond the allowable submissions or extend their enrolment due to incomplete coursework within the designated timeframe.
- **Credit Transfer or RPL (Recognition of Prior Learning) Fees:** Charges for processing applications for credit transfer or recognition of prior learning, including the administrative and assessor time involved in reviewing documentation and evidence.
- **Course Variation Fees:** Fees charged when a student requests to defer, suspend, transfer, or withdraw from their enrolment, including costs incurred in administrative processing and reporting.

- **Replacement Testamur or Statement of Attainment Fees:** Charges for the reissuance of AQF certification documentation in cases where originals are lost or damaged.

SCCM ensures all fee components are clearly itemised in the student's Letter of Offer and the enrolment agreement, with no hidden costs. Students are required to acknowledge and agree to the fees before enrolment can be finalised.

3.2 Additional Expenses

- In addition to tuition and administrative fees, students may incur other course-related expenses. These are not charged by SCCM directly but may be required for successful participation in or completion of the course. Where such costs apply, they are disclosed in course information prior to enrolment and include:
- **Textbooks and Learning Resources:** While SCCM may provide access to digital or printed learning materials, students may choose to purchase their own personal copies of textbooks or resources for convenience or future reference.
- **Laptops or Mobile Devices:** For courses delivered in a blended mode with some proportion of the online component, students are required to possess a laptop or compatible device to participate in learning activities, access online platforms, and complete assessments.
- **Personal Protective Equipment (PPE):** Students enrolled in practical courses (e.g., hospitality, kitchen operations, construction, or community services) may be required to purchase and wear specific PPE such as chef uniforms, aprons, hairnets, gloves, safety boots, or other industry-specific attire.
- **Materials and Consumables:** Students may need to purchase their own consumables such as notebooks, stationery, kitchen tools, or project supplies, particularly for practical components of their course.
- **Travel and Placement Costs:** Some qualifications may include work placement or offsite training requirements. Students are responsible for their own travel arrangements and any accommodation, meals, or transport-related expenses associated with attending placement venues.
- SCCM is committed to informing students of all applicable fees and expenses well in advance of enrolment to ensure clarity and transparency. Students are encouraged to seek clarification or advice regarding any fees or charges they do not understand prior to signing their enrolment agreement.

4. Fee Payment and Instalment Plans

Sydney City College of Management (SCCM) offers flexible fee payment arrangements to support student accessibility and ensure clarity in financial obligations. All payment terms are

documented in the Letter of Offer and the Student Agreement. Students are expected to adhere strictly to their agreed payment schedules to maintain enrolment and academic progress.

4.1 Payment Options

SCCM provides the following payment options for students:

- **Full Upfront Payment:**

Students may choose to pay the full course fees upfront before commencement. This is optional for international students and must not exceed the permitted threshold unless voluntarily agreed to by the student as per the ESOS Act and Tuition Protection Service (TPS) framework.

- **Scheduled Instalments:**

- **International Students**

Alternatively, international students need not be required to pay more than 50% of course fees prior to commencement and can select to pay their fees in instalments, as outlined in the approved payment schedule contained within the Letter of Offer and the Signed Agreement Letter.

- **Domestic Students**

A domestic learner need not to pay more than \$1,500 in advance of service being provided that is in line with the Standards for RTOs 2025. Payment plans are structured to ensure compliance with fee protection requirements, including not collecting more than the threshold amount

By signing the Student Agreement and Letter of Offer, students acknowledge and accept their responsibility to make payments in accordance with the approved payment schedule. It is the student's responsibility to ensure that sufficient funds are available in their nominated account or method of payment by the due dates.

The payment schedule will specify:

- The total amount of fees payable;
- The due dates for each instalment;
- The consequences of non-payment.

4.2 Default and Non-Payment

SCCM takes a structured and fair approach to managing situations where students fail to meet their financial commitments. In cases of default or non-payment of fees, the following procedures apply:

4.2.1 Suspension of Training and Services:

If a student fails to pay any part of the tuition fees by the due date, SCCM reserves the right to immediately suspend access to training, learning resources (including Learning Management Systems), and student support services until outstanding amounts are paid or a revised agreement is reached.

4.2.2 Withholding of Results and Certification:

Students with overdue accounts will not be issued any academic results, Statements of Attainment, or AQF qualifications until all outstanding fees have been paid in full. This includes fees associated with tuition, materials, re-assessment, or administrative charges.

4.3.3 Enrolment Cancellation:

Continued non-payment of fees may result in the cancellation of the student's enrolment. In such cases, SCCM will follow the appropriate cancellation procedures, including issuing notices of intention to cancel and offering access to the complaints and appeals process in accordance with SCCM's policies.

Students experiencing financial hardship are encouraged to contact the Student Support Team or the Accounts Department at the earliest opportunity. In some cases, SCCM may approve alternative payment arrangements on a case-by-case basis to assist the student in continuing their studies.

5. Fee Protection Measures

Sydney City College of Management (SCCM) is committed to protecting fees paid in advance by both domestic and international students. In accordance with Standard 18 of the Standards for RTOs 2025 – Learner Protection and Standards 3 -Formalisation of Enrolment and Student Agreement of the National Code, SCCM has systems in place to ensure that all prepaid fees are handled in a manner that secures students' financial interests, particularly in the event of course cancellation, provider default, or student withdrawal.

5.1 Domestic Students (Individuals on a Fee for Services)

For students who are personally funding their studies (not funded by employers or other entities), SCCM adheres strictly to the prescribed limits for collecting and managing prepaid fees.

- SCCM will not collect more than **\$1,500** in advance from an individual domestic student prior to the commencement of their course.
- After the course has commenced, SCCM may continue to collect fees in instalments; however, **the total amount collected at any one time for services not yet provided will not exceed \$1,500**, unless an exemption applies under approved circumstances.

- These limits apply to all compulsory course-related fees, including tuition fees, materials, application fees, or any other mandatory charges.
- All collected funds are tracked within SCCM's accounting system, showing a clear breakdown of fees paid and services provided.

This measure ensures that domestic students are not at financial risk should the course not proceed as planned.

5.2 Domestic Students (Corporate Clients)

The \$1,500 prepaid fee limitation **does not apply to businesses or corporate clients** paying on behalf of students under an agreement with SCCM.

- SCCM may accept full payment in advance from corporate clients, employers, or third parties where a formal written agreement exists outlining the terms and scope of the enrolment.
- These agreements are managed through contractual terms that outline payment obligations, refund conditions, and service delivery expectations.

SCCM ensures that all contractual arrangements with business clients are compliant with Australian Consumer Law and are documented to support audit and accountability processes.

5.3 International Students (CRICOS)

As a **CRICOS-registered provider**, SCCM complies fully with the **Education Services for Overseas Students (ESOS) Act 2000** and associated legislative instruments, including obligations under the **Tuition Protection Service (TPS)** framework.

The following fee protection measures apply to international students:

- SCCM will not require an international student to pay more than **50% of their total tuition fees before commencement**, unless:
 - The course has only one study period, or
 - The student **chooses** to pay more than 50% voluntarily, as permitted under the ESOS Act.
- Any **prepaid tuition fees** are held in a **dedicated trust account**, separate from operating funds. These funds will not be accessed until the **official commencement date** of the student's course.
- Once the student has commenced their course:
 - SCCM will not require payment of any additional fees **until at least two weeks before the start of the student's second study period**.

- This ensures that international students are only paying for services shortly before they are delivered.
- All prepaid fees collected from international students are **recorded in the general ledger as a liability** and drawn down as the training and assessment services are provided.
- SCCM meets its obligations under the **TPS**, which ensures that international students will be placed in an alternative course or refunded the unused portion of their tuition fees if SCCM is unable to deliver the agreed course.

5.4 Monitoring and Reporting

All fee protection arrangements—whether for domestic or international students—are subject to continuous monitoring and regular review. SCCM’s accounting system maintains clear, auditable records of:

- Fees collected
- Payment schedules
- Liabilities and revenue drawdown
- Trust account activity (for CRICOS students)

The Finance and Compliance teams work collaboratively to ensure SCCM remains fully compliant with the Standards for RTOs 2025, ESOS Act, and TPS framework.

6. Third Party Fee Collection

In instances where a third party—such as an education agent, broker, or authorised representative—collects fees on behalf of Sydney City College of Management (SCCM), the same **fee protection requirements and standards** apply as if the fees were collected directly by SCCM.

7. Financial Governance

To ensure compliance with **Standard 18 – Learner Protection** and the broader principles of financial transparency, SCCM has implemented the following requirements for all third-party fee collectors:

7.1 Policy Adherence:

All third parties collecting student fees on behalf of SCCM must adhere to this Student Fees and Charges Payment Policy and comply with relevant clauses of the Standards for RTOs 2025 and the ESOS Act (for international students).

7.2 Written Agreements:

SCCM enters into formal, legally binding written agreements with each third party. These agreements clearly outline:

- The roles and responsibilities of the third party
- Procedures for collecting and remitting fees
- Obligations relating to the management of student information
- The requirement to provide fee receipts to students
- Conditions for ensuring fee protection, including limits on prepaid amounts for domestic students and CRICOS compliance for international students

8. Monitoring and Oversight:

SCCM regularly monitors and audits its third-party arrangements to ensure:

- Accurate and timely reporting of fees collected
- Full compliance with fee protection mechanisms
- Consistent communication with students regarding fee obligations and support
- Transparent remittance of fees to SCCM's nominated accounts

9. Student Protection

Students who pay fees through a third party receive the same rights and protections as those who pay SCCM directly. SCCM remains responsible for the delivery of training and assessment services, certification issuance, and the management of complaints and appeals, regardless of who collected the payment.

10. Refunds and Cancellations

Sydney City College of Management (SCCM) is committed to ensuring that all students are fully informed of their rights and obligations regarding refunds prior to enrolment. Refunds are handled fairly, transparently, and in accordance with SCCM's **Student Refund Policy**, which complies with the **Standards for RTOs 2025**, the **ESOS Act 2000**, and relevant consumer protection legislation.

10.1 Refund Eligibility and Entitlements

Students may be eligible for a full or partial refund of fees paid in advance depending on:

- The timing of the refund request (e.g., prior to course commencement, after withdrawal)
- The reason for the refund (e.g., visa refusal, provider default, student withdrawal)
- Compliance with formal notification requirements

Specific eligibility criteria, including non-refundable amounts (e.g., application/enrolment fees), are clearly detailed in the Student Refund Policy and outlined in the Letter of Offer.

11. Overseas Student Health Cover (OSHC)

International students must pay OSHC fees to SCCM prior to commencement. SCCM partners with **BUPA** for OSHC.

- OSHC premiums are paid directly to BUPA on behalf of the student.
- SCCM does not charge administration fees for arranging OSHC.
- Students are entitled to full OSHC refunds if their visa is refused.

12. Other Fees and Charges

In addition to tuition fees, students may incur the following fees during the course of their study. These fees apply only where relevant and are charged in accordance with the circumstances outlined below.

Fee Type	Amount (AUD)	Notes
Enrolment fee	\$250	Non-refundable
Deferral fee / Suspension	\$500	Per request
Change of Course fee	\$250	Per request
Re-assessment (theory unit)	\$100	Per assessment
Re-assessment (practical unit)	\$300	Per practical
Re-scheduling WBT (placement activity)	\$500	
Fees for late payment of course fees	\$250	Per invoice
Repeat units	\$400	Per unit
Transcript / Certificate/ Statement of Attainment	\$250	First issuance no charge
Student ID	\$20	First issuance no charge
Concession Card (SA Only)	\$20	First issuance no charge
Expedited Credentials (within 24 hours)	\$150	
Express Registered Postage	\$15	Domestic
Official Letters (Enrolment/Leave)	\$30	Per letter
CoE Variation	\$250	Per request

Credit Transfer	\$250	Application fee
RPL	\$250 application fee + \$500 per unit of competency	
Airport Pick-up fee	\$200	Per service
Accommodation Allocation fee	\$250	Per request
Refund request administration fee	\$250	Non-refundable

13. Related documents to consider with this policy

- Student Refund Policy
- International Student Handbook
- Letter of Offer and Student Agreement
- Complaints and Appeals Policy
- National Code 2018
- Standards for RTOs 2025
- Tuition Protection Service (TPS) Framework



Document Version Control

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