AUSTRALIAN
NATIONAL COLLEGE

PP183 TUITION FEE AND PAYMENT POLICY AND PROCEDURE

Level 5 259 Collins Street, Melbourne, Victoria 3000| AUSTRALIA
CRICOS PROVIDER CODE: 03009M | TOID: 22134
Web: - www.anc.vic.edu.au Tel (+61 3) 9662 3300
Email: - info@anc.vic.edu.au

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2.0 RELEVANT STANDARDS AND LEGISLATION:

National Vocational Education and Training Regulator Act 2011
Standards for Registered Training Organisations (RTOs) 2025:
Standard 4.3 any risks to VET students, staff and the organisation itself are identified.
Education Services for Overseas Students Act 2000 (ESOS Act)
Section 7
Sections 27 to 32
National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code)
Standard 2: Recruitment of an overseas student
Standard 3: Formalization of enrolment and written agreements

3.0 DEFINITIONS

ANC: Australian National College, hereafter known as *the College*

Commencement: The published date of commencement of tuition at the CoE of the student and ANC.

Course: A structured and integrated program of education, usually consisting of a number of units of study leading to the award of a qualification. For more information ref: - www.training.gov.au

Course Fees: The money received by Australian National College for providing the course to the student and includes:

- Tuition fees
- Any amount received by Australian National College that must be paid to a registered health benefits organization on behalf of the student.
- Any other amount the student has paid, directly or indirectly, to the institute in order to undertake the course e.g. material fee.
- A non-refundable fee covering the cost of registration.
- A non-refundable airport reception and accommodation booking fee (where applicable).
- Fees are subject to change.

Credit transfer and Recognition of Prior Learning CT/RPL: is a process which assesses the knowledge and skills a person/student has gained through previous learning (formal or informal), work experience, training, and volunteering and/or life experience. A request for CT/RPL may result in the applicant meeting the entry requirements for an ANC course or being granted an exemption for a unit within a ANC course.

Defer: Postponement Prior to Commencement of Studies.

DHA: "Department of Home Affairs" The Australian government agency responsible for issuing students with visas

Enrolment: A student is considered to be enrolled in a course upon signing the Letter of Acceptance/Offer Letter-Agreement, or enrolled in a unit of study and timetable for the current study period.

Enrolment Fee: The fee payable, set out in the student enrolment, to make an application to study a course at Australian National College. The enrolment fee is a non-refundable fee covering the cost of registration; the enrolment fee is subject to change.

ESOS Act: The Education Services for Overseas Students Act (2000) of the Commonwealth of Australia, as amended from time to time.

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Financial Encumbrance: Student's grades/results will be withheld, the student will be prevented from enrolling in courses for future study periods/Future Course, no academic transcript of the student's academic record will be issued, eligibility for graduation will be refused, and provision of results to other institutions (to which the student has authorised the provision of results) will be refused due to non-payment of fees.

Full time study load: A study period consisting minimum of 3-4 units of study and minimum of 20 hr. per week for each study period.

International Student: For the purpose of this policy, an International student is defined as one who is not an Australian or New Zealand citizen or the holder of a permanent residency or humanitarian visa.

Local Student/Domestic Student: For the purpose of this policy, a domestic student is anyone who is a permanent resident of Australia, citizen of Australia or New Zealand or the holder of a permanent humanitarian visa who will be resident in Australia for the duration of a course of study.

National Code: National Code of Practice for Providers of Education and Training to Overseas Students 2018 https://internationaleducation.gov.au/Regulatory-Information/Pages/National-Code-2018- Factsheets-.aspx

Offer Letter (*or* ***Letter of Offer):*** A Formal offer of place at ANC in a nominated course, including cost of course.

Overseas Student Health Cover (OSHC): OSHC is insurance to assist international students meet the costs of medical and hospital care that they may need while in Australia.

Payment Plan: Payment of fees over a specified period of time.

Prescribed Date: Students paying full fees: Close of business Friday before classes start

Students on Payment Plan: 10th of every month, or agreed by the account department (Usually the first payment is due on the Start date of the course).

Provider: *A*ny Registered Training Organisation (RTO) or Higher Education Provider within Australia.

Sponsorship: Where a student's fees are paid by someone else.

Statement of Account: Financial transactions recorded against a student, including all receipts and billings.

Student: A student who is enrolled at Australian National College and includes both prospective students and currently enrolled students who are 'overseas students' as defined in the National Code and hold student visas as defined by the ESOS Act (2000).

Study Period: A discrete period of study within a course, namely a semester or 6 Months, in which a student undertakes and completes units of study

Suspend: Temporary Postponement of enrolment during Studies.

Tuition Fees: The fees for enrolment in a course determined by the Institute and advised in the LET101 Offer Letter, as being the tuition fees for the course.

4.0 SCOPE

This policy applies to:

4.1 Prospective students (applicants)
4.2 Students enrolled at ANC
4.3 All staff employed at ANC.
4.4 ANC Education Agents.

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5.0 COMMUNICATION OF THIS POLICY

5.1 Staff are made aware of the requirements of this policy through regular meetings, staff updates and continuous improvement practices.

5.2 Students are made aware of this policy through the Student Handbook, during the enrolment and orientation processes and also throughout their studies at the College.

5.3 This policy will be made available on the ANC website.

6.0 PURPOSE

6.1 This policy covers the basis on which ANC charges student's fees for various activities from students. It defines the various types of fees and charges and provides the authority to determine the various types of fees; provisions for refunds (Please refer to PP161 Refund Policy and Procedure for information on refunds.

6.2 This policy and procedure is compliant with Standards for Registered Training Organisations (RTOs) 2025 and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code).

7.0 POLICY

7.1 To be enrolled at ANC, students should have paid fees, or arranged a payment plan prior to commencement of studies in any study period.

7.2 Fees must be paid in full prior to the issuance of any certificates or being able to graduate from the course.

7.3 The College has the right to increase course or tuition fees and charges from time to-time without notice.

7.4 The College must adhere to the requirements as specified in Sections 27 to 32 of the Education Services for Overseas Students Act 2000 (ESOS Act) in relation to the registration requirements aimed at protecting the tuition fees of students who are yet to commence their course.

8.0 PROCEDURES

8.1 FEES AND CHARGES – APPROVALS AND AUTHORITIES

8.1.1 ANC may charge fees for enrolment, tuition, penalties, materials provision and various other activities.

8.1.2 The following authorities are applicable:

a) *Fee/ Charge Type* - Delegated Authority/Person to approve fee/charge

b) *Tuition fees for international students* - Marketing officer

c) *Tuition fees for Domestic students (Australian Citizens and Permanent Residents)* - Marketing officer

d) *Administrative and Miscellaneous Charges* - Senior Student Support Officer/CEO.

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8.2 FEE SCHEDULE AND FEE INCLUSIONS

8.2.1 The tuition fees are charged according to the approved tuition fee for the course. Course fees for international and domestic students are available from http://www.anc.vic.edu.au and by following the appropriate links.

8.2.2 For a Study Period – The fee which a student is charged is calculated on the number of units the student is enrolled in for the Study period. When an applicant accepts a place offered by the ANC by paying the fees, a binding contract is created between the student and ANC.

8.2.3 If a student has been excluded or withdrawn and is later re-admitted to ANC, the student is liable for the fee that applies at the time of re-enrolment.

8.3 DUE DATE FOR PAYMENT

8.3.1 Applicants who receive a LET101 Offer Letter are required to pay fees for one study period prior to commencement of studies in order to secure their place. The amount of deposit required is stated in the LET101 Offer Letter. The total tuition fees stated in a LET101 Offer Letter are indicative only and are based on a full time study load for one study period. The final tuition fees incurred may vary depending on unit selections, study load and promptness of payment. Students will receive a credit to their account where the incurred tuition fees are less than the amount paid in advance.

8.3.2 Throughout their enrolment, students are required to pay each study periods fee by the due date as prescribed by the College the Student Portal, LET101 Offer Letter and / or email.

8.3.3 A student who fails to pay their tuition fees in full by the due date may have their enrolment terminated/cancelled and (in the case of international students) subsequently reported to {"DHA"} for non-payment of fees.

8.4 LATE PAYMENT OF FEES

8.4.1 Any payments not made by the due date will incur a late payment penalty of a$200. This charge is in addition to any late enrolment fees that may be incurred.

8.4.2 If fees remain unpaid after week 4 or if the payment plan arrangements are consistently broken the student will be reported to the CEO and Administration for appropriate action.

8.4.3 All debts must be settled before starting the next study period, unless otherwise approved by Finance and Administration Department. Final results/Transcript will be withheld until full payment, including late penalty charges (If any), have been received.

8.4.4 Students will not be allowed to enrol in further units/Study Period or courses until all outstanding debts are settled. Students may be encumbered from enrolment if they are a bad payer even if they have paid all outstanding debt.

8.5 DEFERRAL/WITHDRAWAL FROM COURSE

8.5.1 Please refer to the PP126 Deferring Suspending or Cancelling Student Enrolment Policy and Procedure for further information.

8.6 REFUND OF FEES

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8.6.1 Please refer to the PP161 Refund Policy and Procedure for further information.

8.7 PENALTIES FOR NON-PAYMENT OR PARTIAL PAYMENT OF FEES AND CHARGE

8.7.1 Where the student's account for tuition fees and other charges, has an outstanding balance as at the prescribed date for payment of the charge, a late payment fee –$200 Will be imposed and a financial encumbrance may be placed on the student.

8.7.2 If a student discontinues their enrolment, re-admission will be refused until the outstanding balance including late charges is paid in full.

8.7.3 In specific cases, the Finance and Administration Department may terminate a student's enrolment during the study period on the grounds that, as at the due date, the student has not paid the outstanding balance of tuition fees.

8.7.4 A student whose enrolment has been so terminated/cancelled may be reinstated if the student, within 14 days of the notice of termination, pays in full the fees and charges due, including the late payment charge, and pays the reinstatement charge(If applicable).

8.8 ADMINISTRATIVE AND MISCELLANEOUS CHARGES

8.8.1 The College may vary charges in respect to transaction fees, late fees, penalty fees, service fees and other administrative fees without notice.

8.9 INTERNATIONAL STUDENTS

8.9.1 It is a condition of an international student visa that the student obtains and maintains OSHC for the duration of their time in Australia. To ensure International students meet this visa condition, ANC will charge OSHC for the length of the students' visa.

8.9.2 ANC offers OSHC cover to students through its preferred provider, NIB, Cost of the cover is included in the LET101 Offer Letter. Students wishing take out OSHC with NIB are required to pay for the cover on acceptance of the LET101 Offer Letter.

8.9.3 Students may arrange their own OSHC. Proof of other cover must be provided with the acceptance of the LET101 Offer Letter.

8.9.4 Refunds are given in exceptional circumstances and are subject to approval by the Finance Department. - Refer PP161 Refund Policy and Procedure.

8.10 SPONSORSHIP AGREEMENT - INTERNATIONAL STUDENTS (CONTRACT)

8.10.1 A proposed sponsorship agreement must be in the form required by the ANC and must be approved by the Finance Department and Administration on behalf of the ANC before it is implemented.

8.10.2 A proposed sponsorship agreement must specify:

- the student (s) to whom the sponsorship agreement applies;
- any limitations which may be placed on the student as a condition of the sponsorship agreement, such as which course the student may be enrolled in or which courses must be undertaken;

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- which charges are included within the sponsorship agreement,
- any limitations which are placed on the sponsors liability, such as an upper limit on the charges or an agreed split of the charges between the sponsor and the student;
- the time period (years, study periods) to which the sponsorship agreement applies.

8.11 IMPLEMENTATION OF A SPONSORSHIP AGREEMENT - INTERNATIONAL STUDENTS

8.11.1 On approval of the sponsorship agreement and linking the student to the sponsorship agreement, the student's liability for tuition fees and any other charges where applicable, is calculated according to the relevant sections the ANCs Tuition Fees and Charges Policy. The student's liability is then apportioned between the student and the sponsor according to the terms of the sponsor agreement.

8.11.2 Where the sponsorship agreement does not apply to the total amount of tuition fees and any other charges the student is required to pay the balance by the due date.

8.11.3 Statement of Account is issued to the student indicating the portion of fees and charges which the student is liable for under the sponsorship agreement.

8.11.4 A separate invoice is issued to the sponsor for the portion of the student's fees and charges which the sponsor is liable for under the sponsorship agreement.

8.12 OBLIGATION OF STUDENT - INTERNATIONAL STUDENTS

8.12.1 Students are required to pay their portion of the charges by the due date as specified on LET101 Offer Letter and Student Portal- Student Management System (TEAMS). A late payment fee will be charged if the amount due is not paid in full by the due date.

8.13 OBLIGATION OF SPONSORS - INTERNATIONAL STUDENTS

8.13.1 Payment by the sponsor is required according to the LET101 Offer Letter and invoice documentation sent to the sponsoring body by the ANC.

8.13.2 The College reserves the right to refuse enrolment if a student or sponsor fails to provide the ANC with an up to date financial guarantee.

8.13.3 Sponsors will be subject to the ANC policy for debt recovery procedures and at the discretion of the Business Manager- Finance Director or nominee may have legal action imposed to recover such charges as are outstanding.

8.13.4 A sponsor's debt would not normally cause a financial encumbrance to be placed on a student. However in specific circumstances such action may be taken following consultation between the Director Finance and Administration or nominee and the ANC Director or nominee.

8.13.5 If a financial encumbrance is placed on a student due to a sponsor debt the student will be informed of such action by the Finance Department or Nominee.

8.13.6 Sponsors may liaise with the ANC to negotiate extension to the due date for a sponsor payment.

8.13.7 Eligibility for Refund

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- Where a student is eligible for a refund of tuition fees according to the policy on eligibility for refund, the fees paid will be refunded, less the refund processing fee as per the relevant schedule, on application. The refund will be apportioned to the sponsor in respect of fees paid by the sponsor and/or to the student in respect of fees paid by the student.

8.14 SCHOLARSHIPS - INTERNATIONAL STUDENTS

8.14.1 Where a student is awarded a scholarship, which includes the payment of all or part of the student's tuition fees, the implementation of the payment of tuition fees will be conducted as a sponsorship agreement in accordance with this section.

8.14.2 Where the donor of the scholarship is external to the ANC, the donor will be recorded as the sponsor of the student and the details of the donor's scholarship agreement will form the basis of the sponsor agreement.

8.15 PAYMENT PLANS

8.15.1 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.

8.15.2 The payment plan facility is available in respect of Tuition fees.

8.15.3 A Payment Plan is not available in respect of penalty charges, and for, Overseas Student Health Cover (OSHC), printing or other services.

8.15.4 The payment plan is determined on a case by case basis and should be approved by the Finance Department.

8.16 ADMINISTRATIVE PROCEDURES

8.16.1 This policy and related documentation is accessible through the ANC website at:

http://www.anc.vic.edu.au

8.16.2 Any recommendations for process improvement or policy change arising will be forwarded to the Senior Management Group for recording and consideration.

8.16.3 This policy and related procedures will be communicated to staff via email and ongoing staff information sessions. New staff will receive policy information during the induction process where it relates to their position.

9.0 POLICY REVIEW

9.1 This policy must be reviewed at a minimum of once every three years or as deemed required by the ANC Compliance Management Committee or the ANC CEO.

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10.0 ASSOCIATED DOCUMENTS/FORMS

- DOC300 Student Handbook
- FOR105 Application to Defer Suspend Cancel Enrolment Form
- FOR110 Application for Refund Form
- FOR144 Meeting with Student Form
- FOR150 Enrolment Acceptance Agreement
- FOR162 Application to Defer, Suspend or Cancel Enrolment Form
- FOR191 Intervention Strategy Form
- LET127 Cancellation of Enrolment Due to Non Payment
- PP101 Version Control Policy
- PP118 Continuous Improvement Policy and Procedure
- PP126 Deferment Suspension or Cancellation of Overseas Student Enrolment Policy and Procedure

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