International Student Fees and Refund Policy and Procedure

ABBI Educational Services Pty Ltd trading as Solis College

Document	International Student Fees and Refund Policy and Procedure (replaces CRICOS International Student Fees and Refund Policy V1.0, 2021)
Version	V2.0 – 2026
Next review	2027, or earlier if the ESOS Act, National Code, card payment rules or the Letter of Offer change
RTO / CRICOS	RTO 45902 · CRICOS Provider 04050B
Applies with	Letter of Offer and Written Agreement V4

1. Purpose

This policy explains, in one place, the fees Solis College charges international students, how and when fees are paid, what happens if fees are paid late, and when a student will receive a refund. The procedure in section 5 tells staff exactly what to do and by when.

It is written to meet the **Education Services for Overseas Students Act 2000** (ESOS Act), the **ESOS (Calculation of Refund) Specification 2014**, **Standard 3** of the **National Code of Practice for Providers of Education and Training to Overseas Students 2018** (National Code), the **Standards for RTOs 2025** (Outcome Standard 2.1 – information before enrolment) and the **Australian Consumer Law**.

2. Scope

This policy applies to every overseas student studying at Solis College on a Student visa (subclass 500), every intending overseas student who has accepted an offer, and all staff and education agents who give fee information to them.

Domestic students and students on other visas are covered by the Domestic Fees and Refund Policy.

3. Definitions

Term	Meaning in this policy
Written agreement	The signed Letter of Offer and Written Agreement between the student and Solis College. It lists every fee and the payment schedule, and includes this refund policy.
Tuition fees	Fees for the delivery of the course, shown as “Tuition Fee” in the written agreement.
Non-tuition fees	All other fees in the written agreement, including the application (enrolment) fee, material fees, OSHC (if arranged by Solis College) and the fees in Appendix A.

Term	Meaning in this policy
Study period	A period of study shown in the payment schedule. At Solis College this is one quarter (about 12 weeks).
Agreed starting day	The course start date in the written agreement and on the Confirmation of Enrolment (CoE).
Student default	The student does not start on the agreed starting day, withdraws, or Solis College stops providing the course because the student did not pay, breached a visa condition or engaged in misconduct (ESOS Act s 47A).
Provider default	Solis College cannot start or continue the course for reasons that are not the student's fault (ESOS Act s 46A).
TPS	The Tuition Protection Service, which helps students if a provider defaults and cannot meet its obligations.
Weekly tuition fee	Total tuition fees for the course divided by the number of weeks in the course, rounded up to the nearest whole dollar (Refund Specification s 5).

4. Policy

4.1 Information students receive before paying anything

Before a student pays any fee, Solis College gives them the written agreement, this policy, and the course information. The written agreement must show:

- the course, CRICOS code, start and end dates, duration, location and delivery mode (including any online component)
- every tuition and non-tuition fee, the total, and the payment schedule with due dates for each study period
- how fees can be paid
- the refund amounts for student default and provider default (section 4.7 to 4.9 of this policy)
- the late payment fees, and the fact that the enrolment may be cancelled for non-payment after the process in section 4.5
- information about the Tuition Protection Service and the student's rights under the Australian Consumer Law
- how the student's personal information may be shared with government agencies

No tuition fees are charged until the student has signed and returned the written agreement.

4.2 Fees we charge

Fee	Amount	Refundable?
Application / enrolment fee – onshore applicant	$400	No. The application fee is non-refundable
Application / enrolment fee – offshore applicant	$500	No. The application fee is non-refundable

Fee	Amount	Refundable?
Tuition fees	As shown in the written agreement for each course	See refund table, section 4.7
Material fees	As shown in the written agreement (charged per study period)	Only for a study period that has not started. Material fees for a study period that has started are not refunded
Other non-tuition fees	Appendix A	No. These are charges for administration and services

Solis College does not charge students for education agent commissions. All amounts are in Australian dollars (AUD) and include GST where GST applies. Course fees for international students are generally GST-free.

4.3 Paying fees

Students choose one of two payment options in their written agreement:

- **Full fee option** – the student chooses to pay all course fees in one payment.
- **Quarterly option** – the student pays the application fee and the first study period's fees to accept the offer, then each later study period's fees by the due date in the schedule.

> **50% rule (ESOS Act s 27).** Before the course starts, Solis College will not require more than 50% of the total tuition fees, unless the course is 24 weeks or shorter or the student chooses to pay more (the full fee option). Staff must never require the full fee option as a condition of the offer.

Fees can be paid by bank transfer to the account shown in the written agreement, using the student number as the reference, or by card. **From 1 October 2026 Solis College does not charge a card surcharge** on Visa, Mastercard, eftpos or American Express payments, in line with the Reserve Bank of Australia's surcharging changes. A receipt is issued for every payment, and students should keep it.

If a student is having trouble paying, they should contact the Administration Officer (info@soliscollege.sa.edu.au) or the Student Support Officer before the due date. A different payment plan can be agreed in writing; a $50 administration fee applies to each change of plan.

4.4 Fee changes

Solis College reviews its fees every year. Tuition fees may increase by up to 5% a year. Students will be told in writing at least 60 days before an increase applies.

An increase applies only to study periods that start after the notice period ends. It never applies to a study period that has already been paid for or is in progress.

4.5 Late payment and non-payment

Fees must be paid by the due date. If a payment is overdue, the following late fee applies to that instalment. The late fee is set by how long the payment is overdue; it is **not added together** across stages, so the most charged on one instalment is $500.

Days overdue	Late fee for the instalment	What Solis College does
1–15 days	$50	Reminder email and SMS

Days overdue	Late fee for the instalment	What Solis College does
16–30 days	$100	Second reminder and offer of a meeting with the Student Support Officer
31–60 days	$200	Formal warning letter, including information about debt collection
61 days or more	$500	Written notice of intention to cancel enrolment (section 5.3). Debt collection may begin.

Solis College will only cancel an enrolment for non-payment after giving the student written notice of its intention to cancel, the reasons, and **20 working days** to access the internal complaints and appeals process (National Code Standard 9). The cancellation is not reported in PRISMS until that process is finished, the student does not use it, or the student withdraws from it.

Solis College may use a debt collection agency for unpaid fees. Reasonable collection costs are recovered from the student, as stated in the written agreement.

If a student withdraws or their enrolment is cancelled after the course starts, the student owes: any fees that were already due, and the fees for the study period in progress. The student does not owe fees for study periods that have not started (section 4.7).

4.6 General refund rules

- **Non-tuition fees are not refunded.** The application fee and the fees in Appendix A are charges for administration and services that Solis College has provided or committed to. The application fee is non-refundable in all circumstances.
- Refund requests must be made in writing on the **Refund Form**, with supporting evidence. No application is needed in a provider default.
- Refunds are paid to the student, or to the person named in the written agreement as having paid the fees, to the original source of payment where possible.
- Every refund comes with a written statement showing how it was calculated.
- Refunds are paid in Australian dollars. International bank charges deducted by the receiving bank are not covered by Solis College.
- Timeframes are in section 5.4. In summary: student default – within **4 weeks** of receiving the written refund application; visa refusal – within **4 weeks** of receiving written notice and a copy of the refusal letter; provider default – within **14 days** of the default.
- Refund decisions can be appealed through the Complaints and Appeals Policy. This refund policy does not remove the student's right to take action under the Australian Consumer Law.

4.7 Refund table – student default

Percentages apply to the **tuition fees paid** for the first study period. Non-tuition fees, including the application fee, are not refunded. Material fees are refunded only for study periods that have not started. Tuition fees prepaid for later study periods are refunded as the table shows.

Situation	Refund
Withdrawal 70 or more calendar days before the agreed starting day	100% of tuition fees paid. The application fee is not refunded

Situation	Refund
Withdrawal 29 to 69 calendar days before the agreed starting day	75% of tuition fees paid. The application fee is not refunded
Withdrawal 1 to 28 calendar days before the agreed starting day	50% of tuition fees paid. The application fee is not refunded
Student does not start on the agreed starting day and has not withdrawn	No refund of first study period tuition; application fee retained
Student does not meet the entry requirements or the conditions in the Letter of Offer	100% of tuition and material fees paid. The application fee is not refunded
Visa delayed for reasons outside the student's control (evidence required) and the student cannot start	Solis College first offers a deferral to the next intake. If the student declines, 100% of tuition and material fees paid. The application fee is not refunded
Withdrawal on or after the agreed starting day	No refund of tuition for the study period in progress. Tuition and material fees prepaid for study periods not yet started are refunded, less the $400 withdrawal fee
Enrolment cancelled by Solis College for non-payment, misconduct or breach of visa conditions (after the Standard 9 process)	No refund of tuition for the study period in progress. Fees prepaid for study periods not yet started are refunded, less the $400 withdrawal fee
Student gave false or misleading information to gain enrolment	No refund
Student becomes an Australian permanent resident after starting	No refund for the study period in progress. Fees prepaid for later study periods refunded
Student finishes early ("fast tracks")	No refund. The Department of Home Affairs is notified of the new completion date
Late arrival after the agreed starting day	No refund for classes missed. Re-sit or catch-up fees may apply (Appendix A)
Compassionate or compelling circumstances (for example serious illness, death in the family)	The CEO considers each application on its merits and may approve a refund above this table

If a refund is not covered by this table, or the written agreement is found not to meet ESOS requirements, the refund is calculated under the ESOS Refund Specification: **weekly tuition fee × weeks in the default period**.

4.8 Visa refusal

If a student's visa is refused, the refund is:

When the visa is refused	Refund
Before the course starts	100% of tuition fees and material fees paid. The application fee is non-refundable
After the course has started	Tuition for the weeks not yet delivered (weekly tuition fee × weeks remaining in the period paid for), plus material fees for any study period that has not started. The application fee, other non-tuition fees and material fees for the study period in progress are not refunded

The student must tell Solis College in writing **within 14 days** of receiving the refusal and include a copy of the refusal letter from the Department of Home Affairs. Solis College pays the refund **within 4 weeks** of receiving the notice and the copy.

4.9 Provider default

If Solis College cannot start or continue a course, within **14 days** of the default it will either:

- offer the student a place in a suitable alternative course at no extra cost, which the student accepts in writing, or
- refund the unspent tuition fees (weekly tuition fee × weeks in the default period), and material fees paid for any study period that has not started.

The application fee is not refunded. Material fees for a study period that has already started are not refunded.

The student chooses which option they want. If Solis College cannot meet these obligations, the TPS will help the student find another course or receive a refund. More information is at tps.gov.au.

4.10 Credit transfer, RPL and course changes

- If credit transfer or RPL shortens the course, the tuition fees and the payment schedule are reduced in proportion to the units credited, and the CoE is updated in PRISMS. A new written agreement is issued.
- If credit or RPL reduces the study load but not the course length, the CEO reviews the fees individually and gives the student a written decision.
- RPL assessment fees are in Appendix A.
- Moving to a different course or intake requires a new written agreement. Fees already paid are credited to the new course.

4.11 Overseas Student Health Cover (OSHC)

Students must hold OSHC for the whole of their visa. If Solis College arranges OSHC on the student's behalf, the cost is shown as a non-tuition fee in the written agreement. Refunds of OSHC follow the insurer's own refund rules; Solis College passes on any amount the insurer refunds.

4.12 Transfers to another provider

A student who transfers to another provider is treated as withdrawing, and section 4.7 applies. Solis College does not transfer fees directly to another provider unless the student asks in writing. Transfer restrictions are in the Student Transfer Policy; until 30 June 2027, students generally must complete 12 months of their principal course before transferring.

4.13 Records and privacy

Solis College keeps each written agreement and the records of all payments and refunds for at least 2 years after the student stops being a student of Solis College (ESOS Act s 21), and longer where tax law requires. Fee information is handled under the Privacy Policy.

5. Procedure

5.1 Issuing the offer

1. Admissions Officer prepares the Letter of Offer and Written Agreement from the current Wisenet template, using the current fee schedule approved by the CEO.
2. Admissions Officer checks that every fee in the offer appears in this policy or Appendix A, that the quarterly option is offered, and that no more than 50% of tuition is required before the course starts (unless the course is 24 weeks or shorter).
3. The offer is sent to the student (and agent, if any) with this policy and the International Student Handbook.
4. When the signed agreement and first payment are received, Accounts records the payment in Xero and Wisenet, and Admissions issues the CoE. If no place is available, all tuition and material fees paid are refunded within 14 days. The application fee is not refunded.

5.2 Receiving payments

1. Accounts matches each payment to the student number and issues a receipt within 2 working days.
2. Wisenet invoices are raised for each study period at least 21 days before the due date.

5.3 Managing overdue fees

1. Accounts runs an overdue fees report every week and applies late fees by the table in section 4.5. Each late fee is recorded in Xero and in the student's Wisenet logbook.
2. At 16 days, Accounts tells the Student Support Officer, who contacts the student to offer support or a payment plan.
3. At 31 days, the Administration Manager sends the formal warning letter.
4. At 61 days, the CEO decides whether to send a written **Notice of Intention to Cancel Enrolment**. The notice gives the reason and tells the student they have 20 working days to appeal.
5. If the student does not appeal, or the appeal is finished and supports Solis College, the enrolment is cancelled and reported in PRISMS. The student is told in writing to contact the Department of Home Affairs.

5.4 Processing a refund application

1. Student lodges the Refund Form with evidence (by email to info@soliscollege.sa.edu.au or at Student Services). Administration records the date received in Wisenet; this date starts the 4-week clock.
2. Accounts calculates the refund using section 4.7, 4.8 or 4.9 and completes the Finance section of the form (fees paid, non-refundable fees, refund amount). This is the refund calculation statement.
3. The CEO approves the refund. Refunds for compassionate or compelling reasons, and any amount above the table, can only be approved by the CEO.

4. Accounts pays the refund and sends the student a copy of the completed Finance section **within 4 weeks** of receiving the application.
5. If the refund is refused or reduced, the student is told in writing why and how to appeal.

5.5 Reporting student default and refunds

1. When a student default happens (the student does not start, withdraws, or is cancelled), the Administration Manager notifies the Department of Education and the TPS Director through PRISMS within **3 business days**, as required by the ESOS Act.
2. Where a refund is paid for visa refusal, or there is no compliant written agreement, the Administration Manager reports the outcome through PRISMS within 7 days after the 4-week refund period ends.
3. Enrolment changes (withdrawal, cancellation, deferral) are reported in PRISMS within the ESOS timeframe.

5.6 Provider default

1. The CEO notifies the Department of Education (through PRISMS) and the TPS Director within **3 business days** of the default and writes to each affected student.
2. Within 14 days, the CEO offers each student a suitable alternative course or pays the refund in section 4.9.
3. Within 7 days after the 14-day period ends, the CEO reports to the Department and TPS Director how each student was looked after.

6. Responsibilities

Role	Responsibilities
CEO	Approves this policy, the fee schedule and fee changes; approves refunds; decides on cancellations for non-payment; manages provider default
Administration Manager	Formal warning letters; PRISMS reporting; keeps records; checks offers match this policy
Accounts / Finance Officer	Receipts, invoices, late fees, refund calculations and payments; Xero and Wisenet records
Admissions Officer	Prepares offers from the approved template; gives students this policy before payment
Student Support Officer	Supports students who have trouble paying; explains options
Education agents	Give students the current written agreement and this policy; never quote other fees or refund terms

7. Related documents and legislation

- Letter of Offer and Written Agreement V4
- Refund Form
- Complaints and Appeals Policy; Deferral, Suspension and Cancellation Policy; Student Transfer Policy; Course Progress and Attendance Policy; Privacy Policy

- International Student Handbook
- Education Services for Overseas Students Act 2000, ss 27, 46A–47H; ESOS Regulations 2019
- Education Services for Overseas Students (Calculation of Refund) Specification 2014
- National Code of Practice for Providers of Education and Training to Overseas Students 2018, Standards 3 and 9
- Standards for RTOs 2025 (Outcome Standard 2.1); Australian Consumer Law; Privacy Act 1988

8. Version history

Version	Year	Change
V1.0	2021	First CRICOS international student fees and refund policy
V2.0	2026	Full rewrite: aligned to Letter of Offer V4; application and other non-tuition fees non-refundable; provider default and TPS steps corrected; card surcharge removed; refund of study periods not yet started; late fee and cancellation process added; procedure and responsibilities added

Appendix A – Non-tuition fees

These fees apply to all international students. They are charged only when the service is requested or the event happens, and they are not refunded.

Item	Fee (AUD)
Application / enrolment fee – onshore applicant	$400
Application / enrolment fee – offshore applicant	$500
Material fees	As shown in the written agreement
Printing of training materials (on request)	$25 per unit
RPL assessment	50% of the original tuition fee per qualification
Deferral, suspension or variation of course requested by the student	$300
Change of course	$400
Withdrawal from course (after the agreed starting day)	$400
Extension of CoE (student-requested, or after unsatisfactory progress)	$300 per extension
Re-enrolment in a unit – Certificate III	$300 per unit
Re-enrolment in a unit – Certificate IV	$400 per unit
Re-enrolment in a unit – Diploma and Advanced Diploma	$400 per unit
One-to-one tuition with re-enrolment	$250 per unit
Re-assessment after the allowed number of attempts	$125 per theory assessment; $125 per practical assessment
Re-access to Moodle after missing the submission deadline	$100 per unit
Change to an agreed payment plan	$50 per change
Document request – standard (5 working days)	$100
Document request – express (24 hours)	$150
Re-issue of testamur, Statement of Attainment, academic transcript or course completion letter	$100 each
Postage of certificate – within Australia	$20 per copy
Postage of certificate – international	$30 per copy
Student ID card – replacement on expiry	$10
Student ID card – lost or stolen	$50

Item	Fee (AUD)
Late payment fee	Section 4.5
Debt collection costs	Actual reasonable cost

The first issue of a testamur or Statement of Attainment and record of results is free, provided all fees are paid.

Appendix B – Worked refund examples

These examples use the Diploma of Community Services quarterly option: total tuition $17,850 over 104 weeks; first payment $2,943.75 (application fee $400, Q1 tuition $2,231.25, Q1 materials $312.50).

Scenario	Calculation	Refund
Visa refused before start (offshore applicant)	Paid $3,043.75: application fee $500 + Q1 tuition $2,231.25 + Q1 materials $312.50. Tuition and materials refunded; application fee $500 kept	$2,543.75
Withdraws 40 days before start	75% × $2,231.25 tuition = $1,673.44 + Q1 materials not issued $312.50; application fee kept	$1,985.94
Paid full fee ($20,750) then withdraws in week 3	Q1 tuition and materials kept ($2,543.75) + application fee ($400) + withdrawal fee ($400). Q2–Q8 refunded	$17,406.25
Visa refused after 3 weeks of study, full fee paid	Weekly tuition $17,850 ÷ 104 = $172 (rounded up). Tuition: 101 weeks × $172 = $17,372. Materials for Q2–Q8 not issued: $2,187.50. Application fee kept	$19,559.50

The weekly tuition fee and the number of weeks are rounded up, as the ESOS Refund Specification requires.