

Refund Policy for students not eligible for, or enrolling in non-VET STUDENT LOAN approved courses

The Australian Institute of Creative Design only accepts a limited number of students into each course. Due to our small class sizes, course intakes often fill well in advance. For this reason, it is crucial that we confirm serious enrolments for committed students. It is recommended that students enrol in the course of their choice at their earliest convenience to ensure that they do not miss out on a position.

At the time of payment of the Course Deposit, the Guarantor/s (being the student, their parent/guardian (if applicable) and the person responsible for course payment as specified on the course enrolment form) become liable for payment of the full course fees.

It is not possible to start a course part way through, and for this reason, when you enrol in a course you are purchasing a position in that course for its entire duration. As your position in the course is taken whether you participate in the course or not, the position must be paid for even if you do not participate in the entire course.

Refunds or exemptions from payment of the full course fees, are only available in accordance with the terms outlined in this policy.

Certificate 3 Guarantee Specific Information

Students receiving funding by the Queensland Government for the course under the Certificate 3 Guarantee program are required to pay the Course Administration Fee as well as a nominal co-contribution fee upon enrolment. The co-contribution fee is non-refundable unless the course is cancelled by the institute.

Course Cancellation by the Institute

The Australian Institute of Creative Design's courses are subject to a minimum number of students. The Australian Institute of Creative Design reserves the right to cancel a course up to 24 hours before the start date. If a course cancellation occurs prior to course commencement, students will receive a full refund of any fees paid including the course deposit.

The Australian Institute of Creative Design has VET Tuition Assurance cover (ASTAS – Australian Student Tuition Assurance Scheme) with ACPET (Australian Council for Private Education and Training) for all qualifications offered.

ASTAS ensures that if the Australian Institute of Creative Design ceases to provide a VET course of study, ACPET will ensure students are offered a place in a similar VET course of study without further fees for any commenced but not completed units of competency.

Cancellation by Student

If a student withdraws 15 (calendar) days or more prior to the course commencement date a refund of any course fees paid in advance will be given, however the Course Administration Fee will not be refunded.

If a student withdraws from a course 14 (calendar) days or less, prior to the commencement date, then the student is obliged to pay the full balance of fees and no refunds are possible.

All fees must be paid for the entire course even if you choose to withdraw, or if you are asked to leave the institute for non-compliance of institute rules.

Although our policy does not provide for refunds once a course has commenced, we are aware that there are extenuating circumstances where a student may be suffering from extreme hardship. The institute will consider extenuating circumstances and reserves the right to decide if it will pay a refund.

Extenuating circumstances include a death in the family or severe medical problems verified by a doctor through a medical certificate submitted to the Australian Institute of Creative Design along with the written request. Proof of the extenuating circumstances must be forwarded to the institute along with the request. During the review of the request, the institute will take into consideration the student's prior engagement and progress in their course of study.

Applications for refunds must be made on the Application for Refund Form and submitted as soon as practical. If a student is under 18 years of age a guardian must co-sign the Application for Refund form.

Circumstances that do not attract a refund include, but are not limited to:

- Students who change their mind about the career/course they have chosen.
- Students who have not engaged and/or progressed through their course.
- Students who are offered a work opportunity and decide to take the job instead of completing the course.

We also recognise that unforeseen circumstances can occur which can mean that you are not able to complete the course at the current time. For this reason, the institute offers students the option to apply for deferment. Deferment is accepted at the institute's sole discretion. Deferral of a course does not equal deferral of payment of the course fees however. Payment for the initial position taken in the course must be made in full as per the enrolment agreement.

Payment Plans

Payment plans are offered for the sole purpose of assisting students to pay for their course fees. Payment plans are not a "pay as you go" arrangement and will not be cancelled if the student defers, withdraws or ceases to attend.

Payment plans are set up as automatic direct debit payments through Ezy pay Pty Ltd¹. The Australian Institute of Creative Design will not accept any alternative payment plan arrangements. Direct debits can be set up as fortnightly payments from your nominated bank account or credit card. Ezy pay will also charge you a \$3.00 fee every three months.

Failed payments will incur a fee of up to \$16.31² which will be charged to you by Ezy pay on the next debit attempt. Failed payments occur if the provided bank account/credit card details are incorrect, your bank account has a block on automatic debits or there are insufficient funds in your account. It is your responsibility to make sure that your account details are kept up-to-date, your account does not have a block on automatic debits and there are sufficient funds available.

¹ Subject to change

² Subject to change

Payment of the full course fees must be made in full by the course finish date. No certificates, qualifications, record of results/transcripts or statements of attainment will be released until all fees and outstanding accounts are paid in full.

Centrelink Payments

The Australian Institute of Creative Design's qualifications are approved with Centrelink to enable eligible students to apply for financial assistance whilst studying.

It is important for students to be aware that if they withdraw from or defer their course, they will need to notify Centrelink of these changes if they are claiming any payments. Full time study is considered to be a minimum 18 hrs or more per week attendance. AICD has the legal obligation to report to Centrelink on student's enrolment status if and when a student's attendance drops below 75% of full time study. If you claim payments from Centrelink and do not notify them of any changes to your enrolment status, you may be fined and required to pay back any payments received.

Other Fees & charges

The following table sets out other fees and charges that a student may be required to pay while studying at the Australian Institute of Fashion Design Pty Ltd:

Fee type	Purpose	Cost	Payment Due
Printing Accounts	The printing account tallies the amount of printing/photocopying done by the Student throughout the year and students will not be able to use the printer if they run out of credit. Printing prices: (prices are subject to change): A4 B&W: 10c, A4 Colour: 50c, A3 B&W: 20c, A3 Colour: 80c	\$10 setup which includes \$10 printing credit	Prior to use of Institute Printers
Student Identification card or replacement	Purchase of this card is optional and is available to all students. Only full time students are eligible for QLD transport student pricing and this card may get them further discounts with participating businesses.	\$25 (optional)	At time of issue
Repair or Replacement of damaged or stolen equipment	A Student's failure to exercise proper and reasonable care that results in the damage of equipment could require the student to pay repair or replacement costs	Dependant on the damage sustained	After being found responsible for the damage due to negligence
Private tuition fees	Students who have missed classes and are unable to catch up missed work with reasonable assistance from their trainer may pay for targeted private tuition. This is only offered to students when other	\$60 per hour	Prior to negotiated tuition sessions

Fee type	Purpose	Cost	Payment Due
	options of catching up the work has been exhausted		
Dishonoured Cheque Fee	This is a fee charged to the institute by the banks. The institute passes this charge onto the student	\$50	Following receipt of bank charges
Event Participation Fees	This can include the student graduation. Costs will vary depending on the event. Students are fully informed in advance of event costs and all events required for completion of course work have alternate options that the student can access	Variable	Prior to the Event
Cheque Cancellation Fee	If a refund cheque has been sent and a replacement cheque is required, the College will have to cancel the original cheque before reissuing	\$50.	Prior to reissuing of the replacement cheque
Ezypay ³ Failed Payment Fees	Ezypay will charge a failed payment fee for each failed payment. If Ezypay is unable to collect this, these fees are passed on to the Institute. The Institute will then charge these fees to the Guarantor/s identified in the student	(\$16.31) ⁴	After receipt of charges from Ezypay
Interest Fees for Overdue Payments	These charges will be charged for payments that are more than 60 days overdue	2.5% per month.	In arrears
Debt Collection Fees	Any fees or charges associated with debt collection / legal action in relation to obtaining payment of the course fees (and any other fees/charged incurred) will be at the expense of the Guarantor/s.	Variable	In arrears
Replacement (or additional copies)	Replacement or additional copies of documents (such as Certificates, Transcripts of Results, Statements of Attainment etc) -	\$25 each.	Prior to reissuing of document
Failed subject fees – reassessment only	Students who fail a Unit of Study/ unit of Competency (after exhausting all reassessment opportunities) will be required to re-enroll in that unit to be reassessed for competency (if they still wish to be considered eligible for the unit).	\$100 for written assessments \$200 for practical assessments	Prior to the start of the reassessment
Failed subject fees – full re-	If students have missed so much of the unit delivery they can reenroll and repeat	Full tuition fees for the	Prior to the start of the

³ Subject to change

⁴ Subject to change

Fee type	Purpose	Cost	Payment Due
enrolment	the whole unit of study. In this case students can't access covered fees again.	Unit of Study as published	unit or on payment plan
Equipment and Product Purchases	The institute offers selected equipment and materials available for purchase by students. Purchase is optional	Variable	At time of purchase
Credit Transfer application fee	Students wishing to apply for credit transfer of units already achieved from previous study are required to pay an application fee when submitting the required paperwork – credit transfer form and original transcript of their previous study	\$35.00	Along with required paperwork
RPL costs	Students wishing to have their prior knowledge and experience assessed for Recognition of Prior Learning will be charged a fixed fee for each unit of competency being claimed	\$200 per unit claimed	Prior to the RPL process commencing
Gap training	Students who undertaken the RPL process that identifies the need for gap training must pay this amount for every day of extra training required or enrol in the full unit of competency (subject to availability under loan cap)	\$60 per hour	Prior to gap training being undertaken

Costs not covered by fees or charges

Each qualification will require specific equipment and materials that the student will need to use to practise the skills and knowledge covered by the course at home. These costs are variable and a complete list of required resources are supplied at enrolment.

Preferred brands are suggestions only and students may buy similar items from suppliers of their choice.

Students are required to provide their own digital device and the minimum specifications will vary from qualification to qualification and is specified on the institute website.

Version control, Approval and Review

Document Name: Refund Policy – NON VSL Courses				
Date	Version Number	Approved by	Modifications	Review Date
18/01/2017	V1_2017	Board of Directors	Initial development of document	18/01/2018
03/05/2017	V2_2017	Board of Directors	Adjusted Ezypay fees and charges, added in credit transfer fee and administration fee	03/05/2018
26/06/2017	V3_2017	Board of Directors	Removed administration fee and added in RPL and gap training charges	26/06/2017