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Fees, Payments and Refunds Policy

1. Purpose

The purpose of this policy is to ensure learners are fully informed about all fees, payment terms, refund conditions, and their rights and obligations prior to enrolment. It ensures transparency, fairness and compliance with the 2025 RTO Standards, including requirements relating to consumer rights, fee disclosure, financial integrity and learner protection.

2. Scope

This policy applies to:

- All Fee-for-Service (FFS) learners enrolled in nationally recognised training with AIAC.
- All staff involved in enrolment, administration, finance or training activities.
- All tuition fees, incidental costs, deposits, RPL fees, and third-party payments relating to training and assessment.

3. Responsibilities

- **Head of Operations:** Overall responsibility for implementation and ensuring staff awareness and access.
- **Compliance Officer:** Maintains policy currency, ensures practices comply with regulatory requirements, and manages reporting obligations.
- **Accounts Manager:** Processes invoices, payments, refunds and ensures financial integrity.
- **Learners:** Review fee information, comply with payment schedules, and submit refund or cancellation requests in accordance with this policy.

4. Definitions

- **Tuition Fees:** Fees related directly to training and assessment delivered by AIAC.
- **Deposit:** A compulsory, non-refundable payment used to secure a place and purchase resources.
- **Incidental Costs:** Additional fees not included in tuition (e.g., equipment, licences, test fees).

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- **Third-Party Fees:** Fees payable to external organisations (e.g., CASA, testing centres).
- **RPL Fees:** Charges related to formal recognition of prior learning or credit transfer.

5. Fee Disclosure

AIAC provides all prospective learners with full written fee information before enrolment, including:

- Tuition Fees
- Deposit Requirements
- Payment Schedules And Due Dates
- Incidental Fees
- RPL Fees
- Third-party Fees (Where Applicable)
- Refund Conditions
- Consequences Of Late Payment
- Any Potential Fee Variations Due To External Factors

6. Deposits

- A **non-refundable deposit of \$1,500** is required **21 days prior to course commencement** to secure a place.
- The deposit forms part of the total tuition fee.
- The deposit is used to source study resources, pilot equipment, and secure a training place.
- Failure to pay the deposit by the due date may result in cancellation unless alternative written arrangements have been approved by an authorised manager.
- Deposit and RPL fees are **non-refundable**.

6.1 Tuition Fees

- All tuition fees are exclusive of GST.
- All fees must be paid by the learner unless other written arrangements exist.
- Tuition fees are invoiced monthly and must be paid before each training stage commences.
- Fees must be paid by the due date; failure to pay will result in training being stopped until fees are brought up to date.

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- **A late payment fee of \$150** applies if fees are paid after the due date.
- Additional costs incurred during training must be paid before any Certificate, Licence or Rating is issued.
- Learners who defer must pay all outstanding fees before recommencing.

6.2 Refunds

- Refunds for completed training do not apply.
- No tuition refunds apply where the learner withdraws voluntarily or is withdrawn due to:
 - non-attendance
 - inability to progress
 - misconduct or non-compliance
- Refunds (where applicable) are processed within **20 days** of receiving the required forms.

Refunds can only be paid to:

- The original bank account or card used for payment
 - The learner's own account
 - A nominated person listed on the enrolment form
- Refunds **cannot** be issued to third parties or different credit cards.

AIAC accepts no liability for fees paid to third parties; third-party refund processes must be followed.

Incidental costs, RPL fees, licensing fees and test/assessment fees are non-refundable.

Learners may appeal refund decisions within **20 working days** through the Complaints & Appeals Policy.

6.3 Tuition Protection

- TPS applies to international students where an RTO collects prepaid fees in accordance with the Education Services for Overseas Students Act 2000.
- All prepaid fees above \$1,500 (if ever collected) would be protected under Federal legislation.

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6.4 Adjustments to Fees

- Transferring students may have fees adjusted to reflect a shortened training program.
- A revised schedule of fees will be provided to the learner and must be accepted before training continues.
- Due to external influences (e.g., fuel, testing fees), AIAC may adjust fees. Learners will be notified in writing **20 working days before changes take effect**.

6.5 Cancellations

- Learners may cancel enrolment without penalty **before** paying the deposit.
- Once the deposit or RPL fees have been paid, these amounts are forfeited.
- Refunds for cancellations follow the refund rules listed in section 6.2.

RTO-Initiated Cancellation or Failure to Deliver

If AIAC is unable to commence, continue, or complete the agreed training and assessment services, learners will be entitled to a full refund of any prepaid tuition fees for undelivered services.

Where possible, AIAC may offer the learner the option to transfer to an equivalent course or training provider at no additional cost; however, the learner retains the right to request a full refund.

Refunds for RTO-initiated cancellations will be processed within 20 calendar days.

This clause does not override consumer rights under the Australian Consumer Law.

6.6 Cooling-Off Period and Consumer Guarantees

- Education services do not attract cooling-off periods under Australian Consumer Law.
- If the learner believes they were misled during marketing or enrolment and can provide evidence, they may access the Complaints & Appeals process.
- If no resolution is achieved, learners may seek remedies under **NSW Consumer Guarantees** where applicable.

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7. Recordkeeping

- Copies of all correspondence, approvals, evidence, and refund forms are placed in the learner file located on AIAC One Drive.
- Records are retained in accordance with RTO and regulatory requirements.

8. Related Documents

- Schedule of Fees
- Marketing and Enrolment Policy
- Complaints & Appeals Policy
- AIAC Training Contract
- RPL and Credit Transfer Policy

9. Procedures

9.1 Pre-Enrolment Fee Disclosure Procedure

- Provide learner with fee schedule and policy.
- Confirm the learner understands fees, payment terms and refund conditions.
- Obtain signed acknowledgement.

9.2 Payment and Invoicing Procedure

- Issue invoices according to the fee schedule.
- Monitor payments and issue late payment notices.
- Stop training if fees are overdue and notify learner.

9.3 Refund Procedure

- Learner submits refund form with evidence.
- Accounts Manager reviews and processes within 20 days.
- Decision recorded and learner notified.
- If dissatisfied, learner may lodge an appeal.

9.4 Recordkeeping Procedure

- Store all documents on learner file.
- Retain records for required periods

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