



# Fees and Refunds Policy



## Purpose and Scope

Management Consultancy International (MCI) is committed to being fair and transparent when dealing with learners, prospective learners and other stakeholders regarding fees charged, protection of fees and refunds where warranted.

This policy ensures that learners are provided with relevant fee information and their rights to obtain a refund for services not provided by MCI and that fee information and protection systems are established, implemented and readily accessible to MCI learners.

### References

Standards for Registered Training Organisations 2015, Standard 5, clause 5.2 e), clause 5.2 f), clause 5.3

Smart and Skilled Contract Terms and Conditions 2015, clause 17.1

Smart and Skilled Fee Administration Policy.

### Responsibilities

The responsibility for implementing the requirements of this procedure rests with the CEO or their delegate.

## Course Fees & Government Subsidies

Fee for Service – Full Fee-Paying Students

[Click here](#) to refer to the detailed Course Fee List on the website.

Please note there are no concessions/exemptions for full fee-paying courses

### NSW Government Smart and Skilled subsidised students

Access to government subsidised training is subject to eligibility conditions. [Click here](#) to see the Smart and Skilled eligibility conditions on the website.

Students eligible for NSW Government Smart and Skilled subsidised training are required to pay a compulsory student contribution fee which is set by the NSW Government. The student fee is based on the fee category and evidence of eligibility for subsidised training. The NSW Government has also set provisions for students to either be eligible for a fee concession or fee exemption.

MCI uses the NSW Government Provider Calculator to calculate fees chargeable and any applicable subsidies and will inform students of the student fee that is required with their Notification of Enrolment (NoE)

[Click here](#) to refer to the detailed Course Fee List on the website.

If you are applying for NSW Smart and Skilled subsidised training, you are required to provide evidence of your Citizenship/Residency, that you live/work in NSW and if applying for concession or exemption, further evidence may be required. You will not be enrolled as a Smart and Skilled student until we receive the required evidence. For a list of evidence, [click here](#) to see the following policy.

### Concessions/Exemptions

There are some circumstances where students may be eligible for either a concession or exemption from the Smart and Skilled Student Contribution Fee.

Concession - \$240

Exemption - \$0

Please note: There are NO concessions available for Diploma courses.

[Click here](#) to see the Smart and Skilled eligibility conditions on the website.

## Fee Payment Arrangements

MCI offers two course fee payment options:

1. Upfront payment of the total course fees

Fees are payable when a student has signed their enrolment form and received their confirmation of enrolment email. Full Fee-Paying students (who are not eligible for NSW Smart and Skilled subsidised funding) receive a discount as advertised by MCI at enrolment.

Tuition fees may be paid by Direct deposit to MCI's account and by Credit Card at the time of the enrolment (Payment using AMEX attracts an additional 3% service charge).

2. Interest Free Payment plan, where a schedule of payments is provided to a student.

Students may select the option to pay tuition fees under an interest free payment plan, where the tuition fee is broken down into regular manageable payments rather than one lump sum, with instalments made in advance on a weekly, fortnightly or monthly basis.

MCI has entered into an agreement with a direct debit provider (DebitSuccess) to provide the interest free payment plan for students with the process as follows:

- Students sign a payment agreement which includes a direct debit or credit card authority.
- The direct debit provider collects the money from students on the dates and frequency the student has agreed to pay and transfers the funds to MCI.
- In cases where a student defaults on payments, the direct debit provider contacts the student to arrange for catch up of any failed payment(s) and a \$10 penalty fee is payable.
- If payment collection remains unsuccessful, the direct debit provider refers the outstanding moneys to be paid to a debt collection firm as per student authority in the signed agreement.
- If a fee-paying student paying via the Interest Free Payment Plan withdraws from their course the Interest Free Payment Plan will cease on the effective date of completion of the current term.
- No refunds are provided for fees paid on a payment plan, unless payments have been debited incorrectly.
- All students have access to interest free payment plans through Debit Success – please note that this contract is with Debit Success (not MCI), that Debit Success charges a \$10 establishment fee, and that the student needs to understand their terms and conditions when entering into this contract. [Click here](#) to refer to the Debit Success Terms and Conditions on the MCI website.
- In the event that a student has failed to pay their required student fee in full, MCI reserves the right to withhold any Statement of Attainment, transcript or testamur until it has been received.

## Withdrawal/Refunds

If you wish to withdraw from your course, you must complete the withdrawal form available on the website – [click here](#).

Withdrawal within the cooling off period (7 calendar days from the Course Start Date):

If MCI receives your withdrawal within 7 days from your Start Date, you will be withdrawn from your course, and course fees will not be charged, however, you will be required to pay a \$200 enrolment administration fee which will be deducted from any fees refunded if applicable, or will be invoiced separately.

Withdrawal after the cooling off period (after 7 calendar days from Course Start Date):

If you withdraw after the cooling off period (after 7 days from Course Start Date), you are required to pay the full course fee. For this reason, you will still have access to your course materials etc, for the duration of your course, should you change your mind and decide to return to your studies. Access to your learning materials will cease on your course end date.

You may choose to instead suspend/defer your studies for up to six months. Payments, and access to your learning materials will cease for the suspension period, and then be re-activated on your chosen date.

Debit Success (the organisation that manages our payment plans) will still pursue payments and will refer you to Debt Collection if you default on your payments.

### **Smart and Skilled**

If you withdraw within 3 months of your start date you will be eligible for a 50% reduction of your Student Contribution fee.

If you withdraw between 3 and 6 months of your start date, you will be eligible for a 25% reduction of your student contribution fee.

If you have paid upfront, this amount will be refunded to you.

If you are paying via the Interest Free Payment Plan, your fees will be reduced by this amount. You will still be required to pay the remainder.

There will be NO refunds considered after the 6 month period unless you are approved for 'special circumstances'

### **Withdrawal - Refunds on compassionate or exceptional grounds (Special Circumstances)**

No refunds will be made after the cooling-off period except on compassionate grounds where the student's ability to study and complete their course has been significantly affected by events beyond their control. Students are not entitled to a refund if MCI terminates their training arrangement e.g. where the student fails to meet their obligations to progress their training.

Students have the right to a refund for services not provided by MCI, specifically in the event that MCI fails to provide the agreed services.

If you wish to apply for your payments to cease or a refund, you need to refer to MCI's Withdrawal Procedure and apply for a refund in writing by emailing [info@mci.edu.au](mailto:info@mci.edu.au).

If you are on a payment plan, MCI may, in certain circumstances decide to waive future payments, but this will only be in special circumstances. No refunds will be issued, unless amounts have been debited in error.

If full payment upfront has been made, MCI may in special circumstances refund you, in this case the

course cost will be divided by the number of months duration. Fees representing the number of months elapsed since your start date up until you submitted your withdrawal form will be retained – the remainder will be refunded.

All applications for refunds must be made in writing to the Administration Manager, stating the reasons and relevant details including a completed Withdrawal Form and provision of evidence of Special Circumstances as set out in MCI's Withdrawal Procedure.

Please note: waiver of future payments or provision of a refund is at MCIs discretion.

Refunds will be paid:

- Within 30 days of successful application and approval for a refund
- By bank transfer to the person who paid the fees, unless this is impracticable and/or unless the person gives us a written direction to pay someone else.
- If a withdrawal from training is a result of a student misconduct or plagiarism, no financial refund or reimbursement will be provided. Please see the MCI Student Handbook for further details.

## Suspension/Deferral (Voluntary)

If you wish to suspend/defer your studies for any reason, the maximum time permitted is 6 months (in total). We will suspend your payments and your access to your learning and assessment resources for the required period of time. Once you are able to re-commence your studies, let us know, otherwise we will reactivate your account on the nominated date. There is no additional cost for suspending your studies. Please [complete the withdrawal form](#) on the website and specify on that form that you wish to suspend.

If you do wish to suspend please note that at least one payment must have been made and you must have completed the commencement task, or submitted part of a unit of competency for assessment.

## Suspension – Due to Non-Payment

Smart and Skilled students:

When you are enrolled as a NSW Smart and Skilled student, you will receive a Notification of Enrolment from us (this is confirmation of your enrolment in Smart and Skilled), as well as an invoice for the applicable Student Contribution Fee. You have a choice to either set up an interest free payment plan with Debit Success (in which case you will need to click on the appropriate link on the email) or pay upfront (in which case you will click on the link found on the attached invoice). Please note that Debit Success charges a \$10 establishment fee.

This must be done within 10 days of your start date. Failure to do so means that your access to the Learning Management System, where your learning and assessment materials are kept, will be suspended until the matter is rectified with our accounts department.

## Extensions

If you wish to apply for an extension to your course timeframe, you must do so, in writing (email) to [info@mci.edu.au](mailto:info@mci.edu.au), BEFORE your course end date. The start date of your extension will be the day following the end date of your original course.

The following costs apply – please note: these costs apply to both Full Fee Paying and Smart and Skilled students.

- 1 month \$250
- 3 months \$500
- 6 months \$750
- 1 year \$1000

The progression requirements as outlined in the Progression and Withdrawal Policy and Procedure take precedent over this Extension policy. If you have not met the requirements, an extension may not be granted. If you are a Smart and Skilled student, you could be offered to switch to being a Fee for Service student, and in that way be able to proceed with the qualification. The progression requirements would still apply.

## Fees for Repeat Attempts to Complete Units of Competency

MCI's students have three (3) attempts (1 submission and 2 resubmissions) to complete an assessment submission (this may be an assessment workbook or a portfolio) included in their student fee. Fourth and subsequent attempts will incur an additional fee of \$100 per unit for each attempt.

## Other Fees

Change of course (payable if you change your course after Course Start Date) \$200

Replacement credentials (Hardcopy Statement of Attainment, transcript or testamur) \$100

Hard copy of learning and assessment resources (per unit). Approx \$30

Please note there may be a time delay for hardcopies. If you wish to use hardcopy resources, you will be asked to either contact the 3rd party supplier, or, pay for printing and postage (this depends on which course you are undertaking)

## Incidental Expenses which may be incurred by and payable by the student

Where possible, support will be provided by us at no additional cost to you. However, where support services are provided by an external provider the cost of accessing those services will be met by the student.

Any costs incurred finding/travelling to work placement if required.

Any additional textbooks/study aids etc., that you may wish to use (all of the required learning and assessment resources required for course completion are provided as part your course fees)

Any additional costs that students will or may incur will be published for each qualification on the [MCI website](#).

The additional service charges outlined above, and other fees payable will be advised at time of request for the service. All additional service charges are set on a cost recovery basis and are not intended to be a source of profit.

## **Non-Payment and Collection of Outstanding Fees**

### **All Students**

If you have set up a payment plan account with DebitSuccess, and the payment amounts are not honoured, you will be followed up by DebitSuccess who will eventually place your account with debt collectors. If DebitSuccess notify us that you have been missing payments, once the outstanding amount reaches \$200, we will suspend your access to the Learning Management System, where your learning and assessment materials are kept until the matter is rectified with DebitSuccess and/or our accounts department.

## **Fee Protection Mechanism**

Management Consultancy International holds an unconditional financial guarantee, via its parent company APM, from a bank operating in Australia to cover at least the amount of prepaid fees in excess of \$1500 for any student.

## **Document Revision History and Version Control**

Approved by:

- RTO Administration Manager
- Compliance Manager
- Effective date: 29 August 2019