



Queensford College is the trading name of Malekhu Investments Pty Ltd
ABN 17129064437 | RTO 31736 | CRICOS 03010G
www.queensford.edu.au

Student Payments Policy and Procedures

BRISBANE (Head Office)
Level 2, 359 Queen Street
Brisbane QLD 4000 Australia
+61 7 3221 1626
info@queensford.edu.au

PARAMATTA
Level 3, 1 Fitzwilliam Street
Parramatta NSW 2150 Australia
+61 2 8640 0040
sydneywest@queensford.edu.au

ADELAIDE
Level 11, 90 King William
Street
Adelaide SA 5000 Australi
+61 8 8410 4605
sa@queensford.edu.au

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1. SCOPE

This policy applies to all Queensford College students and includes courses offered to international students by Queensford College as registered with the Commonwealth Register of Institutions and Courses for Overseas Students (CRICOS), and outlines the requirements and procedures pertaining to the payment of all course tuition and administrative fees.

2. POLICY

All student payments, charged and received will be processed by Queensford College in accordance with the requirements of this policy and pursuant to the obligations as outlined in:

- Education Services for Overseas Students (ESOS Act 2000)
- Department of Home Affairs (DHA) visa regulations
- Standards for Registered Training Organisations 2015, Clause 5.3
- National Code of Practice for Providers of Education and Training to Overseas Students 2018, Standard 2 & 3.

2.1. Tuition Fee Due Dates

Students are required to pay all tuition fees due for a study period, prior to the commencement of classes and as stated on their signed written agreement (also known as the 'Letter of Offer').

Throughout the duration of the courses listed on the written agreement there will be no changes made to the tuition fee amounts. If a student requests a change to their existing enrolment they will be issued with a new written agreement and the tuition fees and other administrative charges may change at that time. If a student is required to repeat a subject they will be required to make an additional tuition fee payment, in accordance with their fee rate per unit/subject as outlined in their current written agreement.

2.2. New International Students

Upon acceptance of an offer of admission and prior to a CoE being issued, all international students are required to pay:

- the initial tuition fee deposit
- any Overseas Student Health Cover (OSHC) premium
- material fees and enrolment fee as specified in the written agreement

The combinations of these payments are referred to as the initial despot amount. (Note: all payments must be received and cleared).

Initial tuition fee deposits will be credited towards a student's full tuition fees due once they have enrolled and commenced their course with Queensford College. Unless otherwise specified in a student's written agreement, students will be required to pay any difference between their initial tuition fees and the full tuition fees for the first study period upon enrolment into the course.

2.3. Continuing International Students - Vocational Education and Training (VET)

VET students will be automatically enrolled in all study periods until completion of the course and will be expected to pay the tuition fees due, on time and in accordance with their written agreement. If a VET student is unable to continue the course, this must be notified in writing by completing a withdrawal request form prior to the Commencement of the course. If a student has not informed Queensford of withdrawal prior to the census date, the charges for that study period will be payable by the student.

2.4. Requests for extension of time to pay fees

Queensford College may approve an extension of time to pay tuition fees only under exceptional or compelling circumstances. The Student Fee Extension Application must be completed and submitted with documentary evidence.

Queensford College will consider requests for an extension of time to pay tuition fees on an individual basis. Requests must be submitted in writing (student email is acceptable) on the Student Fee Extension Application and include documentation explaining the exceptional circumstances. Submissions can be made in person at the Queensford College Administration. Queensford College will not consider requests for extensions received after the due date of the fees. Fee extensions can only be granted for a maximum of four (4) weeks from the Fee Due Date.

2.5. Late Payment Administrative Charges

Students who do not pay all outstanding tuition fees within 7 (seven) days after the agreed tuition fee due date may be excluded from classes and a late payment administration charge of \$50 per week will be added to their account.

2.6. Reporting Students for Non-Payment of Tuition Fees

Students who do not pay all outstanding tuition fees and applicable late payment fees within 14 (fourteen) days after the agreed tuition fee due date will be excluded from classes and sent a notification that Queensford College intends to cancel their enrolment for non-payment of fees. Students will only be fully re-instated into their course when all outstanding fees are paid. Queensford College will issue intent to cancel notices to students by Queensford College student e-mail and personal e-mail addresses (as provided to Queensford College). Students will be provided with 20 (twenty) working days in which to access Queensford College's internal appeal processes if they wish to appeal against Queensford College's decision to cancel their enrolment. The internal appeal outcome is final.

International students who do not remit full payment due or access Queensford College's internal appeals process within 20 working days of the notification, will have their Confirmation of Enrolment (CoE) cancelled and the Department of Immigration & Border Protection (DIBP) notified. This may lead to their student's visa being cancelled. Queensford College refers cases of outstanding debt to an external debt collection agency for retrieval.

2.7. Appeals Against Non-Payment of Fees Reporting

Appeals against the institutions intent to cancel a student's enrolment for non-payment of fees will be processed within 10 (ten) working days from the date of lodgement and students will be notified of the outcome in writing, including the reasons for the decision. Appeals will only be considered in the following circumstances:

- i. They are received in writing on the Student Complaints and Appeals Form <https://queensford.edu.au/downloads/> within 20 (twenty) working days from the date of notification; AND
- ii. The student believes that Queensford College has miscalculated their fees and the money owing is being disputed. In this circumstance students may wish to attach proof of payment or evidence of other payments they have made in line with their most recent signed written agreement as supporting evidence; OR
- iii. Compassionate and/or compelling grounds supported by documentary evidence that explains why the student's finances are affected and why they could not apply for a fee payment extension prior to class commencement, or why they are still unable to meet their payment requirements after the extended due date. The supporting documentation provided in this application must be sufficient enough for Queensford College staff to be able to accurately assess the validity of the exceptional or unusual circumstances and the ongoing impact this has had on the student's finances.

Successful Internal Appeals

Students who have a successful appeal outcome will either have their accounts corrected if the appeal was due to a miscalculation of fees owing or will be granted an additional 1 (one) week extension to pay the outstanding fees due if in compassionate and/or compelling circumstances. If a student fails to finalise the outstanding payments within the extended period they will be sent another notification of intent to cancel for non-payment of fees. During the second appeal period the documentation provided in the first appeal cannot be used as grounds for further consideration.

Unsuccessful Internal Appeals:

Students who have an unsuccessful appeal outcome will be notified in writing the reason for this decision. This is the only avenue of internal appeal and the decision is final. Students will be reported for non-payment of fees as soon as practicable after the outcome has been communicated.

You can access the Queensford College Complaints and Appeal Policy:

<https://queensford.edu.au/downloads/>

2.8. Administration Fees and Service Charges (Non-Refundable)

The following requests attract an administration or service charge as follows:

Description	Form type/Contact office	Amount \$AUD
Application fee (Non-refundable)	Application form/Online	\$200
Interim transcript	Online request form	1 st copy free, thereafter \$50
Student ID card	Reception	1 st copy free, thereafter \$20
Change of commencement date/deferral of the course	Enrolment Variation form	\$250 or; Free to the applicants due to delayed visa processing, and caused by serious medical illness
Change of course	Enrolment Variation form	\$250
RPL application and information collection	RPL/Credit transfer application form	\$250 administration fee
Credit transfer	RPL/Credit transfer application form	\$250 administration fee
RPL qualification review fee	Written application	60% of course fee
Early Termination request	Enrolment Variation form	No additional fees
Qualification and final transcript	Online request form	1 st copy free, Thereafter: \$50
Statement of attainment	Online request form	1 st Copy free. Thereafter: \$50
Express service for certificates	Reception	\$20 for the next day, \$50 same day Extra \$10 for the express post
Refund Attraction Fee	Tuition fee refund application	\$250
Re-assessment (Theory)	Reception	\$150 per unit (up to 3 attempts)
Re-sit Practical Assessment	Reception	\$150 per day required
Appeal of assessment / re-assessment	Reception	No charges
Printing and photocopy	Reception	Free for 300 pages per course. Thereafter: \$20
Leave request	Enrolment Variation form	No fee
Late payment of fees	Accounts Department	\$50 per week
Replacement of textbook and/or learning materials	Written application	As applicable
Accommodation Placement Fee	Admissions Team	\$200
Airport Pickup fee	Admissions	\$200

2.9. Payment Methods

Payments can be made to Queensford via three (3) options:

Payment Option 1 – Bank Transfer

Domestic Bank Transfers (within Australia). Direct deposit or Electronic Bank Transfer Transfer fees directly into Queensford College Institute Australia's bank account notifying Queensford College of student ID number and name on the transaction description to track payment.

Account Name: Queensford College

Branch Number: 064 183

Account Number: 10274291

Bank Name: Commonwealth Bank of Australia

Bank Address: 66 Eagle St Brisbane, QLD 4000

Swift Code: CTBAAU2S

Payment Option 2 – Card

Credit Card through away offers many unique benefits to international students, including:

- Allowing you or your family members to make a secure transfer from almost any country, and in many cases, in your home currency;
- Offering a range of different payment methods; and
- Providing payment tracking from the minute you make the payment to when we receive your payment.
- Students can come and pay in person through EFTPOS and Credit to Brisbane, Sydney and Adelaide Campus.

Fees and charges:

- International credit card payments – \$35 flat fees apply.
- International bank transfer – please refer to your bank for these details as Queensford does not deal with any third party fees.

Payment Option 3 – Direct Debit through EZYPAY

Initial deposit needs to be paid upfront. Thereafter the student can sign Direct Debit to ensure the payments are made on time and no financial penalties are incurred.

Fees and charges:

- No surcharge is to be paid by student.
- If the student does not have enough funds in the bank account provided, there will be a late penalty charge added to the EZYPAY.

Download the form here: <http://queensford.edu.au/downloads/>

2.10. Consumer Protection

Australia has a strong consumer protection framework to protect the rights of Australian consumers, including international students. Should you wish to obtain information about your consumer rights or have a problem or complaint regarding any services or goods, please visit the following websites:

Australian Consumer Law: <http://consumerlaw.gov.au/>

New South Wales Ombudsman: www.ombo.nsw.gov.au

Queensland Ombudsman: www.ombudsman.qld.gov.au

South Australian Ombudsman: www.ombudsman.sa.gov.au