

PAYMENT AND REFUND POLICY (NON VET FEE-HELP)

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 and prospective students are often turned away once the course is full. 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.

A Non-Refundable Course Deposit is required to enrol and secure a position in a course. 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 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 AICD

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 deposit 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 school 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 student's 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 Ezypay Pty Ltd. The Australian Institute of Creative Design will not accept any alternative payment plan arrangements. Direct debits can be set up as weekly or fortnightly payments from your nominated bank account or credit card.

Failed payments will incur a fee of up to \$15 which will be charged to you by Ezypay 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.

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.

ADDITIONAL COSTS

- **Purchases of Equipment or Materials.**
- **Replacement Student ID Card** - \$25
- **Replacement Qualification/Record of Results/Statement of Attainment or other Certificate** - \$25 each
- **Printing/Photocopying** – the institute offers on site printing and photocopying to students at some of its campuses.
- **Event Participation Fees** – the Australian Institute of Creative Design often offers students the option to participate in other events (for example, seminars, workshops, parties, competitions etc) which may have associated fees.
- **Student Graduation Event Tickets** – prices vary from year to year depending on the event and participation is optional.
- **Repair or replacement costs of any equipment damaged or stolen** as a direct result of the student's failure to exercise proper and reasonable care.
- **Dishonoured Cheque Fee** - \$50
- **Cheque Cancellation Fee** – if a refund cheque has been sent and a replacement cheque is required, the institute will have to cancel the original cheque before reissuing at a cost of \$50.
- **Ezypay Failed Payment Fees** – Ezypay will charge failed payment fees for each failed payment. If Ezypay is unable to collect these fees, they will be passed on to the Institute and the Institute will then charge these fees to the Guarantor/s.
- **Debt Collection Fees** – any fees or charges associated with debt collection or legal action in relation to obtaining payment of the course fees or any other fees/charges outstanding, will be at the expense of the Guarantor/s.
- **Course Transfer Fees** – if a student wishes to transfer to another course (after commencement) a course transfer fee of \$200 will be charged as an administration fee. Additional charges may also apply based on price differences between courses, how much of the course has been completed already and any additional tuition required to commence the new course. These costs will be assessed based on the situation and advised upfront.
- **Private Tuition Fees** – if a student has missed classes and requires private tuition to catch up on what was missed or would like some additional tuition, private tuition may be arranged and costs will be advised upfront based on requirements.
- **Recognition of Prior Learning** - \$100 per unit of competency for paper based assessments, \$200 per unit of competency for practical demonstrations of knowledge and skills.